

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - OCEAN MARINE BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2016**

Rank	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
1	38318	Starr Ind & Liab Co	Property and Casualty	TX	22,582,293	12,530,486	7,840,797	11,200,434	33.8%	33.8%
2	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	6,561,968	6,530,679	2,023,427	1,606,198	9.8%	43.6%
3	22667	Ace Amer Ins Co	Property and Casualty	PA	5,059,454	5,112,974	1,019,248	5,407,245	7.6%	51.2%
4	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	3,578,236	3,227,980	1,096,319	903,238	5.4%	56.5%
5	37923	GEICO Marine Ins Co	Property and Casualty	MD	3,287,267	2,059,342	1,221,155	1,491,491	4.9%	61.4%
6	22837	AGCS Marine Ins Co	Property and Casualty	IL	2,249,106	3,092,053	1,887,408	-2,723,077	3.4%	64.8%
7	42307	Navigators Ins Co	Property and Casualty	NY	1,921,430	2,028,514	214,569	436,919	2.9%	67.7%
8	37885	XL Specialty Ins Co	Property and Casualty	DE	1,827,814	1,731,038	729,123	672,875	2.7%	70.4%
9	28932	Markel Amer Ins Co	Property and Casualty	VA	1,693,943	1,470,387	292,336	814,547	2.5%	73.0%
10	19682	Hartford Fire In Co	Property and Casualty	CT	1,249,371	1,161,436	209,540	153,330	1.9%	74.8%
11	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	1,238,492	1,190,919	720,277	573,121	1.9%	76.7%
12	21113	United States Fire Ins Co	Property and Casualty	DE	1,137,690	1,114,662	476,085	921,462	1.7%	78.4%
13	29874	North Amer Specialty Ins Co	Property and Casualty	NH	1,127,171	1,076,922	76,310	327,193	1.7%	80.1%
14	27998	Travelers Home & Marine Ins Co	Property and Casualty	CT	1,031,074	989,850	226,431	195,121	1.5%	81.6%
15	23841	New Hampshire Ins Co	Property and Casualty	IL	953,825	999,213	-259,809	-223,430	1.4%	83.0%
16	20281	Federal Ins Co	Property and Casualty	IN	884,799	881,983	277,657	363,053	1.3%	84.4%
17	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	864,828	803,425	574,493	579,320	1.3%	85.7%
18	20052	National Liab & Fire Ins Co	Property and Casualty	CT	806,352	1,762,107	920,848	703,572	1.2%	86.9%
19	19070	Standard Fire Ins Co	Property and Casualty	CT	687,675	723,725	342,975	270,856	1.0%	87.9%
20	35289	Continental Ins Co	Property and Casualty	PA	667,612	616,350	179,326	54,709	1.0%	88.9%
21	22292	Hanover Ins Co	Property and Casualty	NH	651,622	681,536	41,715	47,046	1.0%	89.9%
22	16691	Great Amer Ins Co	Property and Casualty	OH	642,437	648,657	183,115	166,174	1.0%	90.8%
23	16535	Zurich Amer Ins Co	Property and Casualty	NY	576,503	474,297	92,107	34,932	0.9%	91.7%
24	37273	Axis Ins Co	Property and Casualty	IL	516,903	528,090	143,924	149,532	0.8%	92.5%
25	11551	Endurance Assur Corp	Property and Casualty	DE	440,779	398,453	87,120	347,794	0.7%	93.1%
		<i>ALL OTHERS</i>			4,600,714	5,028,613	4,561,311	2,345,865	6.9%	100.0%
		<b>TOTAL</b>			<b>66,839,358</b>	<b>56,863,691</b>	<b>25,177,807</b>	<b>26,819,520</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
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**FOR THE YEAR ENDED DECEMBER 31, 2016**

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	08. Ocean marine	22667	Ace Amer Ins Co	Property and Casualty	PA	5,059,454	5,112,974	1,019,248	5,407,245	7.6%
2016	08. Ocean marine	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	21,325	21,426	7,059	3,362	0.0%
2016	08. Ocean marine	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	0	0	0	2,395	0.0%
2016	08. Ocean marine	10014	Affiliated Fm Ins Co	Property and Casualty	RI	348,275	349,841	257,714	-150,871	0.5%
2016	08. Ocean marine	22837	AGCS Marine Ins Co	Property and Casualty	IL	2,249,106	3,092,053	1,887,408	-2,723,077	3.4%
2016	08. Ocean marine	19402	AIG Prop Cas Co	Property and Casualty	PA	173,522	184,106	15,490	15,982	0.3%
2016	08. Ocean marine	21296	Alterra Amer Ins Co	Property and Casualty	DE	19,846	107,794	0	-48,992	0.0%
2016	08. Ocean marine	19720	American Alt Ins Corp	Property and Casualty	DE	0	0	0	-7,330	0.0%
2016	08. Ocean marine	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	0	-1,801	0.0%
2016	08. Ocean marine	21857	American Ins Co	Property and Casualty	OH	0	0	0	867	0.0%
2016	08. Ocean marine	23469	American Modern Home Ins Co	Property and Casualty	OH	0	0	0	2,377	0.0%
2016	08. Ocean marine	19615	American Reliable Ins Co	Property and Casualty	AZ	55,741	55,998	43,296	45,182	0.1%
2016	08. Ocean marine	42978	American Security Ins Co	Property and Casualty	DE	-642	9,577	0	-163	0.0%
2016	08. Ocean marine	19976	Amica Mut Ins Co	Property and Casualty	RI	223,084	225,121	77,547	120,686	0.3%
2016	08. Ocean marine	10316	Appalachian Ins Co	Authorized Surplus Lines Writer	RI	77,765	77,607	0	0	0.1%
2016	08. Ocean marine	19801	Argonaut Ins Co	Property and Casualty	IL	28,668	15,698	0	7,521	0.0%
2016	08. Ocean marine	43460	Aspen Amer Ins Co	Property and Casualty	TX	82,116	97,497	0	15,505	0.1%
2016	08. Ocean marine	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	0	1,074	0.0%
2016	08. Ocean marine	21865	Associated Ind Corp	Property and Casualty	CA	0	0	0	982	0.0%
2016	08. Ocean marine	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	1,238,492	1,190,919	720,277	573,121	1.9%
2016	08. Ocean marine	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	17,067	18,208	0	-858	0.0%
2016	08. Ocean marine	33022	AXA Ins Co	Property and Casualty	NY	90,791	85,821	0	120,050	0.1%
2016	08. Ocean marine	37273	Axis Ins Co	Property and Casualty	IL	516,903	528,090	143,924	149,532	0.8%
2016	08. Ocean marine	20370	AXIS Reins Co	Property and Casualty	NY	0	0	-32,400	-41,047	0.0%
2016	08. Ocean marine	18279	Bankers Standard Ins Co	Property and Casualty	PA	0	0	0	5	0.0%
2016	08. Ocean marine	37540	Beazley Ins Co Inc	Property and Casualty	CT	187,691	169,745	0	3,149	0.3%
2016	08. Ocean marine	32603	Berkley Ins Co	Property and Casualty	DE	0	0	0	135,719	0.0%
2016	08. Ocean marine	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	7,832	3,421	0	1,016	0.0%
2016	08. Ocean marine	24503	Catlin Ind Co	Property and Casualty	DE	83,863	80,763	5,220	7,107	0.1%
2016	08. Ocean marine	19518	Catlin Ins Co	Property and Casualty	TX	232	232	0	-21,725	0.0%
2016	08. Ocean marine	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-183	0.0%
2016	08. Ocean marine	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	0	0	0	-4,626	0.0%
2016	08. Ocean marine	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	1,134	0.0%
2016	08. Ocean marine	20443	Continental Cas Co	Property and Casualty	IL	0	0	150,000	-25,641	0.0%
2016	08. Ocean marine	35289	Continental Ins Co	Property and Casualty	PA	667,612	616,350	179,326	54,709	1.0%
2016	08. Ocean marine	42048	Diamond State Ins Co	Property and Casualty	IN	0	0	0	1,571	0.0%
2016	08. Ocean marine	21261	Electric Ins Co	Property and Casualty	MA	5,527	6,174	0	0	0.0%
2016	08. Ocean marine	11551	Endurance Assur Corp	Property and Casualty	DE	440,779	398,453	87,120	347,794	0.7%
2016	08. Ocean marine	37915	Essentia Ins Co	Property and Casualty	MO	19,997	19,748	1,975	97	0.0%
2016	08. Ocean marine	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	151,475	182,428	0	49,034	0.2%
2016	08. Ocean marine	20281	Federal Ins Co	Property and Casualty	IN	884,799	881,983	277,657	363,053	1.3%
2016	08. Ocean marine	21873	Firemans Fund Ins Co	Property and Casualty	CA	0	1,250	0	55,642	0.0%

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2016	08. Ocean marine	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	864,828	803,425	574,493	579,320	1.3%
2016	08. Ocean marine	37923	GEICO Marine Ins Co	Property and Casualty	MD	3,287,267	2,059,342	1,221,155	1,491,491	4.9%
2016	08. Ocean marine	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	0	0	0	-355	0.0%
2016	08. Ocean marine	16691	Great Amer Ins Co	Property and Casualty	OH	642,437	648,657	183,115	166,174	1.0%
2016	08. Ocean marine	22136	Great Amer Ins Co of NY	Property and Casualty	NY	0	0	3,447	-9,914	0.0%
2016	08. Ocean marine	22292	Hanover Ins Co	Property and Casualty	NH	651,622	681,536	41,715	47,046	1.0%
2016	08. Ocean marine	22357	Hartford Accident & Ind Co	Property and Casualty	CT	4,383	5,099	0	0	0.0%
2016	08. Ocean marine	29424	Hartford Cas Ins Co	Property and Casualty	IN	1,532	1,527	0	0	0.0%
2016	08. Ocean marine	19682	Hartford Fire In Co	Property and Casualty	CT	1,249,371	1,161,436	209,540	153,330	1.9%
2016	08. Ocean marine	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	2,781	3,197	0	0	0.0%
2016	08. Ocean marine	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	309	604	0	4,158	0.0%
2016	08. Ocean marine	41343	HDI Global Ins Co	Property and Casualty	IL	95,038	92,681	448,293	160,029	0.1%
2016	08. Ocean marine	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	0	0	0	45,262	0.0%
2016	08. Ocean marine	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	254,485	279,450	3,705	76,305	0.4%
2016	08. Ocean marine	22713	Insurance Co of N Amer	Property and Casualty	PA	25,786	27,071	3,653	36,475	0.0%
2016	08. Ocean marine	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	9,075	0.0%
2016	08. Ocean marine	23647	Ironshore Ind Inc	Property and Casualty	MN	85,540	45,771	1,000	5,431	0.1%
2016	08. Ocean marine	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	7,475	2,601	0	461	0.0%
2016	08. Ocean marine	20621	Lamorak Ins Co	Property and Casualty	PA	0	0	0	-5,158	0.0%
2016	08. Ocean marine	19917	Liberty Ins Underwriters Inc	Property and Casualty	IL	0	0	0	-2,306	0.0%
2016	08. Ocean marine	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	64,950	61,916	27,263	21,476	0.1%
2016	08. Ocean marine	23043	Liberty Mut Ins Co	Property and Casualty	MA	312,161	479,163	560,396	145,304	0.5%
2016	08. Ocean marine	28932	Markel Amer Ins Co	Property and Casualty	VA	1,693,943	1,470,387	292,336	814,547	2.5%
2016	08. Ocean marine	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	0	0	0	-6,337	0.0%
2016	08. Ocean marine	11991	National Cas Co	Property and Casualty	OH	85,357	76,968	477	8,999	0.1%
2016	08. Ocean marine	20052	National Liab & Fire Ins Co	Property and Casualty	CT	806,352	1,762,107	920,848	703,572	1.2%
2016	08. Ocean marine	22608	National Specialty Ins Co	Property and Casualty	TX	6,283	283	0	0	0.0%
2016	08. Ocean marine	21881	National Surety Corp	Property and Casualty	IL	0	0	0	165	0.0%
2016	08. Ocean marine	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	6,561,968	6,530,679	2,023,427	1,606,198	9.8%
2016	08. Ocean marine	42307	Navigators Ins Co	Property and Casualty	NY	1,921,430	2,028,514	214,569	436,919	2.9%
2016	08. Ocean marine	23841	New Hampshire Ins Co	Property and Casualty	IL	953,825	999,213	-259,809	-223,430	1.4%
2016	08. Ocean marine	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	267,635	351,063	187,661	182,992	0.4%
2016	08. Ocean marine	29874	North Amer Specialty Ins Co	Property and Casualty	NH	1,127,171	1,076,922	76,310	327,193	1.7%
2016	08. Ocean marine	37060	Old United Cas Co	Property and Casualty	KS	0	0	-2,010	-2,010	0.0%
2016	08. Ocean marine	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	132,537	113,357	3,578	1,050	0.2%
2016	08. Ocean marine	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	19,623	21,800	8,213	23,476	0.0%
2016	08. Ocean marine	13056	RLI Ins Co	Property and Casualty	IL	388,441	340,050	305,406	-76,490	0.6%
2016	08. Ocean marine	16551	Savers Prop & Cas Ins Co	Authorized Surplus Lines Writer	MO	0	0	0	-33	0.0%
2016	08. Ocean marine	11126	Sompo Japan Ins Co of Amer	Property and Casualty	NY	0	0	0	-62,922	0.0%
2016	08. Ocean marine	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	-5	-7,295	1,764,345	332,447	0.0%
2016	08. Ocean marine	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	0	4	0.0%
2016	08. Ocean marine	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	-17	0.0%

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**NORTH CAROLINA PROPERTY AND CASUALTY - OCEAN MARINE BUSINESS**  
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Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	08. Ocean marine	19070	Standard Fire Ins Co	Property and Casualty	CT	687,675	723,725	342,975	270,856	1.0%
2016	08. Ocean marine	18023	Star Ins Co	Property and Casualty	MI	152,945	150,174	324,806	315,047	0.2%
2016	08. Ocean marine	40045	Starnet Ins Co	Property and Casualty	DE	121,711	138,221	0	29,393	0.2%
2016	08. Ocean marine	38318	Starr Ind & Liab Co	Property and Casualty	TX	22,582,293	12,530,486	7,840,797	11,200,434	33.8%
2016	08. Ocean marine	25496	StarStone Natl Ins Co	Property and Casualty	DE	156,539	153,565	69,244	169,979	0.2%
2016	08. Ocean marine	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	37,113	49,875	5,900	6,329	0.1%
2016	08. Ocean marine	12831	State Natl Ins Co Inc	Property and Casualty	TX	43,232	41,232	2,682	29,682	0.1%
2016	08. Ocean marine	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	207,817	329,734	59,904	108,815	0.3%
2016	08. Ocean marine	27998	Travelers Home & Marine Ins Co	Property and Casualty	CT	1,031,074	989,850	226,431	195,121	1.5%
2016	08. Ocean marine	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	33,384	33,660	3,281	4,695	0.0%
2016	08. Ocean marine	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	3,578,236	3,227,980	1,096,319	903,238	5.4%
2016	08. Ocean marine	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	1,197	1,889	0	0	0.0%
2016	08. Ocean marine	25941	United Serv Automobile Assn	Reciprocal	TX	155,688	161,359	35,896	15,275	0.2%
2016	08. Ocean marine	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	140,311	141,020	0	0	0.2%
2016	08. Ocean marine	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	537	0.0%
2016	08. Ocean marine	21113	United States Fire Ins Co	Property and Casualty	DE	1,137,690	1,114,662	476,085	921,462	1.7%
2016	08. Ocean marine	29599	US Specialty Ins Co	Property and Casualty	TX	33,250	46,963	0	0	0.0%
2016	08. Ocean marine	25968	USAA Cas Ins Co	Property and Casualty	TX	70,674	74,724	11,215	27,746	0.1%
2016	08. Ocean marine	20397	Vigilant Ins Co	Property and Casualty	NY	2,552	3,119	0	-8,164	0.0%
2016	08. Ocean marine	39845	Westport Ins Corp	Property and Casualty	MO	0	0	0	5	0.0%
2016	08. Ocean marine	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	95,815	95,317	207,055	471,740	0.1%
2016	08. Ocean marine	24554	XL Ins Amer Inc	Property and Casualty	DE	0	0	0	-1	0.0%
2016	08. Ocean marine	37885	XL Specialty Ins Co	Property and Casualty	DE	1,827,814	1,731,038	729,123	672,875	2.7%
2016	08. Ocean marine	16535	Zurich Amer Ins Co	Property and Casualty	NY	576,503	474,297	92,107	34,932	0.9%
<b>2016</b>	<b>08. Ocean marine</b>		<b>TOTAL</b>			<b>66,839,358</b>	<b>56,863,691</b>	<b>25,177,807</b>	<b>26,819,520</b>	<b>100.0%</b>