

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - MORTGAGE GUARANTY BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2017**

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	29858	Mortgage Guar Ins Corp	Property and Casualty	WI	32,364,245	30,208,105	8,319,277	-2,582,906	20.3%	20.3%
2	33790	Radian Guar Inc	Property and Casualty	PA	28,792,073	25,483,961	9,022,203	2,794,958	18.0%	38.3%
3	38458	Genworth Mortgage Ins Corp	Property and Casualty	NC	26,075,016	23,879,894	5,777,531	1,793,425	16.3%	54.6%
4	15873	United Guar Residential Ins Co	Property and Casualty	NC	24,205,185	40,351,830	3,662,140	-641,060	15.1%	69.7%
5	13634	Essent Guar Inc	Property and Casualty	PA	19,508,168	18,168,300	247,174	348,411	12.2%	81.9%
6	40266	ARCH Mortgage Ins Co	Property and Casualty	WI	13,283,298	10,215,495	132,815	643,510	8.3%	90.2%
7	13695	National Mortgage Ins Corp	Property and Casualty	WI	4,339,795	4,225,073	0	221,272	2.7%	93.0%
8	28452	Republic Mortgage Ins Co	Property and Casualty	NC	4,001,301	4,470,022	3,994,283	1,020,619	2.5%	95.5%
9	27251	PMI Mortgage Ins Co	Property and Casualty	AZ	3,890,607	4,050,480	3,687,610	1,895,655	2.4%	97.9%
10	26999	United Guar Mortgage Ind Co	Property and Casualty	NC	2,518,371	2,554,361	413,201	-102,020	1.6%	99.5%
		<i>ALL OTHERS</i>			844,469	882,576	-33	-22,519	0.5%	100.0%
		<b>TOTAL</b>			<b>159,822,528</b>	<b>164,490,097</b>	<b>35,256,201</b>	<b>5,369,345</b>	<b>100.0%</b>	

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**FOR THE YEAR ENDED DECEMBER 31, 2017**

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 %
2017	06. Mortgage guaranty	18732	Arch Mortgage Guar Co	Property and Casualty	WI	23,585	9,191	0	0	0.0%
2017	06. Mortgage guaranty	40266	ARCH Mortgage Ins Co	Property and Casualty	WI	13,283,298	10,215,495	132,815	643,510	8.3%
2017	06. Mortgage guaranty	13634	Essent Guar Inc	Property and Casualty	PA	19,508,168	18,168,300	247,174	348,411	12.2%
2017	06. Mortgage guaranty	38458	Genworth Mortgage Ins Corp	Property and Casualty	NC	26,075,016	23,879,894	5,777,531	1,793,425	16.3%
2017	06. Mortgage guaranty	16675	Genworth Mortgage Ins Corp Of NC	Property and Casualty	NC	0	0	-33	-33	0.0%
2017	06. Mortgage guaranty	18740	MGIC Ind Corp	Property and Casualty	WI	820,884	873,385	0	-22,486	0.5%
2017	06. Mortgage guaranty	29858	Mortgage Guar Ins Corp	Property and Casualty	WI	32,364,245	30,208,105	8,319,277	-2,582,906	20.3%
2017	06. Mortgage guaranty	13695	National Mortgage Ins Corp	Property and Casualty	WI	4,339,795	4,225,073	0	221,272	2.7%
2017	06. Mortgage guaranty	27251	PMI Mortgage Ins Co	Property and Casualty	AZ	3,890,607	4,050,480	3,687,610	1,895,655	2.4%
2017	06. Mortgage guaranty	33790	Radian Guar Inc	Property and Casualty	PA	28,792,073	25,483,961	9,022,203	2,794,958	18.0%
2017	06. Mortgage guaranty	28452	Republic Mortgage Ins Co	Property and Casualty	NC	4,001,301	4,470,022	3,994,283	1,020,619	2.5%
2017	06. Mortgage guaranty	26999	United Guar Mortgage Ind Co	Property and Casualty	NC	2,518,371	2,554,361	413,201	-102,020	1.6%
2017	06. Mortgage guaranty	15873	United Guar Residential Ins Co	Property and Casualty	NC	24,205,185	40,351,830	3,662,140	-641,060	15.1%
<b>2017</b>	<b>06. Mortgage guaranty</b>		<b>TOTAL</b>			<b>159,822,528</b>	<b>164,490,097</b>	<b>35,256,201</b>	<b>5,369,345</b>	<b>100.0%</b>