

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - CREDIT 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	20516	Euler Hermes N Amer Ins Co	Property and Casualty	MD	6,490,912	6,208,540	4,019,639	4,706,482	15%	15.4%
2	11150	Arch Ins Co	Property and Casualty	MO	5,310,689	5,894,438	6,401,842	6,720,721	13%	28.0%
3	10054	Securian Cas Co	Property and Casualty	MN	4,856,240	2,186,307	672,475	882,001	12%	39.5%
4	26921	Everest Reins Co	Property and Casualty	DE	3,571,064	344,251	0	213,389	8%	48.0%
5	28401	American Natl Prop & Cas Co	Property and Casualty	MO	3,285,106	3,287,366	844,325	841,665	8%	55.8%
6	24147	Old Republic Ins Co	Property and Casualty	PA	3,033,775	1,909,326	5,563,378	4,466,189	7%	63.0%
7	26344	Great Amer Assur Co	Property and Casualty	OH	2,883,405	3,034,645	494,438	593,872	7%	69.8%
8	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	2,718,387	2,655,249	1,621,092	1,548,647	6%	76.3%
9	31887	Coface N Amer Ins Co	Property and Casualty	MA	2,641,189	2,494,116	1,155,594	1,590,354	6%	82.6%
10	26565	Ohio Ind Co	Property and Casualty	OH	1,517,579	1,893,786	1,844,902	1,796,930	4%	86.2%
11	25422	Atradius Trade Credit Ins Co	Property and Casualty	MD	1,450,781	1,382,298	82,488	44,354	3%	89.6%
12	16691	Great Amer Ins Co	Property and Casualty	OH	1,062,572	1,102,711	391,169	385,711	3%	92.1%
13	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	DE	1,047,569	1,710,808	991,004	525,318	2%	94.6%
14	29980	First Colonial Ins Co	Property and Casualty	FL	907,910	2,469,406	3,863,189	3,816,979	2%	96.8%
15	37621	Toyota Motor Ins Co	Property and Casualty	IA	364,509	226,467	184,469	165,339	1%	97.6%
16	22667	Ace Amer Ins Co	Property and Casualty	PA	226,136	226,136	28,407	-18,251	1%	98.2%
17	39217	QBE Ins Corp	Property and Casualty	PA	213,454	180,667	0	-10,977	1%	98.7%
18	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	199,748	199,781	67,613	35,801	0%	99.2%
19	34568	Centennial Cas Co	Property and Casualty	AL	160,342	150,682	10,518	33,518	0%	99.5%
20	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	120,531	121,865	0	-36,383	0%	99.8%
21	25011	Wesco Ins Co	Property and Casualty	DE	103,136	103,136	3,304	2,813	0%	100.1%
22	29599	US Specialty Ins Co	Property and Casualty	TX	66,300	53,111	0	4,971	0%	100.2%
23	16667	United Guar Residential Ins Co of NC	Property and Casualty	NC	35,484	36,203	-4,520,530	-4,541,982	0%	100.3%
24	30325	Zale Ind Co	Property and Casualty	TX	32,112	32,112	73	-833	0%	100.4%
25	42978	American Security Ins Co	Property and Casualty	DE	20,603	20,603	145	61	0%	100.4%
		<i>ALL OTHERS</i>			-180,528	1,155,699	270,496	641,269	0%	100.0%
		<b>TOTAL</b>			<b>42,139,005</b>	<b>39,079,709</b>	<b>23,990,030</b>	<b>24,407,958</b>	<b>100.0%</b>	

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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 %
2017	28. Credit	22667	Ace Amer Ins Co	Property and Casualty	PA	226,136	226,136	28,407	-18,251	0.5%
2017	28. Credit	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	120,531	121,865	0	-36,383	0.3%
2017	28. Credit	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	199,748	199,781	67,613	35,801	0.5%
2017	28. Credit	28401	American Natl Prop & Cas Co	Property and Casualty	MO	3,285,106	3,287,366	844,325	841,665	7.8%
2017	28. Credit	19615	American Reliable Ins Co	Property and Casualty	AZ	0	0	0	-448	0.0%
2017	28. Credit	42978	American Security Ins Co	Property and Casualty	DE	20,603	20,603	145	61	0.0%
2017	28. Credit	11150	Arch Ins Co	Property and Casualty	MO	5,310,689	5,894,438	6,401,842	6,720,721	12.6%
2017	28. Credit	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	2,718,387	2,655,249	1,621,092	1,548,647	6.5%
2017	28. Credit	25422	Atradius Trade Credit Ins Co	Property and Casualty	MD	1,450,781	1,382,298	82,488	44,354	3.4%
2017	28. Credit	18279	Bankers Standard Ins Co	Property and Casualty	PA	24	24	0	-3	0.0%
2017	28. Credit	34568	Centennial Cas Co	Property and Casualty	AL	160,342	150,682	10,518	33,518	0.4%
2017	28. Credit	26905	Century Natl Ins Co	Property and Casualty	CA	-55	5,135	0	0	0.0%
2017	28. Credit	31887	Coface N Amer Ins Co	Property and Casualty	MA	2,641,189	2,494,116	1,155,594	1,590,354	6.3%
2017	28. Credit	10847	Cumis Ins Society Inc	Property and Casualty	IA	0	0	-90,712	-90,710	0.0%
2017	28. Credit	16705	Dealers Assur Co	Property and Casualty	OH	0	22,175	0	0	0.0%
2017	28. Credit	20516	Euler Hermes N Amer Ins Co	Property and Casualty	MD	6,490,912	6,208,540	4,019,639	4,706,482	15.4%
2017	28. Credit	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	832	0.0%
2017	28. Credit	26921	Everest Reins Co	Property and Casualty	DE	3,571,064	344,251	0	213,389	8.5%
2017	28. Credit	29980	First Colonial Ins Co	Property and Casualty	FL	907,910	2,469,406	3,863,189	3,816,979	2.2%
2017	28. Credit	37095	Genworth Financial Assur Corp	Property and Casualty	NC	0	0	-6,784	-6,784	0.0%
2017	28. Credit	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	0	8,346	2,277	-13,195	0.0%
2017	28. Credit	26344	Great Amer Assur Co	Property and Casualty	OH	2,883,405	3,034,645	494,438	593,872	6.8%
2017	28. Credit	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	DE	1,047,569	1,710,808	991,004	525,318	2.5%
2017	28. Credit	16691	Great Amer Ins Co	Property and Casualty	OH	1,062,572	1,102,711	391,169	385,711	2.5%
2017	28. Credit	33723	Great Amer Spirit Ins Co	Property and Casualty	OH	1,124	1,124	0	176	0.0%
2017	28. Credit	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	0	582,998	0	-5,608	0.0%
2017	28. Credit	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-4	0.0%
2017	28. Credit	29742	Integon Natl Ins Co	Property and Casualty	NC	566	537	0	6,275	0.0%
2017	28. Credit	29874	North Amer Specialty Ins Co	Property and Casualty	NH	0	0	0	-75	0.0%
2017	28. Credit	26565	Ohio Ind Co	Property and Casualty	OH	1,517,579	1,893,786	1,844,902	1,796,930	3.6%
2017	28. Credit	24147	Old Republic Ins Co	Property and Casualty	PA	3,033,775	1,909,326	5,563,378	4,466,189	7.2%
2017	28. Credit	20346	Pacific Ind Co	Property and Casualty	WI	0	0	0	89	0.0%
2017	28. Credit	39217	QBE Ins Corp	Property and Casualty	PA	213,454	180,667	0	-10,977	0.5%
2017	28. Credit	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	-2,819	-48,902	83,178	0.0%
2017	28. Credit	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	8,149	9,875	40,010	87,783	0.0%
2017	28. Credit	10054	Securian Cas Co	Property and Casualty	MN	4,856,240	2,186,307	672,475	882,001	11.5%
2017	28. Credit	42986	Standard Guar Ins Co	Property and Casualty	DE	-201,721	294,402	45,023	8,931	-0.5%
2017	28. Credit	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	9,352	0.0%
2017	28. Credit	37621	Toyota Motor Ins Co	Property and Casualty	IA	364,509	226,467	184,469	165,339	0.9%
2017	28. Credit	10952	Transamerica Cas Ins Co	Property and Casualty	OH	11,385	236,749	329,584	289,480	0.0%

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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 %
2017	28. Credit	16667	United Guar Residential Ins Co of NC	Property and Casualty	NC	35,484	36,203	-4,520,530	-4,541,982	0.1%
2017	28. Credit	41181	Universal Underwriters Ins Co	Property and Casualty	IL	0	0	0	-2,620	0.0%
2017	28. Credit	29599	US Specialty Ins Co	Property and Casualty	TX	66,300	53,111	0	4,971	0.2%
2017	28. Credit	25011	Wesco Ins Co	Property and Casualty	DE	103,136	103,136	3,304	2,813	0.2%
2017	28. Credit	30325	Zale Ind Co	Property and Casualty	TX	32,112	32,112	73	-833	0.1%
2017	28. Credit	16535	Zurich Amer Ins Co	Property and Casualty	NY	0	-2,847	0	274,620	0.0%
<b>2017</b>	<b>28. Credit</b>		<b>TOTAL</b>			<b>42,139,005</b>	<b>39,079,709</b>	<b>23,990,030</b>	<b>24,407,958</b>	<b>100.0%</b>