

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MUTIPLE 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	25143	State Farm Fire & Cas Co	Property and Casualty	IL	483,717,071	475,891,579	330,830,044	371,926,977	17.8%	17.8%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	331,553,571	325,550,065	295,508,936	337,118,062	12.2%	30.1%
3	19240	Allstate Ind Co	Property and Casualty	IL	124,264,555	120,093,507	51,985,313	56,141,683	4.6%	34.7%
4	25941	United Serv Automobile Assn	Reciprocal	TX	108,089,393	103,914,917	100,803,149	111,025,245	4.0%	38.7%
5	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	93,350,449	96,076,239	69,461,892	79,161,693	3.4%	42.1%
6	23787	Nationwide Mut Ins Co	Property and Casualty	OH	92,362,186	97,537,292	64,928,753	69,101,102	3.4%	45.5%
7	23760	Nationwide Gen Ins Co	Property and Casualty	OH	81,312,468	76,244,284	53,149,104	62,040,471	3.0%	48.5%
8	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	78,672,028	76,334,806	39,397,591	40,937,628	2.9%	51.4%
9	26271	Erie Ins Exch	Reciprocal	PA	77,761,101	80,554,485	55,726,044	58,024,173	2.9%	54.3%
10	26263	Erie Ins Co	Property and Casualty	PA	74,188,498	65,013,057	45,304,047	51,372,620	2.7%	57.0%
11	25968	USAA Cas Ins Co	Property and Casualty	TX	67,353,237	63,538,127	50,812,310	56,040,092	2.5%	59.5%
12	19232	Allstate Ins Co	Property and Casualty	IL	54,048,316	54,702,533	30,507,933	31,847,767	2.0%	61.5%
13	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	51,593,278	51,176,410	30,277,251	34,909,889	1.9%	63.4%
14	32700	Owners Ins Co	Property and Casualty	OH	44,270,265	40,754,488	19,401,419	22,822,258	1.6%	65.0%
15	10861	Universal Prop & Cas Ins	Property and Casualty	FL	42,649,998	39,180,498	51,133,217	62,015,324	1.6%	66.6%
16	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	40,980,078	40,963,195	29,888,640	32,494,560	1.5%	68.1%
17	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	39,096,118	36,657,276	44,752,768	50,770,396	1.4%	69.6%
18	18988	Auto Owners Ins Co	Property and Casualty	MI	37,614,422	36,316,133	19,424,219	21,038,531	1.4%	71.0%
19	19976	Amica Mut Ins Co	Property and Casualty	RI	36,907,052	35,445,686	33,719,546	37,248,065	1.4%	72.3%
20	10969	United Prop & Cas Ins Co	Property and Casualty	FL	35,095,787	33,743,451	54,247,446	71,834,421	1.3%	73.6%
21	10677	The Cincinnati Ins Co	Property and Casualty	OH	34,345,535	33,936,059	22,967,192	27,707,717	1.3%	74.9%
22	10872	American Strategic Ins Corp	Property and Casualty	FL	33,162,630	28,478,321	15,045,457	19,139,356	1.2%	76.1%
23	17221	Homesite Ins Co	Property and Casualty	WI	32,669,243	32,754,964	23,146,710	26,623,843	1.2%	77.3%
24	18600	USAA Gen Ind Co	Property and Casualty	TX	32,623,513	30,071,623	27,391,447	30,363,894	1.2%	78.5%
25	19070	Standard Fire Ins Co	Property and Casualty	CT	31,248,609	27,876,013	14,614,729	17,413,859	1.2%	79.7%
		<i>ALL OTHERS</i>			<i>551,190,761</i>	<i>525,095,631</i>	<i>501,617,487</i>	<i>681,177,898</i>	<i>20.3%</i>	<i>100.0%</i>
		<b>TOTAL</b>			<b>2,710,120,162</b>	<b>2,627,900,639</b>	<b>2,076,042,644</b>	<b>2,460,297,524</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**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	04. Homeowners multiple peril	22667	Ace Amer Ins Co	Property and Casualty	PA	0	0	0	183	0.0%
2018	04. Homeowners multiple peril	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	0	0	0	62	0.0%
2018	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	PA	507,691	484,471	262,588	259,087	0.0%
2018	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	RI	5,899	4,979	0	0	0.0%
2018	04. Homeowners multiple peril	22837	AGCS Marine Ins Co	Property and Casualty	IL	0	0	0	-221	0.0%
2018	04. Homeowners multiple peril	19402	AIG Prop Cas Co	Property and Casualty	PA	5,269,369	5,391,678	5,757,375	36,494,312	0.2%
2018	04. Homeowners multiple peril	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	42,182	36,540	0	-2,265	0.0%
2018	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	2,798,261	2,557,953	1,428,163	1,709,254	0.1%
2018	04. Homeowners multiple peril	18791	Alfa Alliance Ins Corp	Property and Casualty	VA	0	0	0	-2	0.0%
2018	04. Homeowners multiple peril	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	-127,821	-127,821	0	4,218	0.0%
2018	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	IL	124,264,555	120,093,507	51,985,313	56,141,683	4.6%
2018	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	IL	54,048,316	54,702,533	30,507,933	31,847,767	2.0%
2018	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	IA	5,738,443	5,719,874	4,134,802	4,552,162	0.2%
2018	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	565,960	227,602	0.0%
2018	04. Homeowners multiple peril	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	39,096,118	36,657,276	44,752,768	50,770,396	1.4%
2018	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	FL	16,202,924	16,359,011	19,259,035	20,418,005	0.6%
2018	04. Homeowners multiple peril	24066	American Fire & Cas Co	Property and Casualty	NH	0	0	0	-56	0.0%
2018	04. Homeowners multiple peril	21857	American Ins Co	Property and Casualty	OH	0	0	0	-43,127	0.0%
2018	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	OH	9,835,067	10,994,215	12,347,412	13,544,600	0.4%
2018	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	8,456,421	8,673,002	5,987,972	7,053,758	0.3%
2018	04. Homeowners multiple peril	42978	American Security Ins Co	Property and Casualty	DE	0	0	3,034	3,034	0.0%
2018	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	FL	33,162,630	28,478,321	15,045,457	19,139,356	1.2%
2018	04. Homeowners multiple peril	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	0	0	0	-637	0.0%
2018	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	RI	36,907,052	35,445,686	33,719,546	37,248,065	1.4%
2018	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Reciprocal	KS	3,056,174	2,974,184	2,591,026	2,960,359	0.1%
2018	04. Homeowners multiple peril	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	-3,443	0.0%
2018	04. Homeowners multiple peril	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	0	-30,705	0.0%
2018	04. Homeowners multiple peril	21865	Associated Ind Corp	Property and Casualty	CA	0	0	0	-14,543	0.0%
2018	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	MI	37,614,422	36,316,133	19,424,219	21,038,531	1.4%
2018	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	15,947,035	14,705,102	10,474,369	12,716,187	0.6%
2018	04. Homeowners multiple peril	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	-7,775	65,398	56,491	8,461	0.0%
2018	04. Homeowners multiple peril	24813	Balboa Ins Co	Property and Casualty	CA	0	0	0	-2,601	0.0%
2018	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	11,691,613	10,863,022	7,639,390	11,427,949	0.4%
2018	04. Homeowners multiple peril	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	834,820	677,527	1,484,259	2,674,409	0.0%
2018	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	2,385,514	2,454,090	1,181,943	1,596,548	0.1%
2018	04. Homeowners multiple peril	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	5	0.0%
2018	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	OH	22,633,588	22,476,277	17,711,721	18,239,818	0.8%
2018	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	2,577,587	2,554,645	1,246,984	1,218,839	0.1%
2018	04. Homeowners multiple peril	26905	Century Natl Ins Co	Property and Casualty	CA	509,564	413,851	149,854	169,946	0.0%
2018	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	1,421,673	1,480,157	585,314	619,484	0.1%
2018	04. Homeowners multiple peril	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	1	0.0%
2018	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	181,399	185,052	615,273	3,007,125	0.0%
2018	04. Homeowners multiple peril	10052	Chubb Natl Ins Co	Property and Casualty	IN	-122	-117	0	0	0.0%
2018	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	IL	2,741,010	2,830,349	2,495,286	2,782,680	0.1%
2018	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	MA	1,929,146	1,947,258	1,924,845	2,286,168	0.1%
2018	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	IL	0	0	28,038	-130,358	0.0%

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2018	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	PA	74,188,498	65,013,057	45,304,047	51,372,620	2.7%
2018	04. Homeowners multiple peril	26271	Erie Ins Exch	Reciprocal	PA	77,761,101	80,554,485	55,726,044	58,024,173	2.9%
2018	04. Homeowners multiple peril	25712	Esurance Ins Co	Property and Casualty	WI	1,357,292	1,105,780	507,611	874,695	0.1%
2018	04. Homeowners multiple peril	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	483,060	415,859	498,377	837,928	0.0%
2018	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	IN	5,454,409	5,724,821	1,957,048	4,800,330	0.2%
2018	04. Homeowners multiple peril	39306	Fidelity & Deposit Co Of MD	Property and Casualty	IL	0	0	11,246	6,986	0.0%
2018	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	CA	0	0	5,000	215,228	0.0%
2018	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	872,853	932,493	396,660	286,288	0.0%
2018	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	FL	4,851,558	5,698,260	7,943,028	8,875,112	0.2%
2018	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	2,569,729	2,469,620	1,972,107	2,450,873	0.1%
2018	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	FL	22,226,497	18,612,070	45,444,758	62,304,637	0.8%
2018	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	51,593,278	51,176,410	30,277,251	34,909,889	1.9%
2018	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	3,081,927	3,033,843	2,344,167	2,849,482	0.1%
2018	04. Homeowners multiple peril	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	-293	0.0%
2018	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	16,927,507	15,492,123	12,215,698	14,011,028	0.6%
2018	04. Homeowners multiple peril	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	742,436	682,114	1,740,874	2,364,004	0.0%
2018	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Authorized Surplus Lines Writer	DE	6,466,230	5,649,787	18,679,988	21,915,804	0.2%
2018	04. Homeowners multiple peril	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	308,574	622,047	339,015	379,142	0.0%
2018	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	284,815	304,249	180,754	199,114	0.0%
2018	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	IN	-72	-72	0	-2	0.0%
2018	04. Homeowners multiple peril	22322	Greenwich Ins Co	Property and Casualty	DE	0	0	0	-189	0.0%
2018	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	5,367,018	4,993,206	6,911,183	7,908,932	0.2%
2018	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	NH	375,373	381,412	765,986	2,007,767	0.0%
2018	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	NH	459,401	483,219	272,260	555,951	0.0%
2018	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	1,636,950	1,764,944	1,013,431	1,060,114	0.1%
2018	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	CT	1,655,881	1,903,774	1,052,129	449,753	0.1%
2018	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	IN	580,919	645,717	-64,324	34,564	0.0%
2018	04. Homeowners multiple peril	19682	Hartford Fire Ins Co	Property and Casualty	CT	0	0	0	-21	0.0%
2018	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	2,926,609	3,259,786	1,398,215	419,112	0.1%
2018	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	8,636,492	8,817,507	2,933,534	3,657,583	0.3%
2018	04. Homeowners multiple peril	14407	Heritage Prop & Cas Ins Co	Property and Casualty	FL	14,311,725	13,263,940	19,881,789	20,100,841	0.5%
2018	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	WI	32,669,243	32,754,964	23,146,710	26,623,843	1.2%
2018	04. Homeowners multiple peril	13927	Homesite Ins Co Of The Midwest	Property and Casualty	WI	10,700,855	7,291,482	4,395,363	5,369,572	0.4%
2018	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	IL	2,143,428	2,144,903	2,034,094	2,193,474	0.1%
2018	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	7,822,043	7,412,174	8,267,170	9,240,914	0.3%
2018	04. Homeowners multiple peril	29068	IDS Prop Cas Ins Co	Property and Casualty	WI	5,669,183	7,452,063	7,894,472	8,603,261	0.2%
2018	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	-7,195	13,385	0	-601	0.0%
2018	04. Homeowners multiple peril	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	0	0	0	74	0.0%
2018	04. Homeowners multiple peril	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	499,936	166,478	3,391	153,136	0.0%
2018	04. Homeowners multiple peril	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	5	0.0%
2018	04. Homeowners multiple peril	29742	Integon Natl Ins Co	Property and Casualty	NC	0	0	3,678	3,678	0.0%
2018	04. Homeowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	1,620	0.0%
2018	04. Homeowners multiple peril	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	899,293	763,558	1,850,205	17,869,520	0.0%
2018	04. Homeowners multiple peril	10914	Kemper Independence Ins Co	Property and Casualty	IL	34,843	1,094	0	31	0.0%
2018	04. Homeowners multiple peril	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	9,411	2,966	29,628	29,855	0.0%
2018	04. Homeowners multiple peril	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	4,196,667	4,303,945	4,329,450	21,482,395	0.2%

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**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**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	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	78,672,028	76,334,806	39,397,591	40,937,628	2.9%
2018	04. Homeowners multiple peril	23043	Liberty Mut Ins Co	Property and Casualty	MA	0	0	4,434,723	4,434,723	0.0%
2018	04. Homeowners multiple peril	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	66,672	121,032	0	37,520	0.0%
2018	04. Homeowners multiple peril	13207	Lighthouse Prop Ins Corp	Property and Casualty	LA	29,226,178	22,449,631	52,654,103	75,318,637	1.1%
2018	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	15,346,135	14,980,638	11,307,167	13,326,107	0.6%
2018	04. Homeowners multiple peril	32352	LM Prop & Cas Ins Co	Property and Casualty	IN	0	0	0	-156	0.0%
2018	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	VA	616,790	635,515	432,947	498,421	0.0%
2018	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	485,103	513,913	564,319	605,309	0.0%
2018	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	IL	3,004	32,698	36,036	93,859	0.0%
2018	04. Homeowners multiple peril	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	112,654	116,650	1,948	10,514	0.0%
2018	04. Homeowners multiple peril	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	40,980,078	40,963,195	29,888,640	32,494,560	1.5%
2018	04. Homeowners multiple peril	26522	Mount Vernon Fire Ins Co	Authorized Surplus Lines Writer	PA	95,311	87,922	14,830	-7,262	0.0%
2018	04. Homeowners multiple peril	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	50,018	33,786	20,732	111,732	0.0%
2018	04. Homeowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	0	0	-810	197	0.0%
2018	04. Homeowners multiple peril	26093	Nationwide Affinity Co of Amer	Property and Casualty	OH	-20	-20	0	0	0.0%
2018	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	OH	81,312,468	76,244,284	53,149,104	62,040,471	3.0%
2018	04. Homeowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	93,350,449	96,076,239	69,461,892	79,161,693	3.4%
2018	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	92,362,186	97,537,292	64,928,753	69,101,102	3.4%
2018	04. Homeowners multiple peril	14788	NGM Ins Co	Property and Casualty	FL	6,400,114	5,593,316	5,024,473	5,202,870	0.2%
2018	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	331,553,571	325,550,065	295,508,936	337,118,062	12.2%
2018	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	18,399,450	17,758,803	20,139,886	26,206,437	0.7%
2018	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	94,138	119,375	8,307	4,579	0.0%
2018	04. Homeowners multiple peril	14021	Northwest Farmers Mut Ins Co	Property and Casualty	NC	1,189,040	1,098,006	441,151	457,608	0.0%
2018	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	NH	0	0	5,045	-543	0.0%
2018	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	OH	44,270,265	40,754,488	19,401,419	22,822,258	1.6%
2018	04. Homeowners multiple peril	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	19	0.0%
2018	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	WI	2,612,212	2,744,080	1,584,251	2,275,698	0.1%
2018	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	NH	0	0	47,903	47,798	0.0%
2018	04. Homeowners multiple peril	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	108,141	106,252	25,396	16,723	0.0%
2018	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	27,906,732	27,080,148	16,982,414	19,307,218	1.0%
2018	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	144,743	137,239	127,462	238,290	0.0%
2018	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	28,098,428	25,919,693	15,434,525	16,842,109	1.0%
2018	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	1,540,552	1,540,699	894,811	850,666	0.1%
2018	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	PA	11,081,461	10,662,046	7,180,436	6,063,970	0.4%
2018	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	15,965,756	14,909,747	13,454,786	24,354,439	0.6%
2018	04. Homeowners multiple peril	38628	Progressive Northern Ins Co	Property and Casualty	WI	0	0	0	-26	0.0%
2018	04. Homeowners multiple peril	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	191,912	160,993	46,898	51,811	0.0%
2018	04. Homeowners multiple peril	39217	QBE Ins Corp	Property and Casualty	PA	6,011,548	5,226,891	6,611,989	6,535,754	0.2%
2018	04. Homeowners multiple peril	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	864,688	740,258	1,072,159	137,222	0.0%
2018	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	OH	3,449,013	4,018,936	3,606,122	3,996,199	0.1%
2018	04. Homeowners multiple peril	13056	RLI Ins Co	Property and Casualty	IL	2,074,821	1,809,654	1,008,905	1,279,843	0.1%
2018	04. Homeowners multiple peril	42595	Rockingham Cas Co	Authorized Surplus Lines Writer	VA	9,640	5,104	10,486	3,861	0.0%
2018	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	19,032,471	20,038,124	9,850,639	12,024,683	0.7%
2018	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	1,804,307	1,733,691	2,385,830	3,704,761	0.1%
2018	04. Homeowners multiple peril	19259	Selective Ins Co Of SC	Property and Casualty	IN	0	0	0	-77,156	0.0%
2018	04. Homeowners multiple peril	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	0	0	1	1	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**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	04. Homeowners multiple peril	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	-573	-573	0	1	0.0%
2018	04. Homeowners multiple peril	24988	Sentry Ins A Mut Co	Property and Casualty	WI	0	0	0	1	0.0%
2018	04. Homeowners multiple peril	36560	Service Ins Co	Property and Casualty	FL	1,146,570	491,391	426,640	680,807	0.0%
2018	04. Homeowners multiple peril	38776	Sirius Amer Ins Co	Property and Casualty	NY	51,964	51,964	6,984	11,550	0.0%
2018	04. Homeowners multiple peril	22888	Southern Fire & Cas Co	Property and Casualty	WI	355,455	364,446	208,413	209,193	0.0%
2018	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	WI	4,350,171	4,395,034	3,365,946	2,666,175	0.2%
2018	04. Homeowners multiple peril	24376	Spinnaker Ins Co	Property and Casualty	IL	3,079,861	2,363,568	2,776,055	4,668,285	0.1%
2018	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	CT	31,248,609	27,876,013	14,614,729	17,413,859	1.2%
2018	04. Homeowners multiple peril	44776	StarStone Specialty Ins Co	Authorized Surplus Lines Writer	DE	138,606	51,007	32,250	77,123	0.0%
2018	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	4,666,516	4,851,100	3,351,241	3,915,045	0.2%
2018	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	OH	10,585,075	9,970,849	5,928,364	7,418,902	0.4%
2018	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	IL	483,717,071	475,891,579	330,830,044	371,926,977	17.8%
2018	04. Homeowners multiple peril	12831	State Natl Ins Co Inc	Property and Casualty	TX	0	2,000	3,281	28,281	0.0%
2018	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	7,232,610	6,888,382	5,108,584	5,746,686	0.3%
2018	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	IL	6,673,902	6,553,444	6,530,507	6,988,021	0.2%
2018	04. Homeowners multiple peril	10677	The Cincinnati Ins Co	Property and Casualty	OH	34,345,535	33,936,059	22,967,192	27,707,717	1.3%
2018	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	NC	8,425,301	7,883,469	4,982,765	5,057,650	0.3%
2018	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	CT	759,348	799,035	302,795	251,849	0.0%
2018	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	415,957	433,426	153,417	139,172	0.0%
2018	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	3,038,115	2,920,645	1,854,898	2,026,754	0.1%
2018	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	3,260,093	3,152,686	1,511,099	1,673,136	0.1%
2018	04. Homeowners multiple peril	27120	Trumbull Ins Co	Property and Casualty	CT	0	0	0	24,866	0.0%
2018	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	315,783	352,030	180,867	372,526	0.0%
2018	04. Homeowners multiple peril	11142	United Cas Ins Co Of Amer	Property and Casualty	IL	0	0	0	49	0.0%
2018	04. Homeowners multiple peril	10969	United Prop & Cas Ins Co	Property and Casualty	FL	35,095,787	33,743,451	54,247,446	71,834,421	1.3%
2018	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Reciprocal	TX	108,089,393	103,914,917	100,803,149	111,025,245	4.0%
2018	04. Homeowners multiple peril	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	622,236	579,236	197,815	1,509,815	0.0%
2018	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	11,079,582	11,416,676	6,659,151	10,866,000	0.4%
2018	04. Homeowners multiple peril	10915	Unitrin Direct Prop & Cas Co	Property and Casualty	IL	0	0	0	-70	0.0%
2018	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	15,406,106	14,916,393	9,716,145	12,676,868	0.6%
2018	04. Homeowners multiple peril	32972	Universal Ins Co	Property and Casualty	NC	174,360	125,331	27,964	43,753	0.0%
2018	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	TX	15,386,416	14,191,734	9,576,761	13,454,460	0.6%
2018	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	FL	42,649,998	39,180,498	51,133,217	62,015,324	1.6%
2018	04. Homeowners multiple peril	25968	USAA Cas Ins Co	Property and Casualty	TX	67,353,237	63,538,127	50,812,310	56,040,092	2.5%
2018	04. Homeowners multiple peril	18600	USAA Gen Ind Co	Property and Casualty	TX	32,623,513	30,071,623	27,391,447	30,363,894	1.2%
2018	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	NY	116,784	124,973	262,533	294,258	0.0%
2018	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	PA	0	0	0	365	0.0%
2018	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	NY	10,088,373	9,749,633	6,303,749	7,230,927	0.4%
2018	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	74,894	12,369	0	-26,021	0.0%
2018	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	IN	0	0	2,569	-2,086	0.0%
2018	04. Homeowners multiple peril	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	20,151	7,905	0	7,488	0.0%
2018	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	2,570,784	2,543,414	1,597,705	1,953,639	0.1%
<b>2018</b>	<b>04. Homeowners multiple peril</b>		<b>TOTAL</b>			<b>2,710,120,162</b>	<b>2,627,900,639</b>	<b>2,076,042,644</b>	<b>2,460,297,524</b>	<b>100.0%</b>