

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FARMOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2018**

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	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	28,343,554	28,352,443	40,010,720	47,258,662	43.6%	43.6%
2	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	10,176,787	10,015,184	6,392,293	9,767,259	15.6%	59.2%
3	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	6,003,686	6,051,277	4,644,520	5,855,421	9.2%	68.4%
4	44377	Halifax Mut Ins Co	Property and Casualty	NC	3,752,896	3,491,507	5,827,314	6,525,847	5.8%	74.2%
5	24112	Westfield Ins Co	Property and Casualty	OH	3,610,928	3,138,412	1,824,823	2,603,207	5.5%	79.7%
6	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	3,179,249	3,238,211	1,993,550	2,001,501	4.9%	84.6%
7	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	1,158,107	1,214,819	631,317	411,655	1.8%	86.4%
8	10178	FCCI Ins Co	Property and Casualty	FL	1,052,140	1,049,232	2,588,057	2,589,436	1.6%	88.0%
9	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	994,366	975,812	367,004	356,706	1.5%	89.5%
10	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	839,138	844,069	101,736	125,747	1.3%	90.8%
11	14400	Lititz Mut Ins Co	Property and Casualty	PA	830,025	849,227	868,865	1,210,599	1.3%	92.1%
12	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	680,517	674,288	272,183	363,883	1.0%	93.2%
13	16691	Great Amer Ins Co	Property and Casualty	OH	597,148	498,121	611,227	620,304	0.9%	94.1%
14	38970	Markel Ins Co	Property and Casualty	IL	534,263	537,036	-360,304	-254,432	0.8%	94.9%
15	20141	National Trust Ins Co	Property and Casualty	IN	503,143	534,206	993,688	1,036,152	0.8%	95.7%
16	43877	First Mut Ins Co	Property and Casualty	NC	434,845	449,704	386,674	448,216	0.7%	96.3%
17	14021	Northwest Farmers Mut Ins Co	Property and Casualty	NC	333,106	313,331	54,072	88,497	0.5%	96.9%
18	13725	Century Mut Ins Co	Property and Casualty	NC	260,201	257,547	108,632	165,966	0.4%	97.3%
19	21873	Firemans Fund Ins Co	Property and Casualty	CA	257,136	121,859	121,983	110,487	0.4%	97.6%
20	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	228,476	229,289	78,367	61,570	0.4%	98.0%
21	25658	Travelers Ind Co	Property and Casualty	CT	180,225	183,111	42,803	22,189	0.3%	98.3%
22	25623	Phoenix Ins Co	Property and Casualty	CT	167,973	142,780	12,194	19,381	0.3%	98.5%
23	40045	Starnet Ins Co	Property and Casualty	IA	156,231	167,180	182,684	181,343	0.2%	98.8%
24	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	154,576	189,108	3,769	68,822	0.2%	99.0%
25	21857	American Ins Co	Property and Casualty	OH	110,550	74,647	313,363	312,079	0.2%	99.2%
		<i>ALL OTHERS</i>			<i>534,140</i>	<i>510,388</i>	<i>76,601</i>	<i>82,007</i>	<i>0.8%</i>	<i>100.0%</i>
		<b>TOTAL</b>			<b>65,073,406</b>	<b>64,102,788</b>	<b>68,148,135</b>	<b>82,032,504</b>	<b>100.0%</b>	

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**FOR THE YEAR ENDED DECEMBER 31, 2018**

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 %
2018	03. Farmowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	680,517	674,288	272,183	363,883	1.0%
2018	03. Farmowners multiple peril	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	0	0	0	1,748	0.0%
2018	03. Farmowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	0	-62	0.0%
2018	03. Farmowners multiple peril	21857	American Ins Co	Property and Casualty	OH	110,550	74,647	313,363	312,079	0.2%
2018	03. Farmowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	0	0	0	-11,237	0.0%
2018	03. Farmowners multiple peril	19704	American States Ins Co	Property and Casualty	IN	3,866	3,863	0	0	0.0%
2018	03. Farmowners multiple peril	19801	Argonaut Ins Co	Property and Casualty	IL	29,638	30,585	0	-12,686	0.0%
2018	03. Farmowners multiple peril	21865	Associated Ind Corp	Property and Casualty	CA	95,788	39,443	0	676	0.1%
2018	03. Farmowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	839,138	844,069	101,736	125,747	1.3%
2018	03. Farmowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	260,201	257,547	108,632	165,966	0.4%
2018	03. Farmowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	228,476	229,289	78,367	61,570	0.4%
2018	03. Farmowners multiple peril	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	1	0.0%
2018	03. Farmowners multiple peril	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	10,176,787	10,015,184	6,392,293	9,767,259	15.6%
2018	03. Farmowners multiple peril	11045	Excelsior Ins Co	Property and Casualty	NH	0	0	0	247	0.0%
2018	03. Farmowners multiple peril	10178	FCCI Ins Co	Property and Casualty	FL	1,052,140	1,049,232	2,588,057	2,589,436	1.6%
2018	03. Farmowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	CA	257,136	121,859	121,983	110,487	0.4%
2018	03. Farmowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	434,845	449,704	386,674	448,216	0.7%
2018	03. Farmowners multiple peril	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	154,576	189,108	3,769	68,822	0.2%
2018	03. Farmowners multiple peril	26344	Great Amer Assur Co	Property and Casualty	OH	17,764	18,967	0	-2,662	0.0%
2018	03. Farmowners multiple peril	16691	Great Amer Ins Co	Property and Casualty	OH	597,148	498,121	611,227	620,304	0.9%
2018	03. Farmowners multiple peril	22136	Great Amer Ins Co of NY	Property and Casualty	NY	60,366	67,140	0	995	0.1%
2018	03. Farmowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	3,752,896	3,491,507	5,827,314	6,525,847	5.8%
2018	03. Farmowners multiple peril	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	1,158,107	1,214,819	631,317	411,655	1.8%
2018	03. Farmowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	-60	0.0%
2018	03. Farmowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	830,025	849,227	868,865	1,210,599	1.3%
2018	03. Farmowners multiple peril	38970	Markel Ins Co	Property and Casualty	IL	534,263	537,036	-360,304	-254,432	0.8%
2018	03. Farmowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	71,907	97,167	21,179	52,311	0.1%
2018	03. Farmowners multiple peril	20141	National Trust Ins Co	Property and Casualty	IN	503,143	534,206	993,688	1,036,152	0.8%
2018	03. Farmowners multiple peril	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	6,003,686	6,051,277	4,644,520	5,855,421	9.2%
2018	03. Farmowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	0	0	0	-228	0.0%
2018	03. Farmowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	0	0	0	4	0.0%
2018	03. Farmowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	28,343,554	28,352,443	40,010,720	47,258,662	43.6%
2018	03. Farmowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	3,179,249	3,238,211	1,993,550	2,001,501	4.9%
2018	03. Farmowners multiple peril	14021	Northwest Farmers Mut Ins Co	Property and Casualty	NC	333,106	313,331	54,072	88,497	0.5%
2018	03. Farmowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	167,973	142,780	12,194	19,381	0.3%
2018	03. Farmowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	56,538	59,042	2,325	4,825	0.1%
2018	03. Farmowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	583	583	0	-9	0.0%
2018	03. Farmowners multiple peril	40045	Starnet Ins Co	Property and Casualty	IA	156,231	167,180	182,684	181,343	0.2%
2018	03. Farmowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	180,225	183,111	42,803	22,189	0.3%
2018	03. Farmowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	994,366	975,812	367,004	356,706	1.5%
2018	03. Farmowners multiple peril	25682	Travelers Ind Co Of CT	Property and Casualty	CT	68,015	73,454	27,026	21,346	0.1%
2018	03. Farmowners multiple peril	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	104,356	114,755	26,071	23,970	0.2%
2018	03. Farmowners multiple peril	16188	Trisura Specialty Ins Co	Property and Casualty	OK	25,319	5,389	0	2,828	0.0%
2018	03. Farmowners multiple peril	24112	Westfield Ins Co	Property and Casualty	OH	3,610,928	3,138,412	1,824,823	2,603,207	5.5%

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2018	03. Farmowners multiple peril		TOTAL			65,073,406	64,102,788	68,148,135	82,032,504	100.0%