

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - WARRANTY 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	25011	Wesco Ins Co	Property and Casualty	DE	11,603,744	10,930,234	9,956,193	10,073,250	29%	28.8%
2	41181	Universal Underwriters Ins Co	Property and Casualty	IL	10,365,389	10,242,853	3,702,600	3,786,000	26%	54.5%
3	39527	Heritage Ind Co	Property and Casualty	CA	7,132,310	3,528,301	2,598,995	2,595,775	18%	72.1%
4	16705	Dealers Assur Co	Property and Casualty	OH	6,865,738	8,017,127	5,145,653	5,028,446	17%	89.2%
5	24147	Old Republic Ins Co	Property and Casualty	PA	1,124,773	1,111,626	372,835	282,804	3%	91.9%
6	11162	Insurance Co of the South	Property and Casualty	GA	954,779	823,235	834,185	841,957	2%	94.3%
7	26492	Courtesy Ins Co	Property and Casualty	FL	605,094	264,006	175,410	175,858	1%	95.8%
8	10051	Lyndon Southern Ins Co	Property and Casualty	DE	596,894	476,206	193,428	175,629	1%	97.3%
9	20443	Continental Cas Co	Property and Casualty	IL	530,072	113,670	60,130	102,893	1%	98.6%
10	11991	National Cas Co	Property and Casualty	OH	376,011	357,858	333,538	248,853	1%	99.5%
		<i>ALL OTHERS</i>			186,442	2,037,488	1,834,904	1,640,343	0%	100.0%
		TOTAL			40,341,246	37,902,604	25,207,871	24,951,808	100.0%	

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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	30. Warranty	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	0	338	0.0%
2017	30. Warranty	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	0	142	69,314	68,854	0.0%
2017	30. Warranty	21857	American Ins Co	Property and Casualty	OH	0	0	0	1,046	0.0%
2017	30. Warranty	16810	American Mercury Ins Co	Authorized Surplus Lines Writer	OK	29,946	196,482	148,574	138,705	0.1%
2017	30. Warranty	40142	American Zurich Ins Co	Property and Casualty	IL	0	0	0	-12,897	0.0%
2017	30. Warranty	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	-3,993	0.0%
2017	30. Warranty	21865	Associated Ind Corp	Property and Casualty	CA	0	0	0	-86	0.0%
2017	30. Warranty	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	-230	0.0%
2017	30. Warranty	10803	Columbia Natl RRG Inc	Risk Retention Group	VT	30,090	18,668	0	0	0.1%
2017	30. Warranty	20443	Continental Cas Co	Property and Casualty	IL	530,072	113,670	60,130	102,893	1.3%
2017	30. Warranty	35289	Continental Ins Co	Property and Casualty	PA	-144,016	1,524,366	1,559,389	1,536,367	-0.4%
2017	30. Warranty	26492	Courtesy Ins Co	Property and Casualty	FL	605,094	264,006	175,410	175,858	1.5%
2017	30. Warranty	16705	Dealers Assur Co	Property and Casualty	OH	6,865,738	8,017,127	5,145,653	5,028,446	17.0%
2017	30. Warranty	12750	Evergreen Natl Ind Co	Authorized Surplus Lines Writer	OH	0	50	0	0	0.0%
2017	30. Warranty	21873	Firemans Fund Ins Co	Property and Casualty	CA	0	0	0	-18,673	0.0%
2017	30. Warranty	29980	First Colonial Ins Co	Property and Casualty	FL	20,300	22,931	10,435	11,698	0.1%
2017	30. Warranty	26344	Great Amer Assur Co	Property and Casualty	OH	0	-2	0	-562	0.0%
2017	30. Warranty	16691	Great Amer Ins Co	Property and Casualty	OH	-11	21,189	0	-4,066	0.0%
2017	30. Warranty	22136	Great Amer Ins Co of NY	Property and Casualty	NY	14,444	35,614	0	-3,164	0.0%
2017	30. Warranty	22322	Greenwich Ins Co	Property and Casualty	DE	0	9,909	5,092	-1,285	0.0%
2017	30. Warranty	39527	Heritage Ind Co	Property and Casualty	CA	7,132,310	3,528,301	2,598,995	2,595,775	17.7%
2017	30. Warranty	11162	Insurance Co of the South	Property and Casualty	GA	954,779	823,235	834,185	841,957	2.4%
2017	30. Warranty	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	-356	0.0%
2017	30. Warranty	10051	Lyndon Southern Ins Co	Property and Casualty	DE	596,894	476,206	193,428	175,629	1.5%
2017	30. Warranty	38601	MIC Prop & Cas Ins Corp	Property and Casualty	MI	72,263	72,175	8,505	9,111	0.2%
2017	30. Warranty	11991	National Cas Co	Property and Casualty	OH	376,011	357,858	333,538	248,853	0.9%
2017	30. Warranty	21881	National Surety Corp	Property and Casualty	IL	0	0	0	120	0.0%
2017	30. Warranty	23841	New Hampshire Ins Co	Property and Casualty	IL	8,594	14,428	4,750	6,294	0.0%
2017	30. Warranty	24147	Old Republic Ins Co	Property and Casualty	PA	1,124,773	1,111,626	372,835	282,804	2.8%
2017	30. Warranty	38318	Starr Ind & Liab Co	Property and Casualty	TX	36,633	31,771	1,177	2,357	0.1%
2017	30. Warranty	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	DE	24,588	24,587	0	-122,820	0.1%
2017	30. Warranty	42376	Technology Ins Co Inc	Property and Casualty	DE	1,124	224	0	0	0.0%
2017	30. Warranty	11986	Universal Ins Co of NA	Property and Casualty	FL	1,012	755	0	0	0.0%
2017	30. Warranty	10759	Universal N Amer Ins Co	Property and Casualty	TX	92,530	65,254	22,815	27,415	0.2%
2017	30. Warranty	41181	Universal Underwriters Ins Co	Property and Casualty	IL	10,365,389	10,242,853	3,702,600	3,786,000	25.7%
2017	30. Warranty	40827	Virginia Surety Co Inc	Property and Casualty	IL	-1,055	-1,055	4,853	6,170	0.0%
2017	30. Warranty	25011	Wesco Ins Co	Property and Casualty	DE	11,603,744	10,930,234	9,956,193	10,073,250	28.8%
2017	30. Warranty		TOTAL			40,341,246	37,902,604	25,207,871	24,951,808	100.0%