

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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	26271	Erie Ins Exch	Reciprocal	PA	25,169,238	24,983,963	10,384,653	12,862,725	8.3%	8.3%
2	10677	The Cincinnati Ins Co	Property and Casualty	OH	16,291,512	16,488,397	5,127,523	6,926,353	5.4%	13.7%
3	10844	Builders Mut Ins Co	Property and Casualty	NC	15,525,298	15,189,071	4,731,520	11,660,185	5.1%	18.8%
4	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	12,177,420	11,597,710	2,617,450	1,706,045	4.0%	22.9%
5	32700	Owners Ins Co	Property and Casualty	OH	11,518,960	11,071,050	4,477,540	5,183,362	3.8%	26.7%
6	24082	Ohio Security Ins Co	Property and Casualty	NH	9,987,661	9,466,780	2,899,889	2,858,054	3.3%	30.0%
7	25143	State Farm Fire & Cas Co	Property and Casualty	IL	9,373,435	9,136,893	1,221,264	513,161	3.1%	33.1%
8	20281	Federal Ins Co	Property and Casualty	IN	7,756,424	6,774,282	459,860	3,002,182	2.6%	35.6%
9	19720	American Alt Ins Corp	Property and Casualty	DE	6,814,851	6,753,575	1,162,359	2,882,389	2.3%	37.9%
10	18988	Auto Owners Ins Co	Property and Casualty	MI	6,484,126	6,360,501	1,436,838	2,396,009	2.1%	40.0%
11	23787	Nationwide Mut Ins Co	Property and Casualty	OH	5,731,048	6,342,777	2,538,924	1,930,720	1.9%	41.9%
12	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	5,488,157	5,266,952	830,941	2,460,599	1.8%	43.7%
13	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	5,282,464	5,790,090	2,077,524	1,377,619	1.7%	45.5%
14	29939	Main St Amer Assur Co	Property and Casualty	FL	5,208,965	5,392,514	1,500,062	850,966	1.7%	47.2%
15	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	4,722,502	4,643,087	1,671,511	2,085,363	1.6%	48.8%
16	13036	Builders Premier Ins Co	Property and Casualty	NC	4,335,780	4,022,099	1,777,329	3,372,342	1.4%	50.2%
17	36064	Hanover Amer Ins Co	Property and Casualty	NH	4,042,590	3,842,482	740,577	2,266,661	1.3%	51.5%
18	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	3,873,661	3,669,506	1,366,577	2,060,818	1.3%	52.8%
19	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	3,845,460	4,042,509	1,388,246	1,391,836	1.3%	54.1%
20	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	3,738,087	3,935,400	1,742,633	-1,347,845	1.2%	55.3%
21	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	3,733,944	3,694,788	760,549	1,038,846	1.2%	56.5%
22	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	3,546,801	3,447,780	1,048,372	235,014	1.2%	57.7%
23	23760	Nationwide Gen Ins Co	Property and Casualty	OH	3,503,707	3,341,734	518,806	811,031	1.2%	58.9%
24	18767	Church Mut Ins Co	Property and Casualty	WI	3,170,305	3,234,810	756,304	407,762	1.0%	59.9%
25	24112	Westfield Ins Co	Property and Casualty	OH	2,969,410	3,125,996	4,409,493	3,540,797	1.0%	60.9%
		<i>ALL OTHERS</i>			<i>118,289,762</i>	<i>117,943,113</i>	<i>40,403,074</i>	<i>44,681,643</i>	<i>39.1%</i>	<i>100.0%</i>
		<b>TOTAL</b>			<b>302,581,568</b>	<b>299,557,859</b>	<b>98,049,818</b>	<b>117,154,637</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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	05.2. Commercial multiple peril (liability portion)	31325	Acadia Ins Co	Property and Casualty	IA	386,882	314,269	269,863	66,351	0.1%
2018	05.2. Commercial multiple peril (liability portion)	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	243,633	254,536	121,191	34,560	0.1%
2018	05.2. Commercial multiple peril (liability portion)	22667	Ace Amer Ins Co	Property and Casualty	PA	375,839	377,998	177,500	602,408	0.1%
2018	05.2. Commercial multiple peril (liability portion)	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	129,766	109,074	0	27,256	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	249,631	127,014	0	38,251	0.1%
2018	05.2. Commercial multiple peril (liability portion)	24856	Admiral Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-391	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22837	AGCS Marine Ins Co	Property and Casualty	IL	0	0	0	-7,849	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10389	Agent Alliance Ins Co	Property and Casualty	AL	0	0	476,525	17,418	0.0%
2018	05.2. Commercial multiple peril (liability portion)	12833	AIX Specialty Ins Co	Authorized Surplus Lines Writer	DE	65,986	67,966	70,000	70,506	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	60,244	54,195	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20222	All Amer Ins Co	Property and Casualty	OH	1,074,429	1,226,091	96,917	635,392	0.4%
2018	05.2. Commercial multiple peril (liability portion)	10127	Allied Ins Co of Amer	Property and Casualty	OH	668,480	569,187	145,304	203,117	0.2%
2018	05.2. Commercial multiple peril (liability portion)	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	648,858	684,808	140,674	476,657	0.2%
2018	05.2. Commercial multiple peril (liability portion)	22730	Allied World Ins Co	Property and Casualty	NH	75,158	80,369	12,251	7,595	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10690	Allied World Natl Assur Co	Property and Casualty	NH	356,647	349,208	4,135	137,984	0.1%
2018	05.2. Commercial multiple peril (liability portion)	16624	Allied World Specialty Ins Co	Property and Casualty	DE	78,085	73,561	0	-985	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24319	Allied World Surplus Lines Ins Co	Authorized Surplus Lines Writer	AR	20,412	8,734	0	1,621	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19240	Allstate Ind Co	Property and Casualty	IL	2,045,494	2,020,858	33,029	7,184	0.7%
2018	05.2. Commercial multiple peril (liability portion)	19232	Allstate Ins Co	Property and Casualty	IL	1,260,194	1,284,463	171,350	68,238	0.4%
2018	05.2. Commercial multiple peril (liability portion)	19100	Amco Ins Co	Property and Casualty	IA	939,931	987,617	229,261	473,230	0.3%
2018	05.2. Commercial multiple peril (liability portion)	19720	American Alt Ins Corp	Property and Casualty	DE	6,814,851	6,753,575	1,162,359	2,882,389	2.3%
2018	05.2. Commercial multiple peril (liability portion)	21849	American Automobile Ins Co	Property and Casualty	MO	403,419	401,529	353,997	275,306	0.1%
2018	05.2. Commercial multiple peril (liability portion)	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	-127	59,901	215,750	40,189	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20427	American Cas Co Of Reading PA	Property and Casualty	PA	134,179	155,096	31,743	-16,909	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19690	American Economy Ins Co	Property and Casualty	IN	21,739	35,790	0	21,282	0.0%
2018	05.2. Commercial multiple peril (liability portion)	23450	American Family Home Ins Co	Property and Casualty	FL	6,819	7,075	0	28,338	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24066	American Fire & Cas Co	Property and Casualty	NH	401,915	388,271	44,567	275,655	0.1%
2018	05.2. Commercial multiple peril (liability portion)	26247	American Guar & Liab Ins	Property and Casualty	NY	393,155	377,539	78,869	137,973	0.1%
2018	05.2. Commercial multiple peril (liability portion)	21857	American Ins Co	Property and Casualty	OH	623,267	695,419	107,031	50,516	0.2%
2018	05.2. Commercial multiple peril (liability portion)	23469	American Modern Home Ins Co	Property and Casualty	OH	40,417	45,539	0	-32,247	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10043	American Natl Lloyds Ins Co	Authorized Surplus Lines Writer	TX	0	0	0	-2	0.0%
2018	05.2. Commercial multiple peril (liability portion)	28401	American Natl Prop & Cas Co	Property and Casualty	MO	3,480	3,580	0	-524	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19615	American Reliable Ins Co	Property and Casualty	AZ	554,202	450,148	12,686	300,263	0.2%
2018	05.2. Commercial multiple peril (liability portion)	19992	American Select Ins Co	Property and Casualty	OH	63,127	62,778	46,127	20,565	0.0%
2018	05.2. Commercial multiple peril (liability portion)	41998	American Southern Home Ins Co	Property and Casualty	FL	47,233	65,569	250,000	12,251	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19704	American States Ins Co	Property and Casualty	IN	23,825	44,295	16,737	216,554	0.0%
2018	05.2. Commercial multiple peril (liability portion)	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	0	0	0	-21	0.0%
2018	05.2. Commercial multiple peril (liability portion)	40142	American Zurich Ins Co	Property and Casualty	IL	151,583	191,643	90,878	-81,156	0.1%
2018	05.2. Commercial multiple peril (liability portion)	19488	Amerisure Ins Co	Property and Casualty	MI	991,172	1,124,389	849,995	-1,851,302	0.3%
2018	05.2. Commercial multiple peril (liability portion)	23396	Amerisure Mut Ins Co	Property and Casualty	MI	853,648	881,026	384,677	1,891,022	0.3%
2018	05.2. Commercial multiple peril (liability portion)	11050	Amerisure Partners Ins Co	Property and Casualty	MI	20,490	10,655	0	2,250	0.0%
2018	05.2. Commercial multiple peril (liability portion)	42390	Amguard Ins Co	Property and Casualty	PA	1,812,742	1,683,282	399,942	-106,676	0.6%
2018	05.2. Commercial multiple peril (liability portion)	15954	AmTrust Ins Co of KS Inc	Property and Casualty	KS	2,258	2,680	0	1,158	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10984	Ansur Amer Ins	Property and Casualty	MI	501,971	457,919	145,086	367,569	0.2%
2018	05.2. Commercial multiple peril (liability portion)	11150	Arch Ins Co	Property and Casualty	MO	626,918	627,989	409,000	514,745	0.2%
2018	05.2. Commercial multiple peril (liability portion)	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	20,606	25,984	27,113	-31,046	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19860	Argonaut Great Central Ins Co	Property and Casualty	IL	533,781	537,102	380,543	198,318	0.2%
2018	05.2. Commercial multiple peril (liability portion)	19801	Argonaut Ins Co	Property and Casualty	IL	587,889	551,430	749,384	353,880	0.2%
2018	05.2. Commercial multiple peril (liability portion)	24678	Arrowood Ind Co	Property and Casualty	DE	0	0	0	8,551	0.0%
2018	05.2. Commercial multiple peril (liability portion)	43460	Aspen Amer Ins Co	Property and Casualty	TX	167,153	167,397	37,452	-165,623	0.1%
2018	05.2. Commercial multiple peril (liability portion)	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	102,411	-122,463	0.0%

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2018	05.2. Commercial multiple peril (liability portion)	21865	Associated Ind Corp	Property and Casualty	CA	139,598	58,999	0	135,936	0.0%
2018	05.2. Commercial multiple peril (liability portion)	23140	Associated Industries Ins Co Inc	Authorized Surplus Lines Writer	FL	13,894	6,195	0	3,187	0.0%
2018	05.2. Commercial multiple peril (liability portion)	35629	Association Cas Ins Co	Property and Casualty	TX	0	0	0	-50,218	0.0%
2018	05.2. Commercial multiple peril (liability portion)	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	820,020	913,102	16,384	300,211	0.3%
2018	05.2. Commercial multiple peril (liability portion)	18988	Auto Owners Ins Co	Property and Casualty	MI	6,484,126	6,360,501	1,436,838	2,396,009	2.1%
2018	05.2. Commercial multiple peril (liability portion)	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	0	0	0	-159	0.0%
2018	05.2. Commercial multiple peril (liability portion)	33022	AXA Ins Co	Property and Casualty	NY	0	0	0	-1	0.0%
2018	05.2. Commercial multiple peril (liability portion)	37273	Axis Ins Co	Property and Casualty	IL	15,767	12,606	4,826	9,982	0.0%
2018	05.2. Commercial multiple peril (liability portion)	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	21,548	4,917	0	2,321	0.0%
2018	05.2. Commercial multiple peril (liability portion)	33162	Bankers Ins Co	Property and Casualty	FL	494,998	522,695	115,011	119,744	0.2%
2018	05.2. Commercial multiple peril (liability portion)	18279	Bankers Standard Ins Co	Property and Casualty	PA	0	0	0	-1	0.0%
2018	05.2. Commercial multiple peril (liability portion)	38245	BCS Ins Co	Property and Casualty	OH	1,576,885	1,594,997	126,081	-126,231	0.5%
2018	05.2. Commercial multiple peril (liability portion)	21970	Bedivere Ins Co	Property and Casualty	PA	0	0	0	-1,219	0.0%
2018	05.2. Commercial multiple peril (liability portion)	38911	Berkley Natl Ins Co	Property and Casualty	IA	590,243	595,016	0	496,330	0.2%
2018	05.2. Commercial multiple peril (liability portion)	29580	Berkley Regional Ins Co	Property and Casualty	IA	190,731	207,718	1,122	54,361	0.1%
2018	05.2. Commercial multiple peril (liability portion)	31295	Berkley Specialty Ins Co	Authorized Surplus Lines Writer	DE	85,446	78,187	2,336	4,266	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	NE	50,034	38,848	0	35,149	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	NE	0	0	0	-10,444	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	249,242	254,973	0	34,302	0.1%
2018	05.2. Commercial multiple peril (liability portion)	20095	BITCO Gen Ins Corp	Property and Casualty	IL	807,293	830,402	259,090	-31,792	0.3%
2018	05.2. Commercial multiple peril (liability portion)	20109	BITCO Natl Ins Co	Property and Casualty	IL	316,496	316,801	35,234	-7,601	0.1%
2018	05.2. Commercial multiple peril (liability portion)	26611	Blackboard Ins Co	Property and Casualty	DE	201,855	162,252	616	94,682	0.1%
2018	05.2. Commercial multiple peril (liability portion)	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	3,546,801	3,447,780	1,048,372	235,014	1.2%
2018	05.2. Commercial multiple peril (liability portion)	10844	Builders Mut Ins Co	Property and Casualty	NC	15,525,298	15,189,071	4,731,520	11,660,185	5.1%
2018	05.2. Commercial multiple peril (liability portion)	13036	Builders Premier Ins Co	Property and Casualty	NC	4,335,780	4,022,099	1,777,329	3,372,342	1.4%
2018	05.2. Commercial multiple peril (liability portion)	23620	Burlington Ins Co	Authorized Surplus Lines Writer	IL	2,970	2,538	0	2,547	0.0%
2018	05.2. Commercial multiple peril (liability portion)	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	81,493	73,005	5,000	-16,279	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10472	Capitol Ind Corp	Property and Casualty	WI	722	801	0	-117	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10328	Capitol Specialty Ins Corp	Authorized Surplus Lines Writer	WI	91,458	90,962	10,860	31,323	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24503	Catlin Ind Co	Property and Casualty	DE	0	1,209	35,732	-167,986	0.0%
2018	05.2. Commercial multiple peril (liability portion)	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	34,620	62,752	0	-396,483	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20230	Central Mut Ins Co	Property and Casualty	OH	1,410,109	1,402,182	1,048,775	1,220,591	0.5%
2018	05.2. Commercial multiple peril (liability portion)	20710	Century Ind Co	Property and Casualty	PA	0	0	0	-6,749	0.0%
2018	05.2. Commercial multiple peril (liability portion)	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	0	0	0	-1,271	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	3,873,661	3,669,506	1,366,577	2,060,818	1.3%
2018	05.2. Commercial multiple peril (liability portion)	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	-16,562	0.0%
2018	05.2. Commercial multiple peril (liability portion)	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	178,611	60,404	0	-7,358	0.1%
2018	05.2. Commercial multiple peril (liability portion)	12777	Chubb Ind Ins Co	Property and Casualty	NY	0	0	0	1,832	0.0%
2018	05.2. Commercial multiple peril (liability portion)	18767	Church Mut Ins Co	Property and Casualty	WI	3,170,305	3,234,810	756,304	407,762	1.0%
2018	05.2. Commercial multiple peril (liability portion)	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	166,801	31,963	0	12,220	0.1%
2018	05.2. Commercial multiple peril (liability portion)	20532	Clarendon Natl Ins Co	Property and Casualty	IL	0	0	0	58,623	0.0%
2018	05.2. Commercial multiple peril (liability portion)	16203	CM Select Ins Co	Property and Casualty	WI	664	2	0	1	0.0%
2018	05.2. Commercial multiple peril (liability portion)	34347	Colonial Amer Cas & Surety Co	Property and Casualty	IL	0	0	0	537	0.0%
2018	05.2. Commercial multiple peril (liability portion)	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	258,603	275,616	64,533	95,370	0.1%
2018	05.2. Commercial multiple peril (liability portion)	36927	Colony Specialty Ins Co	Property and Casualty	OH	0	0	350,000	290,444	0.0%
2018	05.2. Commercial multiple peril (liability portion)	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	17,066	47,087	35,334	15,663	0.0%
2018	05.2. Commercial multiple peril (liability portion)	29734	Conifer Ins Co	Authorized Surplus Lines Writer	MI	8,918	6,169	0	146,070	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20443	Continental Cas Co	Property and Casualty	IL	840,729	694,438	127,526	1,006,203	0.3%
2018	05.2. Commercial multiple peril (liability portion)	35289	Continental Ins Co	Property and Casualty	PA	445,600	442,937	160,842	367,453	0.1%
2018	05.2. Commercial multiple peril (liability portion)	10804	Continental Western Ins Co	Property and Casualty	IA	356,427	376,488	991,498	381,400	0.1%
2018	05.2. Commercial multiple peril (liability portion)	37206	Contractors Bonding & Ins Co	Property and Casualty	IL	1,679	1,687	0	48	0.0%

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2018	05.2. Commercial multiple peril (liability portion)	10499	CorePointe Ins Co	Property and Casualty	DE	0	0	0	-7,359	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20990	Country Mut Ins Co	Property and Casualty	IL	5,246	4,661	0	-2,000	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13027	Covington Specialty Ins Co	Authorized Surplus Lines Writer	NH	262,033	232,836	3,921	23,511	0.1%
2018	05.2. Commercial multiple peril (liability portion)	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	27,113	28,758	0	2,896	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10847	Cumis Ins Society Inc	Property and Casualty	IA	491,513	485,980	132,783	235,016	0.2%
2018	05.2. Commercial multiple peril (liability portion)	42587	Depositors Ins Co	Property and Casualty	IA	746,988	931,697	277,539	643,666	0.2%
2018	05.2. Commercial multiple peril (liability portion)	42048	Diamond State Ins Co	Property and Casualty	IN	35,216	35,782	0	-2,586	0.0%
2018	05.2. Commercial multiple peril (liability portion)	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	139,500	96,263	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13692	Donegal Mut Ins Co	Property and Casualty	PA	587,000	533,381	159,424	176,377	0.2%
2018	05.2. Commercial multiple peril (liability portion)	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	18,581	8,636	4,482	6,882	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21407	Emcasco Ins Co	Property and Casualty	IA	96,085	118,340	112,422	550,227	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21326	Empire Fire & Marine Ins Co	Property and Casualty	IL	0	0	0	141	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20648	Employers Fire Ins Co	Property and Casualty	PA	0	0	0	-451	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21458	Employers Ins Co of Wausau	Property and Casualty	WI	11,963	11,248	401	-5,924	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21415	Employers Mut Cas Co	Property and Casualty	IA	256,434	224,704	102,429	131,835	0.1%
2018	05.2. Commercial multiple peril (liability portion)	41718	Endurance Amer Specialty Ins Co	Authorized Surplus Lines Writer	DE	329	7,804	6,300	-6,738	0.0%
2018	05.2. Commercial multiple peril (liability portion)	43630	Endurance Risk Solutions Assur Co	Property and Casualty	DE	0	72	0	-136	0.0%
2018	05.2. Commercial multiple peril (liability portion)	26271	Erie Ins Exch	Reciprocal	PA	25,169,238	24,983,963	10,384,653	12,862,725	8.3%
2018	05.2. Commercial multiple peril (liability portion)	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	797,972	822,277	21,913	238,314	0.3%
2018	05.2. Commercial multiple peril (liability portion)	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	1,860,697	1,609,751	593,205	1,452,165	0.6%
2018	05.2. Commercial multiple peril (liability portion)	10120	Everest Natl Ins Co	Property and Casualty	DE	1,216,515	1,105,083	0	334,771	0.4%
2018	05.2. Commercial multiple peril (liability portion)	26921	Everest Reins Co	Property and Casualty	DE	0	0	-2,345	-28,060	0.0%
2018	05.2. Commercial multiple peril (liability portion)	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	56,391	54,932	12,995	13,195	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11045	Excelsior Ins Co	Property and Casualty	NH	16,535	42,235	0	281,636	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21652	Farmers Ins Exch	Reciprocal	CA	50	39	0	-3,824	0.0%
2018	05.2. Commercial multiple peril (liability portion)	41483	Farmington Cas Co	Property and Casualty	CT	0	0	0	-25,427	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13838	Farmland Mut Ins Co	Property and Casualty	IA	0	0	0	805	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10178	FCCI Ins Co	Property and Casualty	FL	1,901,659	1,935,642	1,089,779	973,231	0.6%
2018	05.2. Commercial multiple peril (liability portion)	20281	Federal Ins Co	Property and Casualty	IN	7,756,424	6,774,282	459,860	3,002,182	2.6%
2018	05.2. Commercial multiple peril (liability portion)	13935	Federated Mut Ins Co	Property and Casualty	MN	1,112,758	1,066,875	250,023	571,530	0.4%
2018	05.2. Commercial multiple peril (liability portion)	39306	Fidelity & Deposit Co Of MD	Property and Casualty	IL	31,892	86,638	0	76,747	0.0%
2018	05.2. Commercial multiple peril (liability portion)	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	0	0	0	-18,107	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-31,450	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21873	Firemans Fund Ins Co	Property and Casualty	CA	633,716	788,000	204,513	-899,444	0.2%
2018	05.2. Commercial multiple peril (liability portion)	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	745,698	755,528	24,068	376,336	0.2%
2018	05.2. Commercial multiple peril (liability portion)	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	0	0	0	-96	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13990	First Community Ins Co	Property and Casualty	FL	-1,158	-1,158	0	1,494	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10657	First Mercury Ins Co	Authorized Surplus Lines Writer	DE	16,868	11,322	0	4,612	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	48,227	53,961	0	973	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10859	First Nonprofit Ins Co	Property and Casualty	DE	229,620	221,288	1,562	6,763	0.1%
2018	05.2. Commercial multiple peril (liability portion)	40100	Firstline Natl Ins Co	Property and Casualty	MD	89,826	84,540	0	24,617	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	314,342	457,927	412,787	175,701	0.1%
2018	05.2. Commercial multiple peril (liability portion)	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	69,805	115,165	1,705,425	1,228,852	0.0%
2018	05.2. Commercial multiple peril (liability portion)	41513	Foremost Signature Ins Co	Property and Casualty	MI	517,861	801,483	416,123	1,508,716	0.2%
2018	05.2. Commercial multiple peril (liability portion)	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	5,488,157	5,266,952	830,941	2,460,599	1.8%
2018	05.2. Commercial multiple peril (liability portion)	22209	Freedom Specialty Ins Co	Property and Casualty	OH	0	0	0	-181	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10833	Gemini Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-506	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24414	General Cas Co Of WI	Property and Casualty	WI	659,992	727,488	592,487	342,837	0.2%
2018	05.2. Commercial multiple peril (liability portion)	24732	General Ins Co Of Amer	Property and Casualty	NH	31,995	5,640	0	-20,979	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11231	Generali Us Branch	US Branch of Alien Insurer	NY	88,853	66,655	0	-9,170	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11258	Georgia Cas & Surety Co	Property and Casualty	GA	0	0	0	-299	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 %
2018	05.2. Commercial multiple peril (liability portion)	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	-9,080	64,259	881	14,940	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	63,401	72,402	10,000	-16,783	0.0%
2018	05.2. Commercial multiple peril (liability portion)	23809	Granite State Ins Co	Property and Casualty	IL	876,825	1,054,257	89,286	32,903	0.3%
2018	05.2. Commercial multiple peril (liability portion)	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	1,321,103	1,233,094	1,482,845	-209,074	0.4%
2018	05.2. Commercial multiple peril (liability portion)	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	103,121	106,423	4,151	97,470	0.0%
2018	05.2. Commercial multiple peril (liability portion)	26344	Great Amer Assur Co	Property and Casualty	OH	76,861	75,455	4,970	482,390	0.0%
2018	05.2. Commercial multiple peril (liability portion)	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	8,923	0.0%
2018	05.2. Commercial multiple peril (liability portion)	16691	Great Amer Ins Co	Property and Casualty	OH	150,694	132,347	23,831	121,120	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22136	Great Amer Ins Co of NY	Property and Casualty	NY	85,288	111,348	3,970	199,718	0.0%
2018	05.2. Commercial multiple peril (liability portion)	33723	Great Amer Spirit Ins Co	Property and Casualty	OH	364,060	362,420	0	60,781	0.1%
2018	05.2. Commercial multiple peril (liability portion)	25224	Great Divide Ins Co	Property and Casualty	ND	21,708	18,124	0	-1,403	0.0%
2018	05.2. Commercial multiple peril (liability portion)	18694	Great Midwest Ins Co	Property and Casualty	TX	0	6,305	0	-16,971	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20303	Great Northern Ins Co	Property and Casualty	IN	834,274	884,768	1,021,355	1,358,218	0.3%
2018	05.2. Commercial multiple peril (liability portion)	22187	Greater NY Mut Ins Co	Property and Casualty	NY	4,009	5,315	0	-844	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22322	Greenwich Ins Co	Property and Casualty	DE	16,921	15,311	0	160,576	0.0%
2018	05.2. Commercial multiple peril (liability portion)	15032	Guideone Mut Ins Co	Property and Casualty	IA	618,889	610,152	114,181	-1,839	0.2%
2018	05.2. Commercial multiple peril (liability portion)	14167	GuideOne Natl Ins Co	Authorized Surplus Lines Writer	IA	0	1,671	0	-7,479	0.0%
2018	05.2. Commercial multiple peril (liability portion)	14559	Guideone Specialty Mut Ins Co	Property and Casualty	IA	187,767	233,086	234,451	1,261,768	0.1%
2018	05.2. Commercial multiple peril (liability portion)	10956	Guilford Ins Co	Authorized Surplus Lines Writer	IL	-2,703	19,347	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	42811	Gulf Underwriters Ins Co	Authorized Surplus Lines Writer	CT	0	0	0	-3,903	0.0%
2018	05.2. Commercial multiple peril (liability portion)	36064	Hanover Amer Ins Co	Property and Casualty	NH	4,042,590	3,842,482	740,577	2,266,661	1.3%
2018	05.2. Commercial multiple peril (liability portion)	22292	Hanover Ins Co	Property and Casualty	NH	1,649,122	1,644,251	925,443	319,219	0.5%
2018	05.2. Commercial multiple peril (liability portion)	26433	Harco Natl Ins Co	Property and Casualty	IL	329,168	333,748	23,391	41,467	0.1%
2018	05.2. Commercial multiple peril (liability portion)	14141	Harford Mut Ins Co	Property and Casualty	MD	2,897,160	2,774,528	546,163	1,555,783	1.0%
2018	05.2. Commercial multiple peril (liability portion)	23582	Harleysville Ins Co	Property and Casualty	OH	609,636	633,575	54,424	-12,216	0.2%
2018	05.2. Commercial multiple peril (liability portion)	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	168,504	202,111	39,791	-127,522	0.1%
2018	05.2. Commercial multiple peril (liability portion)	26182	Harleysville Worcester Ins Co	Property and Casualty	OH	619,877	686,397	65,369	114,682	0.2%
2018	05.2. Commercial multiple peril (liability portion)	22357	Hartford Accident & Ind Co	Property and Casualty	CT	883,212	848,400	79,853	1,097,378	0.3%
2018	05.2. Commercial multiple peril (liability portion)	29424	Hartford Cas Ins Co	Property and Casualty	IN	2,008,469	2,031,780	886,719	1,422,946	0.7%
2018	05.2. Commercial multiple peril (liability portion)	19682	Hartford Fire Ins Co	Property and Casualty	CT	1,556,310	1,528,294	1,462,164	1,308,386	0.5%
2018	05.2. Commercial multiple peril (liability portion)	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	139,940	95,179	0	-5,010	0.0%
2018	05.2. Commercial multiple peril (liability portion)	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	439,742	436,805	9,068	-82,774	0.1%
2018	05.2. Commercial multiple peril (liability portion)	41343	HDI Global Ins Co	Property and Casualty	IL	5,234	10,404	0	2,923	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10200	Hiscox Ins Co Inc	Property and Casualty	IL	117,330	103,623	4,027	39,674	0.0%
2018	05.2. Commercial multiple peril (liability portion)	34452	Homeland Ins Co of NY	Authorized Surplus Lines Writer	NY	-2,980	67,620	39,896	-23,436	0.0%
2018	05.2. Commercial multiple peril (liability portion)	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	191,372	202,459	0	120,999	0.1%
2018	05.2. Commercial multiple peril (liability portion)	12936	Houston Specialty Ins Co	Authorized Surplus Lines Writer	TX	15,846	29,364	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	14438	HSB Specialty Ins Co	Authorized Surplus Lines Writer	CT	1,265	3,109	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	37079	Hudson Specialty Ins Co	Authorized Surplus Lines Writer	NY	0	0	0	-24,896	0.0%
2018	05.2. Commercial multiple peril (liability portion)	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	89,500	78,858	1,781	40,462	0.0%
2018	05.2. Commercial multiple peril (liability portion)	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	112,076	138,536	0	89,730	0.0%
2018	05.2. Commercial multiple peril (liability portion)	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	500	92	0	-1,262	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-105	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	32,836	35,821	0	-17,620	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10749	Intrepid Ins Co	Property and Casualty	IA	69,124	60,997	0	15,951	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	0	0	0	1,000	0.0%
2018	05.2. Commercial multiple peril (liability portion)	14354	Jewelers Mut Ins Co	Property and Casualty	WI	225,575	215,795	0	1,531	0.1%
2018	05.2. Commercial multiple peril (liability portion)	15366	Knight Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	16,729	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20621	Lamorak Ins Co	Property and Casualty	PA	0	0	0	1,049	0.0%
2018	05.2. Commercial multiple peril (liability portion)	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	0	0	0	-74	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	34,672	28,179	5,000	-80,129	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 %
2018	05.2. Commercial multiple peril (liability portion)	42404	Liberty Ins Corp	Property and Casualty	IL	0	0	0	752	0.0%
2018	05.2. Commercial multiple peril (liability portion)	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	0	0	0	-8,386	0.0%
2018	05.2. Commercial multiple peril (liability portion)	14400	Lititz Mut Ins Co	Property and Casualty	PA	223,746	219,542	49,940	5,621	0.1%
2018	05.2. Commercial multiple peril (liability portion)	33600	LM Ins Corp	Property and Casualty	IL	0	0	0	-417	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10051	Lyndon Southern Ins Co	Property and Casualty	DE	11,359	7,677	0	4,661	0.0%
2018	05.2. Commercial multiple peril (liability portion)	42617	MAG Mut Ins Co	Property and Casualty	GA	46,124	44,646	154,863	156,440	0.0%
2018	05.2. Commercial multiple peril (liability portion)	29939	Main St Amer Assur Co	Property and Casualty	FL	5,208,965	5,392,514	1,500,062	850,966	1.7%
2018	05.2. Commercial multiple peril (liability portion)	36897	Manufacturers Alliance Ins Co	Property and Casualty	PA	36,930	38,073	2,500	203,499	0.0%
2018	05.2. Commercial multiple peril (liability portion)	28932	Markel Amer Ins Co	Property and Casualty	VA	67,907	49,764	0	82,061	0.0%
2018	05.2. Commercial multiple peril (liability portion)	38970	Markel Ins Co	Property and Casualty	IL	2,753,466	2,746,296	714,426	699,732	0.9%
2018	05.2. Commercial multiple peril (liability portion)	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	1,825,585	1,892,170	243,447	564,906	0.6%
2018	05.2. Commercial multiple peril (liability portion)	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	107,175	82,957	19,000	40,560	0.0%
2018	05.2. Commercial multiple peril (liability portion)	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	397,459	368,677	9,953	267,560	0.1%
2018	05.2. Commercial multiple peril (liability portion)	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	163,815	144,549	55,472	77,009	0.1%
2018	05.2. Commercial multiple peril (liability portion)	21687	Mid Century Ins Co	Property and Casualty	CA	764	1,273	0	-4,277	0.0%
2018	05.2. Commercial multiple peril (liability portion)	23434	Middlesex Ins Co	Property and Casualty	WI	0	0	0	-22	0.0%
2018	05.2. Commercial multiple peril (liability portion)	27138	Midvale Ind Co	Property and Casualty	WI	77,992	64,728	7,786	38,974	0.0%
2018	05.2. Commercial multiple peril (liability portion)	26662	Milford Cas Ins Co	Property and Casualty	DE	2,347	2,793	0	1,173	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	93,571	34,906	13,171	-77,392	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22551	Mitsui Sumitomo Ins USA Inc	Property and Casualty	NY	242,123	216,711	6,385	24,878	0.1%
2018	05.2. Commercial multiple peril (liability portion)	32506	Monroe Guar Ins Co	Property and Casualty	IN	444,461	419,342	167,239	39,708	0.1%
2018	05.2. Commercial multiple peril (liability portion)	14613	Montgomery Mut Ins Co	Property and Casualty	MA	5,145	9,438	150,000	-99,336	0.0%
2018	05.2. Commercial multiple peril (liability portion)	37974	MT Hawley Ins Co	Authorized Surplus Lines Writer	IL	165	74	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11991	National Cas Co	Property and Casualty	OH	1,628,498	1,498,457	207,013	512,350	0.5%
2018	05.2. Commercial multiple peril (liability portion)	16217	National Farmers Union Prop & Cas	Property and Casualty	WI	37,385	37,385	0	8,527	0.0%
2018	05.2. Commercial multiple peril (liability portion)	15679	National Fire & Ind Exch	Reciprocal	MO	0	0	0	10,316	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	22,971	17,807	0	-310	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	459,873	591,541	44,278	1,192,757	0.2%
2018	05.2. Commercial multiple peril (liability portion)	32620	National Interstate Ins Co	Property and Casualty	OH	0	0	0	-571	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22608	National Specialty Ins Co	Property and Casualty	TX	3,805	3,867	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21881	National Surety Corp	Property and Casualty	IL	638,815	557,816	338,902	214,688	0.2%
2018	05.2. Commercial multiple peril (liability portion)	20141	National Trust Ins Co	Property and Casualty	IN	2,370,911	2,350,183	564,997	1,278,620	0.8%
2018	05.2. Commercial multiple peril (liability portion)	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	86,556	84,916	0	-776	0.0%
2018	05.2. Commercial multiple peril (liability portion)	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	30,197	34,445	45,122	47,509	0.0%
2018	05.2. Commercial multiple peril (liability portion)	23760	Nationwide Gen Ins Co	Property and Casualty	OH	3,503,707	3,341,734	518,806	811,031	1.2%
2018	05.2. Commercial multiple peril (liability portion)	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	5,282,464	5,790,090	2,077,524	1,377,619	1.7%
2018	05.2. Commercial multiple peril (liability portion)	23787	Nationwide Mut Ins Co	Property and Casualty	OH	5,731,048	6,342,777	2,538,924	1,930,720	1.9%
2018	05.2. Commercial multiple peril (liability portion)	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	2,912,736	3,197,646	609,174	523,731	1.0%
2018	05.2. Commercial multiple peril (liability portion)	42307	Navigators Ins Co	Property and Casualty	NY	2,566	1,362	0	155	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24171	Netherlands Ins Co The	Property and Casualty	NH	2,308,046	2,213,885	2,201,780	1,140,751	0.8%
2018	05.2. Commercial multiple peril (liability portion)	23841	New Hampshire Ins Co	Property and Casualty	IL	371,584	565,974	108,826	152,085	0.1%
2018	05.2. Commercial multiple peril (liability portion)	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	483,763	549,212	23,994	130,004	0.2%
2018	05.2. Commercial multiple peril (liability portion)	14788	NGM Ins Co	Property and Casualty	FL	0	0	89,920	103,526	0.0%
2018	05.2. Commercial multiple peril (liability portion)	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	3,733,944	3,694,788	760,549	1,038,846	1.2%
2018	05.2. Commercial multiple peril (liability portion)	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	54,264	75,997	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	1,111	896	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21105	North River Ins Co	Property and Casualty	NJ	445,025	470,188	106,946	291,458	0.1%
2018	05.2. Commercial multiple peril (liability portion)	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	0	0	0	-42	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24015	Northland Ins Co	Property and Casualty	CT	0	0	0	-34,638	0.0%
2018	05.2. Commercial multiple peril (liability portion)	42552	Nova Cas Co	Property and Casualty	NY	971,165	847,300	46,003	337,053	0.3%
2018	05.2. Commercial multiple peril (liability portion)	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	0	235	0	-33,824	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 %
2018	05.2. Commercial multiple peril (liability portion)	24074	Ohio Cas Ins Co	Property and Casualty	NH	499,698	500,960	340,768	184,805	0.2%
2018	05.2. Commercial multiple peril (liability portion)	24082	Ohio Security Ins Co	Property and Casualty	NH	9,987,661	9,466,780	2,899,889	2,858,054	3.3%
2018	05.2. Commercial multiple peril (liability portion)	31143	Old Republic Union Ins Co	Authorized Surplus Lines Writer	IL	21,911	57,050	24,857	1,534	0.0%
2018	05.2. Commercial multiple peril (liability portion)	32700	Owners Ins Co	Property and Casualty	OH	11,518,960	11,071,050	4,477,540	5,183,362	3.8%
2018	05.2. Commercial multiple peril (liability portion)	22748	Pacific Employers Ins Co	Property and Casualty	PA	-78	-29	0	-46	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20346	Pacific Ind Co	Property and Casualty	WI	122,723	106,665	0	-4,903	0.0%
2018	05.2. Commercial multiple peril (liability portion)	18333	Peerless Ind Ins Co	Property and Casualty	IL	3,297	9,011	112,350	-136,737	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24198	Peerless Ins Co	Property and Casualty	NH	249,506	284,245	212,708	251,990	0.1%
2018	05.2. Commercial multiple peril (liability portion)	14958	Peninsula Ins Co	Property and Casualty	MD	68,574	65,388	4,931	6,931	0.0%
2018	05.2. Commercial multiple peril (liability portion)	32859	Penn Amer Ins Co	Authorized Surplus Lines Writer	PA	202,780	190,446	7,742	20,791	0.1%
2018	05.2. Commercial multiple peril (liability portion)	32441	Penn Natl Security Ins Co	Property and Casualty	PA	202,033	203,082	91,739	126,589	0.1%
2018	05.2. Commercial multiple peril (liability portion)	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	165,470	151,047	0	22,033	0.1%
2018	05.2. Commercial multiple peril (liability portion)	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	-92,059	-76,762	4,973	-68,846	0.0%
2018	05.2. Commercial multiple peril (liability portion)	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	PA	1,642	1,026	0	-1,098	0.0%
2018	05.2. Commercial multiple peril (liability portion)	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	912,261	910,185	320,631	296,581	0.3%
2018	05.2. Commercial multiple peril (liability portion)	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	362,202	399,120	55,890	38,114	0.1%
2018	05.2. Commercial multiple peril (liability portion)	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	12,177,420	11,597,710	2,617,450	1,706,045	4.0%
2018	05.2. Commercial multiple peril (liability portion)	25623	Phoenix Ins Co	Property and Casualty	CT	2,499,582	2,232,634	219,572	481,203	0.8%
2018	05.2. Commercial multiple peril (liability portion)	17335	Piedmont Mut Ins Co	Property and Casualty	NC	11,205	13,427	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	30945	Plaza Ins Co	Property and Casualty	IA	0	1,809	-44	-28,839	0.0%
2018	05.2. Commercial multiple peril (liability portion)	37257	Praetorian Ins Co	Property and Casualty	PA	121,400	202,360	0	90,951	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	0	3,303	0	-7,206	0.0%
2018	05.2. Commercial multiple peril (liability portion)	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	30,100	21,753	62,500	48,131	0.0%
2018	05.2. Commercial multiple peril (liability portion)	39217	QBE Ins Corp	Property and Casualty	PA	16,408	11,143	0	-3,239	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	242	-203	0	-3,556	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24449	Regent Ins Co	Property and Casualty	WI	459,268	512,337	29,467	-65,405	0.2%
2018	05.2. Commercial multiple peril (liability portion)	12475	Republic Franklin Ins Co	Property and Casualty	OH	468,977	496,262	182,033	-173,885	0.2%
2018	05.2. Commercial multiple peril (liability portion)	13056	RLI Ins Co	Property and Casualty	IL	71,617	74,978	0	8,928	0.0%
2018	05.2. Commercial multiple peril (liability portion)	28053	Rockhill Ins Co	Authorized Surplus Lines Writer	AZ	0	0	0	-1,442	0.0%
2018	05.2. Commercial multiple peril (liability portion)	42595	Rockingham Cas Co	Authorized Surplus Lines Writer	VA	3,080	3,823	0	1,097	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11134	Rural Trust Ins Co	Property and Casualty	TX	23,374	23,420	750	-51	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	91,023	96,270	21,706	-77,150	0.0%
2018	05.2. Commercial multiple peril (liability portion)	15105	Safety Natl Cas Corp	Property and Casualty	MO	0	0	0	55,581	0.0%
2018	05.2. Commercial multiple peril (liability portion)	38300	Samsung Fire & Marine Ins Co Ltd	US Branch of Alien Insurer	NY	1,119	184	0	92,887	0.0%
2018	05.2. Commercial multiple peril (liability portion)	16551	Savers Prop & Cas Ins Co	Authorized Surplus Lines Writer	MO	0	0	0	-1,052	0.0%
2018	05.2. Commercial multiple peril (liability portion)	15580	Scottsdale Ind Co	Property and Casualty	OH	0	0	0	273	0.0%
2018	05.2. Commercial multiple peril (liability portion)	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	2,615,025	2,643,193	1,219,829	1,847,487	0.9%
2018	05.2. Commercial multiple peril (liability portion)	19879	Security Natl Ins Co	Property and Casualty	DE	82,387	79,471	49,671	135,490	0.0%
2018	05.2. Commercial multiple peril (liability portion)	22233	Select Ins Co	Property and Casualty	TX	0	0	0	105	0.0%
2018	05.2. Commercial multiple peril (liability portion)	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	249,045	305,476	5,000	-24,366	0.1%
2018	05.2. Commercial multiple peril (liability portion)	19259	Selective Ins Co Of SC	Property and Casualty	IN	1,176,561	1,311,266	25,650	279,502	0.4%
2018	05.2. Commercial multiple peril (liability portion)	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	939,436	1,161,197	12,222	62,430	0.3%
2018	05.2. Commercial multiple peril (liability portion)	10936	Seneca Ins Co Inc	Property and Casualty	NY	336,991	344,277	10,599	135,291	0.1%
2018	05.2. Commercial multiple peril (liability portion)	10729	Seneca Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-2,887	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	3,738,087	3,935,400	1,742,633	-1,347,845	1.2%
2018	05.2. Commercial multiple peril (liability portion)	24988	Sentry Ins A Mut Co	Property and Casualty	WI	11,565	12,605	0	122,385	0.0%
2018	05.2. Commercial multiple peril (liability portion)	11126	Sompo Japan Ins Co of Amer	Property and Casualty	NY	271,415	312,997	0	139,228	0.1%
2018	05.2. Commercial multiple peril (liability portion)	22888	Southern Fire & Cas Co	Property and Casualty	WI	0	0	0	-330	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	-800	0.0%
2018	05.2. Commercial multiple peril (liability portion)	26867	Southern Ins Co Of VA	Property and Casualty	VA	708,159	646,196	387,178	473,708	0.2%
2018	05.2. Commercial multiple peril (liability portion)	26468	Southern Mut Church Ins Co	Property and Casualty	SC	1,295,107	1,247,989	93,800	67,348	0.4%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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	05.2. Commercial multiple peril (liability portion)	22861	Southern Pilot Ins Co	Property and Casualty	WI	0	0	0	-12,835	0.0%
2018	05.2. Commercial multiple peril (liability portion)	15709	Southern States Ins Exch	Reciprocal	VA	518,499	443,950	75,927	8,790	0.2%
2018	05.2. Commercial multiple peril (liability portion)	20613	Sparta Ins Co	Property and Casualty	CT	0	0	5,500	-8,117	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24376	Spinnaker Ins Co	Property and Casualty	IL	697	258	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	0	0	0	-27,726	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	0	-58	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	-56	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	-6,347	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19070	Standard Fire Ins Co	Property and Casualty	CT	0	0	0	-987	0.0%
2018	05.2. Commercial multiple peril (liability portion)	18023	Star Ins Co	Property and Casualty	MI	19,942	20,131	0	-6,653	0.0%
2018	05.2. Commercial multiple peril (liability portion)	40045	Starnet Ins Co	Property and Casualty	IA	400,866	379,728	2,388	69,134	0.1%
2018	05.2. Commercial multiple peril (liability portion)	38318	Starr Ind & Liab Co	Property and Casualty	TX	74,503	77,394	276,563	121,475	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	TX	0	0	0	-86	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25496	StarStone Natl Ins Co	Property and Casualty	DE	107	107	0	-5	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	2,112,493	2,067,774	949,069	332,238	0.7%
2018	05.2. Commercial multiple peril (liability portion)	25135	State Automobile Mut Ins Co	Property and Casualty	OH	29,684	4,757	0	528	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25143	State Farm Fire & Cas Co	Property and Casualty	IL	9,373,435	9,136,893	1,221,264	513,161	3.1%
2018	05.2. Commercial multiple peril (liability portion)	12831	State Natl Ins Co Inc	Property and Casualty	TX	905,757	946,071	309,426	534,426	0.3%
2018	05.2. Commercial multiple peril (liability portion)	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	138,037	122,357	11,027	129,254	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25180	Stillwater Ins Co	Property and Casualty	CA	795	59	0	0	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10340	Stonington Ins Co	Property and Casualty	PA	0	0	20,000	-31,732	0.0%
2018	05.2. Commercial multiple peril (liability portion)	42376	Technology Ins Co Inc	Property and Casualty	DE	155,029	138,766	32,500	40,092	0.1%
2018	05.2. Commercial multiple peril (liability portion)	28665	The Cincinnati Cas Co	Property and Casualty	OH	1,488,540	1,482,238	323,992	197,924	0.5%
2018	05.2. Commercial multiple peril (liability portion)	23280	The Cincinnati Ind Co	Property and Casualty	OH	1,396,661	1,387,619	474,611	392,698	0.5%
2018	05.2. Commercial multiple peril (liability portion)	10677	The Cincinnati Ins Co	Property and Casualty	OH	16,291,512	16,488,397	5,127,523	6,926,353	5.4%
2018	05.2. Commercial multiple peril (liability portion)	25534	TIG Ins Co	Property and Casualty	CA	0	0	0	5,196	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	315,865	322,734	-984	160,626	0.1%
2018	05.2. Commercial multiple peril (liability portion)	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	78,473	83,978	19,368	-9,763	0.0%
2018	05.2. Commercial multiple peril (liability portion)	41238	Trans Pacific Ins Co	Property and Casualty	NY	61,058	91,873	1,686	50,294	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20494	Transportation Ins Co	Property and Casualty	IL	199,357	237,924	16,456	47,471	0.1%
2018	05.2. Commercial multiple peril (liability portion)	19038	Travelers Cas & Surety Co	Property and Casualty	CT	0	0	0	-6,870	0.0%
2018	05.2. Commercial multiple peril (liability portion)	31194	Travelers Cas & Surety Co Of Amer	Property and Casualty	CT	0	0	0	44	0.0%
2018	05.2. Commercial multiple peril (liability portion)	36170	Travelers Cas Co Of CT	Property and Casualty	CT	0	0	0	-34	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	4,722,502	4,643,087	1,671,511	2,085,363	1.6%
2018	05.2. Commercial multiple peril (liability portion)	36137	Travelers Commercial Ins Co	Property and Casualty	CT	0	0	0	-5	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25658	Travelers Ind Co	Property and Casualty	CT	1,838,240	1,648,490	2,156,054	321,610	0.6%
2018	05.2. Commercial multiple peril (liability portion)	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	2,579,505	2,535,888	384,743	-253,818	0.9%
2018	05.2. Commercial multiple peril (liability portion)	25682	Travelers Ind Co Of CT	Property and Casualty	CT	2,490,433	2,416,090	224,791	-100,769	0.8%
2018	05.2. Commercial multiple peril (liability portion)	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	3,845,460	4,042,509	1,388,246	1,391,836	1.3%
2018	05.2. Commercial multiple peril (liability portion)	31003	Tri State Ins Co Of MN	Property and Casualty	IA	951,435	840,773	28,178	446,213	0.3%
2018	05.2. Commercial multiple peril (liability portion)	21709	Truck Ins Exch	Reciprocal	CA	394	-148	0	-10,834	0.0%
2018	05.2. Commercial multiple peril (liability portion)	27120	Trumbull Ins Co	Property and Casualty	CT	691,356	634,774	75,095	504,276	0.2%
2018	05.2. Commercial multiple peril (liability portion)	37982	Tudor Ins Co	Authorized Surplus Lines Writer	NH	259,806	264,553	0	15,307	0.1%
2018	05.2. Commercial multiple peril (liability portion)	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	2,164,536	1,660,317	120,805	997,053	0.7%
2018	05.2. Commercial multiple peril (liability portion)	25844	Union Ins Co	Property and Casualty	IA	1,474,815	1,585,557	759,724	-960,337	0.5%
2018	05.2. Commercial multiple peril (liability portion)	21423	Union Ins Co Of Providence	Property and Casualty	IA	35,314	34,593	845	6,024	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13064	United Natl Ins Co	Property and Casualty	PA	0	740	0	-13,010	0.0%
2018	05.2. Commercial multiple peril (liability portion)	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	56,674	46,445	0	10,000	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	-65,117	0.0%
2018	05.2. Commercial multiple peril (liability portion)	21113	United States Fire Ins Co	Property and Casualty	DE	1,661,233	1,540,095	301,600	685,511	0.5%
2018	05.2. Commercial multiple peril (liability portion)	32972	Universal Ins Co	Property and Casualty	NC	0	0	0	-50,263	0.0%



NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) 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	05.2. Commercial multiple peril (liability portion)	29599	US Specialty Ins Co	Property and Casualty	TX	349,684	326,509	10,698	37,775	0.1%
2018	05.2. Commercial multiple peril (liability portion)	25976	Utica Mut Ins Co	Property and Casualty	NY	942,777	932,536	177,369	240,225	0.3%
2018	05.2. Commercial multiple peril (liability portion)	10687	Utica Natl Assur Co	Property and Casualty	NY	314,945	305,816	67,289	144,557	0.1%
2018	05.2. Commercial multiple peril (liability portion)	20508	Valley Forge Ins Co	Property and Casualty	PA	797,513	804,798	69,903	84,669	0.3%
2018	05.2. Commercial multiple peril (liability portion)	21172	Vanliner Ins Co	Property and Casualty	MO	3,770	5,935	0	-2,826	0.0%
2018	05.2. Commercial multiple peril (liability portion)	44768	Vantapro Specialty Ins Co	Property and Casualty	AR	94,258	26,065	0	11,088	0.0%
2018	05.2. Commercial multiple peril (liability portion)	20397	Vigilant Ins Co	Property and Casualty	NY	154,425	163,189	468	13,317	0.1%
2018	05.2. Commercial multiple peril (liability portion)	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	0	0	0	24,366	0.0%
2018	05.2. Commercial multiple peril (liability portion)	26069	Wausau Business Ins Co	Property and Casualty	WI	0	0	0	56,292	0.0%
2018	05.2. Commercial multiple peril (liability portion)	26042	Wausau Underwriters Ins Co	Property and Casualty	WI	0	0	0	76,037	0.0%
2018	05.2. Commercial multiple peril (liability portion)	25011	Wesco Ins Co	Property and Casualty	DE	804,810	768,232	44,876	854,580	0.3%
2018	05.2. Commercial multiple peril (liability portion)	44393	West Amer Ins Co	Property and Casualty	IN	679,420	703,273	230,378	129,059	0.2%
2018	05.2. Commercial multiple peril (liability portion)	10030	Westchester Fire Ins Co	Property and Casualty	PA	0	5	0	18,218	0.0%
2018	05.2. Commercial multiple peril (liability portion)	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	0	0	0	-25,981	0.0%
2018	05.2. Commercial multiple peril (liability portion)	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	278,986	168,410	3,051	13,804	0.1%
2018	05.2. Commercial multiple peril (liability portion)	24112	Westfield Ins Co	Property and Casualty	OH	2,969,410	3,125,996	4,409,493	3,540,797	1.0%
2018	05.2. Commercial multiple peril (liability portion)	24120	Westfield Natl Ins Co	Property and Casualty	OH	601,979	584,899	26,129	210,877	0.2%
2018	05.2. Commercial multiple peril (liability portion)	16098	Westminster Amer Ins Co	Property and Casualty	MD	7,618	2,924	0	974	0.0%
2018	05.2. Commercial multiple peril (liability portion)	24554	XL Ins Amer Inc	Property and Casualty	DE	9,502	10,538	0	10,315	0.0%
2018	05.2. Commercial multiple peril (liability portion)	19607	XL Select	Authorized Surplus Lines Writer	DE	0	0	0	8	0.0%
2018	05.2. Commercial multiple peril (liability portion)	37885	XL Specialty Ins Co	Property and Casualty	DE	0	0	0	12	0.0%
2018	05.2. Commercial multiple peril (liability portion)	16535	Zurich Amer Ins Co	Property and Casualty	NY	504,362	584,273	251,144	-22,684	0.2%
2018	05.2. Commercial multiple peril (liability portion)	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	90,865	94,357	7,212	-3,761	0.0%
<b>2018</b>	<b>05.2. Commercial multiple peril (liability portion)</b>		<b>TOTAL</b>			<b>302,581,568</b>	<b>299,557,859</b>	<b>98,049,818</b>	<b>117,154,637</b>	<b>100.0%</b>