

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	383,308,891	372,154,200	259,480,354	268,419,086	14.5%	14.5%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	233,270,201	225,459,822	169,720,668	171,450,111	8.8%	23.3%
3	22063	Government Employees Ins Co	Property and Casualty	MD	181,699,423	174,653,016	123,072,484	127,942,541	6.9%	30.2%
4	17230	Allstate Prop & Cas Ins Co	Property and Casualty	IL	132,583,422	128,651,587	81,752,402	83,253,166	5.0%	35.2%
5	23760	Nationwide Gen Ins Co	Property and Casualty	OH	114,960,628	104,949,357	62,529,268	62,579,446	4.3%	39.5%
6	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	110,990,078	94,682,026	42,345,747	43,225,060	4.2%	43.7%
7	29742	Integon Natl Ins Co	Property and Casualty	NC	108,356,175	120,333,982	61,957,755	65,598,345	4.1%	47.8%
8	23787	Nationwide Mut Ins Co	Property and Casualty	OH	105,953,067	106,054,576	58,188,449	59,388,620	4.0%	51.8%
9	22055	Geico Ind Co	Property and Casualty	MD	90,240,237	85,155,247	51,181,502	54,133,659	3.4%	55.2%
10	26271	Erie Ins Exch	Reciprocal	PA	89,178,839	83,689,917	55,974,807	55,887,616	3.4%	58.6%
11	25941	United Serv Automobile Assn	Reciprocal	TX	76,897,637	75,092,976	61,842,496	62,831,109	2.9%	61.5%
12	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	64,685,747	60,857,529	39,365,703	39,025,791	2.4%	63.9%
13	21735	Progressive Premier Ins Co Of IL	Property and Casualty	OH	64,408,716	60,650,142	37,923,364	37,209,554	2.4%	66.4%
14	18600	USAA Gen Ind Co	Property and Casualty	TX	55,572,309	54,244,572	39,199,576	39,320,551	2.1%	68.5%
15	25968	USAA Cas Ins Co	Property and Casualty	TX	54,409,994	52,675,771	43,078,495	43,815,601	2.1%	70.5%
16	22772	Integon Ind Corp	Property and Casualty	NC	53,635,956	41,244,031	26,254,003	28,767,164	2.0%	72.6%
17	19240	Allstate Ind Co	Property and Casualty	IL	42,897,498	42,975,699	17,107,199	17,272,421	1.6%	74.2%
18	33600	LM Ins Corp	Property and Casualty	IL	39,697,244	34,121,948	18,132,071	18,720,755	1.5%	75.7%
19	19232	Allstate Ins Co	Property and Casualty	IL	37,987,719	38,283,531	18,451,073	18,435,367	1.4%	77.1%
20	25453	Nationwide Ins Co Of Amer	Property and Casualty	OH	28,699,118	49,857,213	26,604,929	23,892,674	1.1%	78.2%
21	18139	Peak Prop & Cas Ins Corp	Property and Casualty	WI	28,376,522	25,842,081	15,863,543	17,337,131	1.1%	79.3%
22	23043	Liberty Mut Ins Co	Property and Casualty	MA	27,871,552	29,356,599	12,940,497	13,484,042	1.1%	80.3%
23	26093	Nationwide Affinity Co of Amer	Property and Casualty	OH	24,683,929	26,244,342	13,464,087	13,144,033	0.9%	81.3%
24	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	23,293,532	22,274,915	14,285,434	15,104,220	0.9%	82.1%
25	19704	American States Ins Co	Property and Casualty	IN	21,936,074	21,992,373	11,822,390	12,900,569	0.8%	83.0%
		<i>ALL OTHERS</i>			450,975,931	431,112,485	263,009,567	264,263,988	17.0%	100.0%
		<b>TOTAL</b>			<b>2,646,570,439</b>	<b>2,562,609,937</b>	<b>1,625,547,863</b>	<b>1,657,402,620</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE BUSINESS**  
**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	21.1. Private passenger auto physical damage	34789	21st Century Centennial Ins Co	Property and Casualty	PA	3,321,091	4,201,134	2,321,281	2,161,820	0.1%
2016	21.1. Private passenger auto physical damage	31325	Acadia Ins Co	Property and Casualty	NH	2,672	2,307	4,213	4,173	0.0%
2016	21.1. Private passenger auto physical damage	22667	Ace Amer Ins Co	Property and Casualty	PA	-76,108	0	0	0	0.0%
2016	21.1. Private passenger auto physical damage	22837	AGCS Marine Ins Co	Property and Casualty	IL	0	0	0	-65	0.0%
2016	21.1. Private passenger auto physical damage	10389	Agent Alliance Ins Co	Property and Casualty	AL	1,487,637	1,589,986	746,085	494,714	0.1%
2016	21.1. Private passenger auto physical damage	19402	AIG Prop Cas Co	Property and Casualty	PA	1,318,137	1,290,636	752,053	756,709	0.0%
2016	21.1. Private passenger auto physical damage	18791	Alfa Alliance Ins Corp	Property and Casualty	VA	0	0	0	16,598	0.0%
2016	21.1. Private passenger auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	9,292,143	9,110,073	5,992,060	6,053,310	0.4%
2016	21.1. Private passenger auto physical damage	19240	Allstate Ind Co	Property and Casualty	IL	42,897,498	42,975,699	17,107,199	17,272,421	1.6%
2016	21.1. Private passenger auto physical damage	19232	Allstate Ins Co	Property and Casualty	IL	37,987,719	38,283,531	18,451,073	18,435,367	1.4%
2016	21.1. Private passenger auto physical damage	17230	Allstate Prop & Cas Ins Co	Property and Casualty	IL	132,583,422	128,651,587	81,752,402	83,253,166	5.0%
2016	21.1. Private passenger auto physical damage	19100	Amco Ins Co	Property and Casualty	IA	22,819	27,998	-8,611	-2,868	0.0%
2016	21.1. Private passenger auto physical damage	21849	American Automobile Ins Co	Property and Casualty	MO	578	674	0	7,191	0.0%
2016	21.1. Private passenger auto physical damage	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	189,370	603,810	40,397	34,120	0.0%
2016	21.1. Private passenger auto physical damage	23450	American Family Home Ins Co	Property and Casualty	FL	0	0	4,300	22,588	0.0%
2016	21.1. Private passenger auto physical damage	24066	American Fire & Cas Co	Property and Casualty	NH	8,461	9,122	106	142	0.0%
2016	21.1. Private passenger auto physical damage	21857	American Ins Co	Property and Casualty	OH	4,438	9,783	9,004	-6,783	0.0%
2016	21.1. Private passenger auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	OH	26	25	0	460	0.0%
2016	21.1. Private passenger auto physical damage	19615	American Reliable Ins Co	Property and Casualty	AZ	355,073	483,216	449,958	427,099	0.0%
2016	21.1. Private passenger auto physical damage	42978	American Security Ins Co	Property and Casualty	DE	0	67	667	-17,683	0.0%
2016	21.1. Private passenger auto physical damage	19704	American States Ins Co	Property and Casualty	IN	21,936,074	21,992,373	11,822,390	12,900,569	0.8%
2016	21.1. Private passenger auto physical damage	37214	American States Preferred Ins Co	Property and Casualty	IN	1,549,630	1,688,167	814,380	870,493	0.1%
2016	21.1. Private passenger auto physical damage	27928	Amex Assur Co	Property and Casualty	IL	0	0	-233	-233	0.0%
2016	21.1. Private passenger auto physical damage	19976	Amica Mut Ins Co	Property and Casualty	RI	19,536,097	18,633,283	11,201,423	11,709,549	0.7%
2016	21.1. Private passenger auto physical damage	10984	Ansur Amer Ins	Property and Casualty	MI	7,053	4,404	2,215	2,358	0.0%
2016	21.1. Private passenger auto physical damage	24678	Arrowood Ind Co	Property and Casualty	DE	0	0	0	11,378	0.0%
2016	21.1. Private passenger auto physical damage	21865	Associated Ind Corp	Property and Casualty	CA	0	0	0	5,634	0.0%
2016	21.1. Private passenger auto physical damage	42846	Atlantic Cas Ins Co	Property and Casualty	NC	0	0	-538	-538	0.0%
2016	21.1. Private passenger auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	MI	12,586,075	12,135,060	7,697,304	7,765,908	0.5%
2016	21.1. Private passenger auto physical damage	18279	Bankers Standard Ins Co	Property and Casualty	PA	1,922,281	1,126,363	794,325	840,807	0.1%
2016	21.1. Private passenger auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	NC	25,407	27,398	9,412	9,186	0.0%
2016	21.1. Private passenger auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	NC	64,314	58,904	1,302	3,011	0.0%
2016	21.1. Private passenger auto physical damage	20230	Central Mut Ins Co	Property and Casualty	OH	13,748,871	13,331,186	8,290,459	8,329,690	0.5%
2016	21.1. Private passenger auto physical damage	26905	Century Natl Ins Co	Property and Casualty	CA	320,818	19,610	103,869	103,869	0.0%
2016	21.1. Private passenger auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	348,294	369,219	165,893	168,546	0.0%
2016	21.1. Private passenger auto physical damage	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	2,001	0.0%
2016	21.1. Private passenger auto physical damage	28665	Cincinnati Cas Co	Property and Casualty	OH	12,505	11,789	61,731	62,571	0.0%
2016	21.1. Private passenger auto physical damage	10677	Cincinnati Ins Co	Property and Casualty	OH	16,515,598	15,938,337	10,217,636	10,536,270	0.6%
2016	21.1. Private passenger auto physical damage	10804	Continental Western Ins Co	Property and Casualty	IA	16,136	14,838	3,436	3,385	0.0%
2016	21.1. Private passenger auto physical damage	42587	Depositors Ins Co	Property and Casualty	IA	-1,557	53,127	38,875	32,079	0.0%
2016	21.1. Private passenger auto physical damage	22635	Discovery Ins Co	Property and Casualty	NC	20,479,071	19,482,030	15,259,894	15,575,124	0.8%
2016	21.1. Private passenger auto physical damage	22926	Economy Fire & Cas Co	Property and Casualty	IL	7,810,914	7,436,455	4,423,234	4,591,451	0.3%
2016	21.1. Private passenger auto physical damage	38067	Economy Preferred Ins Co	Property and Casualty	IL	7,568,658	7,273,964	4,253,860	4,361,182	0.3%
2016	21.1. Private passenger auto physical damage	40649	Economy Premier Assur Co	Property and Casualty	IL	1,718,194	1,734,757	614,065	617,917	0.1%
2016	21.1. Private passenger auto physical damage	21261	Electric Ins Co	Property and Casualty	MA	1,225,225	1,174,623	762,907	750,908	0.0%
2016	21.1. Private passenger auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	IA	60,295	53,966	37,448	35,989	0.0%
2016	21.1. Private passenger auto physical damage	15130	Encompass Ind Co	Property and Casualty	IL	525,530	1,669,157	926,011	881,448	0.0%
2016	21.1. Private passenger auto physical damage	26263	Erie Ins Co	Property and Casualty	PA	7,970,881	7,590,003	5,935,117	5,781,613	0.3%
2016	21.1. Private passenger auto physical damage	26271	Erie Ins Exch	Reciprocal	PA	89,178,839	83,689,917	55,974,807	55,887,616	3.4%
2016	21.1. Private passenger auto physical damage	25712	Esurance Ins Co	Property and Casualty	WI	10,505,868	10,154,590	6,865,775	6,787,573	0.4%

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**FOR THE YEAR ENDED DECEMBER 31, 2016**

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2016	21.1. Private passenger auto physical damage	11045	Excelsior Ins Co	Property and Casualty	NH	2,550	2,425	2,234	2,484	0.0%
2016	21.1. Private passenger auto physical damage	10034	Farm Bureau Ins Of NC Inc	Property and Casualty	NC	278,055	289,221	166,425	186,252	0.0%
2016	21.1. Private passenger auto physical damage	21652	Farmers Ins Exch	Reciprocal	CA	0	0	-402	-402	0.0%
2016	21.1. Private passenger auto physical damage	20281	Federal Ins Co	Property and Casualty	IN	297,567	297,061	691,980	674,766	0.0%
2016	21.1. Private passenger auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	MN	17,353	18,180	5,264	1,357	0.0%
2016	21.1. Private passenger auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	MN	4,659	3,645	0	-246	0.0%
2016	21.1. Private passenger auto physical damage	21873	Firemans Fund Ins Co	Property and Casualty	CA	-71,864	1,103,703	681,433	1,092,479	0.0%
2016	21.1. Private passenger auto physical damage	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	15,383	14,178	36,342	31,117	0.0%
2016	21.1. Private passenger auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	203,894	219,658	41,419	48,770	0.0%
2016	21.1. Private passenger auto physical damage	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	2,230,455	2,200,423	1,173,397	1,206,947	0.1%
2016	21.1. Private passenger auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	83,388	80,916	11,315	11,163	0.0%
2016	21.1. Private passenger auto physical damage	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	-25	0.0%
2016	21.1. Private passenger auto physical damage	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	62,610	67,079	-7,453	-7,480	0.0%
2016	21.1. Private passenger auto physical damage	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	19,946,885	18,997,276	14,058,386	14,364,413	0.8%
2016	21.1. Private passenger auto physical damage	22055	Geico Ind Co	Property and Casualty	MD	90,240,237	85,155,247	51,181,502	54,133,659	3.4%
2016	21.1. Private passenger auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	NH	615,284	660,712	284,546	308,984	0.0%
2016	21.1. Private passenger auto physical damage	11231	General Us Branch	US Branch of Alien Insurer	NY	0	4	0	0	0.0%
2016	21.1. Private passenger auto physical damage	22063	Government Employees Ins Co	Property and Casualty	MD	181,699,423	174,653,016	123,072,484	127,942,541	6.9%
2016	21.1. Private passenger auto physical damage	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	329,070	335,920	176,418	171,008	0.0%
2016	21.1. Private passenger auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	151,735	147,124	94,134	83,127	0.0%
2016	21.1. Private passenger auto physical damage	26344	Great Amer Assur Co	Property and Casualty	OH	0	0	0	-1,700	0.0%
2016	21.1. Private passenger auto physical damage	11128	Greenville Cas Ins Co Inc	Property and Casualty	SC	1,423,461	1,321,625	769,367	782,100	0.1%
2016	21.1. Private passenger auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	NH	190,072	190,095	106,550	106,286	0.0%
2016	21.1. Private passenger auto physical damage	22292	Hanover Ins Co	Property and Casualty	NH	130,488	133,209	69,837	75,959	0.0%
2016	21.1. Private passenger auto physical damage	23582	Harleysville Ins Co	Property and Casualty	PA	17,523	14,484	1,698	1,679	0.0%
2016	21.1. Private passenger auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	PA	778,910	911,843	353,843	322,752	0.0%
2016	21.1. Private passenger auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	PA	13,030	12,984	5,568	4,090	0.0%
2016	21.1. Private passenger auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	CT	2,097,766	2,305,793	1,163,191	1,194,887	0.1%
2016	21.1. Private passenger auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	IN	393,716	452,288	175,259	180,502	0.0%
2016	21.1. Private passenger auto physical damage	19682	Hartford Fire In Co	Property and Casualty	CT	93,157	109,626	88,259	74,727	0.0%
2016	21.1. Private passenger auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	4,918,430	4,632,647	3,205,082	3,371,237	0.2%
2016	21.1. Private passenger auto physical damage	38261	Hartford Ins Co Of The Southeast	Property and Casualty	CT	0	0	111	111	0.0%
2016	21.1. Private passenger auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	2,904,134	3,004,592	1,523,736	1,566,223	0.1%
2016	21.1. Private passenger auto physical damage	22578	Horace Mann Ins Co	Property and Casualty	IL	4,601,886	4,127,882	2,793,382	2,792,414	0.2%
2016	21.1. Private passenger auto physical damage	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	7,673,251	7,502,533	4,105,882	4,041,019	0.3%
2016	21.1. Private passenger auto physical damage	29068	IDS Prop Cas Ins Co	Property and Casualty	WI	3,972,872	3,918,949	2,555,600	2,544,625	0.2%
2016	21.1. Private passenger auto physical damage	22268	Infinity Ins Co	Property and Casualty	IN	798,653	793,227	188,662	182,417	0.0%
2016	21.1. Private passenger auto physical damage	12599	Infinity Standard Ins Co	Property and Casualty	IN	0	0	-107	-107	0.0%
2016	21.1. Private passenger auto physical damage	11162	Insurance Co of the South	Property and Casualty	GA	3,757,869	4,747,550	1,162,649	1,150,103	0.1%
2016	21.1. Private passenger auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	NC	20,134,640	14,696,551	8,446,776	9,250,008	0.8%
2016	21.1. Private passenger auto physical damage	22772	Integon Ind Corp	Property and Casualty	NC	53,635,956	41,244,031	26,254,003	28,767,164	2.0%
2016	21.1. Private passenger auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	NC	108,356,175	120,333,982	61,957,755	65,598,345	4.1%
2016	21.1. Private passenger auto physical damage	31488	Integon Preferred Ins Co	Property and Casualty	NC	13,484,423	8,886,150	5,401,677	5,773,795	0.5%
2016	21.1. Private passenger auto physical damage	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	18	0.0%
2016	21.1. Private passenger auto physical damage	23647	Ironshore Ind Inc	Property and Casualty	MN	16,646	17,024	530	44	0.0%
2016	21.1. Private passenger auto physical damage	20621	Lamorak Ins Co	Property and Casualty	PA	0	0	-297	0	0.0%
2016	21.1. Private passenger auto physical damage	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	0	0	2,588	2,588	0.0%
2016	21.1. Private passenger auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	MA	27,871,552	29,356,599	12,940,497	13,484,042	1.1%
2016	21.1. Private passenger auto physical damage	36447	LM Gen Ins Co	Property and Casualty	IL	0	0	1,662	1,662	0.0%
2016	21.1. Private passenger auto physical damage	33600	LM Ins Corp	Property and Casualty	IL	39,697,244	34,121,948	18,132,071	18,720,755	1.5%

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**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	21.1. Private passenger auto physical damage	10051	Lyndon Southern Ins Co	Property and Casualty	DE	1,790,038	2,240,380	512,255	537,820	0.1%
2016	21.1. Private passenger auto physical damage	28932	Markel Amer Ins Co	Property and Casualty	VA	0	0	-600	-600	0.0%
2016	21.1. Private passenger auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	135,146	134,146	65,336	65,485	0.0%
2016	21.1. Private passenger auto physical damage	31968	Merastar Ins Co	Property and Casualty	IL	242,937	236,038	140,432	166,978	0.0%
2016	21.1. Private passenger auto physical damage	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	4,739,881	4,693,001	2,474,005	2,680,112	0.2%
2016	21.1. Private passenger auto physical damage	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	23,293,532	22,274,915	14,285,434	15,104,220	0.9%
2016	21.1. Private passenger auto physical damage	14613	Montgomery Mut Ins Co	Property and Casualty	MA	4,167	4,582	8,155	8,315	0.0%
2016	21.1. Private passenger auto physical damage	23728	National Gen Ins Co	Property and Casualty	MO	266,982	284,405	277,646	262,124	0.0%
2016	21.1. Private passenger auto physical damage	21881	National Surety Corp	Property and Casualty	IL	2,957	3,342	0	-876	0.0%
2016	21.1. Private passenger auto physical damage	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	0	0	-1,154	-1,154	0.0%
2016	21.1. Private passenger auto physical damage	26093	Nationwide Affinity Co of Amer	Property and Casualty	OH	24,683,929	26,244,342	13,464,087	13,144,033	0.9%
2016	21.1. Private passenger auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	OH	114,960,628	104,949,357	62,529,268	62,579,446	4.3%
2016	21.1. Private passenger auto physical damage	25453	Nationwide Ins Co Of Amer	Property and Casualty	OH	28,699,118	49,857,213	26,604,929	23,892,674	1.1%
2016	21.1. Private passenger auto physical damage	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	1,718,976	1,815,482	365,969	361,057	0.1%
2016	21.1. Private passenger auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	OH	105,953,067	106,054,576	58,188,449	59,388,620	4.0%
2016	21.1. Private passenger auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	110,990,078	94,682,026	42,345,747	43,225,060	4.2%
2016	21.1. Private passenger auto physical damage	24171	Netherlands Ins Co The	Property and Casualty	NH	16,238	16,939	1,646	506	0.0%
2016	21.1. Private passenger auto physical damage	14788	NGM Ins Co	Property and Casualty	FL	1,599,717	1,518,420	846,063	853,684	0.1%
2016	21.1. Private passenger auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	233,270,201	225,459,822	169,720,668	171,450,111	8.8%
2016	21.1. Private passenger auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	NH	16,878	18,577	1,974	-1,034	0.0%
2016	21.1. Private passenger auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	NH	171,961	159,716	96,526	106,808	0.0%
2016	21.1. Private passenger auto physical damage	39098	Omni Ins Co	Property and Casualty	IL	0	0	2,973	2,973	0.0%
2016	21.1. Private passenger auto physical damage	32700	Owners Ins Co	Property and Casualty	OH	16,399,523	15,847,747	9,037,193	9,010,909	0.6%
2016	21.1. Private passenger auto physical damage	20346	Pacific Ind Co	Property and Casualty	WI	227,309	234,195	213,266	211,447	0.0%
2016	21.1. Private passenger auto physical damage	37850	Pacific Specialty Ins Co	Property and Casualty	CA	0	49	0	0	0.0%
2016	21.1. Private passenger auto physical damage	18139	Peak Prop & Cas Ins Corp	Property and Casualty	WI	28,376,522	25,842,081	15,863,543	17,337,131	1.1%
2016	21.1. Private passenger auto physical damage	18333	Peerless Ind Ins Co	Property and Casualty	IL	12,250	12,337	8,018	6,399	0.0%
2016	21.1. Private passenger auto physical damage	24198	Peerless Ins Co	Property and Casualty	NH	25,031	33,476	72,506	-36,775	0.0%
2016	21.1. Private passenger auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	17,737,859	17,301,496	10,262,420	10,409,085	0.7%
2016	21.1. Private passenger auto physical damage	22906	Permanent Gen Assur Corp Of OH	Property and Casualty	OH	644,344	362,765	176,354	192,375	0.0%
2016	21.1. Private passenger auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	74,891	63,119	18,328	18,328	0.0%
2016	21.1. Private passenger auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	3,182,388	3,110,748	1,138,493	1,155,984	0.1%
2016	21.1. Private passenger auto physical damage	25623	Phoenix Ins Co	Property and Casualty	CT	2,268,519	2,366,847	817,287	788,250	0.1%
2016	21.1. Private passenger auto physical damage	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	3,252,569	2,563,982	1,403,693	1,422,265	0.1%
2016	21.1. Private passenger auto physical damage	24252	Progressive Amer Ins Co	Property and Casualty	OH	-252	-252	-9,264	-204	0.0%
2016	21.1. Private passenger auto physical damage	38628	Progressive Northern Ins Co	Property and Casualty	WI	0	0	-322	-217	0.0%
2016	21.1. Private passenger auto physical damage	21735	Progressive Premier Ins Co Of IL	Property and Casualty	OH	64,408,716	60,650,142	37,923,364	37,209,554	2.4%
2016	21.1. Private passenger auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	64,685,747	60,857,529	39,365,703	39,025,791	2.4%
2016	21.1. Private passenger auto physical damage	21727	Progressive Universal Ins Co	Property and Casualty	WI	12,005,793	12,594,993	7,255,924	7,198,536	0.5%
2016	21.1. Private passenger auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	2,049,426	2,033,663	1,386,703	1,464,243	0.1%
2016	21.1. Private passenger auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	OH	495,510	550,941	339,130	336,279	0.0%
2016	21.1. Private passenger auto physical damage	13056	RLI Ins Co	Property and Casualty	IL	0	0	0	70	0.0%
2016	21.1. Private passenger auto physical damage	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	218,839	238,979	259,157	268,329	0.0%
2016	21.1. Private passenger auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	75,080	64,889	29,873	29,373	0.0%
2016	21.1. Private passenger auto physical damage	19259	Selective Ins Co Of SC	Property and Casualty	IN	81,771	78,882	34,544	33,044	0.0%
2016	21.1. Private passenger auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	78,964	77,795	26,936	96,045	0.0%
2016	21.1. Private passenger auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	1,531,092	1,782,639	796,951	818,034	0.1%
2016	21.1. Private passenger auto physical damage	24988	Sentry Ins A Mut Co	Property and Casualty	WI	22,627	17,491	0	48	0.0%
2016	21.1. Private passenger auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	WI	6,657	3,515	0	112	0.0%
2016	21.1. Private passenger auto physical damage	22888	Southern Fire & Cas Co	Property and Casualty	WI	234,968	249,846	187,176	183,280	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE BUSINESS**  
**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	21.1. Private passenger auto physical damage	37141	Southern Gen Ins Co	Property and Casualty	GA	5,329,307	5,060,202	3,973,836	3,217,822	0.2%
2016	21.1. Private passenger auto physical damage	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	-103	0.0%
2016	21.1. Private passenger auto physical damage	26867	Southern Ins Co Of VA	Property and Casualty	VA	1,981,459	1,810,781	1,458,127	1,491,517	0.1%
2016	21.1. Private passenger auto physical damage	22861	Southern Pilot Ins Co	Property and Casualty	WI	1,431,005	1,491,241	824,765	806,557	0.1%
2016	21.1. Private passenger auto physical damage	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	0	0	0	1	0.0%
2016	21.1. Private passenger auto physical damage	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	0	-1	0.0%
2016	21.1. Private passenger auto physical damage	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	-11	0.0%
2016	21.1. Private passenger auto physical damage	19070	Standard Fire Ins Co	Property and Casualty	CT	16,913,266	18,459,704	10,425,017	9,958,388	0.6%
2016	21.1. Private passenger auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	9,658,882	9,293,989	5,425,517	5,370,980	0.4%
2016	21.1. Private passenger auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	383,308,891	372,154,200	259,480,354	268,419,086	14.5%
2016	21.1. Private passenger auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	TX	12,594,206	12,427,353	6,987,778	6,277,090	0.5%
2016	21.1. Private passenger auto physical damage	11828	Stonewood Ins Co	Property and Casualty	NC	-1,827	756	8,686	-10,613	0.0%
2016	21.1. Private passenger auto physical damage	12157	Sussex Ins Co	Property and Casualty	IL	0	0	0	-27	0.0%
2016	21.1. Private passenger auto physical damage	22683	Teachers Ins Co	Property and Casualty	IL	1,652,591	1,894,800	1,109,918	1,061,603	0.1%
2016	21.1. Private passenger auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	OH	30,406	28,698	28,912	29,487	0.0%
2016	21.1. Private passenger auto physical damage	12617	The Members Ins Co	Property and Casualty	NC	10,392,882	9,028,863	6,154,123	6,298,362	0.4%
2016	21.1. Private passenger auto physical damage	13242	Titan Ind Co	Property and Casualty	TX	20,426,031	17,971,389	12,162,339	12,709,439	0.8%
2016	21.1. Private passenger auto physical damage	27998	Travelers Home & Marine Ins Co	Property and Casualty	CT	13,280,810	8,201,675	5,180,629	5,246,200	0.5%
2016	21.1. Private passenger auto physical damage	25658	Travelers Ind Co	Property and Casualty	CT	2,009,869	2,101,327	721,618	698,339	0.1%
2016	21.1. Private passenger auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	1,180,777	1,255,165	481,618	436,507	0.0%
2016	21.1. Private passenger auto physical damage	25682	Travelers Ind Co Of CT	Property and Casualty	CT	1,037,509	1,093,330	487,957	473,474	0.0%
2016	21.1. Private passenger auto physical damage	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	2,432,289	2,605,884	1,587,708	1,507,055	0.1%
2016	21.1. Private passenger auto physical damage	21709	Truck Ins Exch	Reciprocal	CA	0	0	9,115	9,115	0.0%
2016	21.1. Private passenger auto physical damage	27120	Trumbull Ins Co	Property and Casualty	CT	2,196,971	2,285,212	1,195,717	1,235,886	0.1%
2016	21.1. Private passenger auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	609,733	680,580	302,679	295,337	0.0%
2016	21.1. Private passenger auto physical damage	25844	Union Ins Co	Property and Casualty	IA	3,261	5,530	52	-122	0.0%
2016	21.1. Private passenger auto physical damage	25941	United Serv Automobile Assn	Reciprocal	TX	76,897,637	75,092,976	61,842,496	62,831,109	2.9%
2016	21.1. Private passenger auto physical damage	25895	United States Liab Ins Co	Property and Casualty	PA	-26	6,442	0	-647	0.0%
2016	21.1. Private passenger auto physical damage	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	9,407,816	9,771,763	4,041,519	4,148,803	0.4%
2016	21.1. Private passenger auto physical damage	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	11,998,653	11,857,589	6,509,356	6,643,418	0.5%
2016	21.1. Private passenger auto physical damage	32972	Universal Ins Co	Property and Casualty	NC	17,029,739	17,129,421	12,805,019	12,475,675	0.6%
2016	21.1. Private passenger auto physical damage	25968	USAA Cas Ins Co	Property and Casualty	TX	54,409,994	52,675,771	43,078,495	43,815,601	2.1%
2016	21.1. Private passenger auto physical damage	18600	USAA Gen Ind Co	Property and Casualty	TX	55,572,309	54,244,572	39,199,576	39,320,551	2.1%
2016	21.1. Private passenger auto physical damage	25976	Utica Mut Ins Co	Property and Casualty	NY	1,667,025	1,902,872	932,442	949,110	0.1%
2016	21.1. Private passenger auto physical damage	42889	Victoria Fire & Cas Co	Property and Casualty	OH	3,331,594	3,440,429	2,674,437	2,618,970	0.1%
2016	21.1. Private passenger auto physical damage	20397	Vigilant Ins Co	Property and Casualty	NY	-1,216	-48	0	-1	0.0%
2016	21.1. Private passenger auto physical damage	44393	West Amer Ins Co	Property and Casualty	IN	8,259	9,726	17,645	17,348	0.0%
2016	21.1. Private passenger auto physical damage	13234	Wilshire Ins Co	Property and Casualty	NC	768,524	827,680	856,135	212,824	0.0%
2016	21.1. Private passenger auto physical damage	26220	Yosemite Ins Co	Property and Casualty	IN	264,654	228,324	73,055	55,922	0.0%
<b>2016</b>	<b>21.1. Private passenger auto physical damage</b>		<b>TOTAL</b>			<b>2,646,570,439</b>	<b>2,562,609,937</b>	<b>1,625,547,863</b>	<b>1,657,402,620</b>	<b>100.0%</b>