

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL AUTO NO-FAULT (PERSONAL INJURY PROTECTION) 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	15208	Onyx Ins Co Inc a RRG	Risk Retention Group	TN	308,243	368,596	175,726	187,762	154.3%	154.3%
2	14207	Spirit Commercial Auto RRG Inc	Risk Retention Group	NV	219,537	193,309	16,561	9,515	109.9%	264.2%
3	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	PA	82,750	77,756	40,503	106,546	41.4%	305.6%
4	12416	Protective Ins Co	Property and Casualty	IN	30,750	30,750	0	0	15.4%	321.0%
5	26468	Southern Mut Church Ins Co	Property and Casualty	SC	24,960	24,123	308	308	12.5%	333.5%
6	23396	Amerisure Mut Ins Co	Property and Casualty	MI	2,577	868	0	-174	1.3%	334.8%
7	12831	State Natl Ins Co Inc	Property and Casualty	TX	1,757	757	0	1,000	0.9%	335.7%
8	15836	Commercial Hirecar Ins Co RRG	Risk Retention Group	TN	1,320	1,320	0	0	0.7%	336.4%
9	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	826	23	0	-19	0.4%	336.8%
10	25496	StarStone Natl Ins Co	Property and Casualty	DE	805	816	0	356	0.4%	337.2%
		<i>ALL OTHERS</i>			-473,767	-459,836	818,653	517,978	-237.2%	100.0%
		<b>TOTAL</b>			<b>199,758</b>	<b>238,482</b>	<b>1,051,751</b>	<b>823,272</b>	<b>100.0%</b>	

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2018	19.3. Commercial auto no-fault (personal injury protection)	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	PA	88,783	85,928	22,000	54,001	44.4%
2018	19.3. Commercial auto no-fault (personal injury protection)	22837	AGCS Marine Ins Co	Property and Casualty	IL	0	0	2,000	-2,221	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	10690	Allied World Natl Assur Co	Property and Casualty	NH	104	66	0	-25	0.1%
2018	19.3. Commercial auto no-fault (personal injury protection)	19720	American Alt Ins Corp	Property and Casualty	DE	0	43	0	-17	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	0	1	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	21857	American Ins Co	Property and Casualty	OH	0	0	0	-7	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	19488	Amerisure Ins Co	Property and Casualty	MI	-12	185	0	35	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	23396	Amerisure Mut Ins Co	Property and Casualty	MI	2	1,711	0	205	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	42390	Amguard Ins Co	Property and Casualty	PA	0	0	0	6,353	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	11150	Arch Ins Co	Property and Casualty	MO	0	0	0	-1,077	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	-78	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	18988	Auto Owners Ins Co	Property and Casualty	MI	0	0	0	121	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	37273	Axis Ins Co	Property and Casualty	IL	0	0	0	-5	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	10464	Canal Ins Co	Property and Casualty	SC	0	0	99,093	-83,015	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-67	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	0	0	0	-2,400	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	10804	Continental Western Ins Co	Property and Casualty	IA	0	0	0	-2	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	35483	Daily Underwriters Of Amer	Property and Casualty	PA	1,927	1,617	0	0	1.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	21326	Empire Fire & Marine Ins Co	Property and Casualty	IL	0	0	0	-345	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	10120	Everest Natl Ins Co	Property and Casualty	DE	0	0	9,817	9,817	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	31925	Falls Lake Natl Ins Co	Property and Casualty	OH	-63	-63	0	-29	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	13978	Florists Mut Ins Co	Property and Casualty	IL	0	0	0	-3	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	22055	Geico Ind Co	Property and Casualty	MD	0	0	15,986	44,112	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	22063	Government Employees Ins Co	Property and Casualty	MD	0	0	7,477	26,608	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	23809	Granite State Ins Co	Property and Casualty	IL	109	109	0	43	0.1%
2018	19.3. Commercial auto no-fault (personal injury protection)	11371	Great West Cas Co	Property and Casualty	NE	0	0	5,654	-24,346	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	41343	HDI Global Ins Co	Property and Casualty	IL	0	226	0	-321	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	10200	Hiscox Ins Co Inc	Property and Casualty	IL	0	0	0	1	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	25054	Hudson Ins Co	Property and Casualty	DE	917	917	0	526	0.5%
2018	19.3. Commercial auto no-fault (personal injury protection)	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	-6	-6	0	-1	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	22772	Integon Ind Corp	Property and Casualty	NC	0	0	40,510	94,130	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	29742	Integon Natl Ins Co	Property and Casualty	NC	0	0	8,470	15,279	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	19917	Liberty Ins Underwriters Inc	Property and Casualty	IL	0	0	0	-16	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	0	3	0	-14	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	11991	National Cas Co	Property and Casualty	OH	0	0	3,383	14,000	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	11197	National Independent Truckers IC RRG	Risk Retention Group	SC	2,720	8,819	0	1,688	1.4%
2018	19.3. Commercial auto no-fault (personal injury protection)	21881	National Surety Corp	Property and Casualty	IL	0	0	0	-10	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	268	420	0	111	0.1%
2018	19.3. Commercial auto no-fault (personal injury protection)	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	0	0	0	66	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	21105	North River Ins Co	Property and Casualty	NJ	0	0	0	1,793	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	24015	Northland Ins Co	Property and Casualty	CT	0	0	0	4	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	15208	Onyx Ins Co Inc a RRG	Risk Retention Group	TN	90,539	123,567	685,706	519,310	45.3%
2018	19.3. Commercial auto no-fault (personal injury protection)	32700	Owners Ins Co	Property and Casualty	OH	0	0	0	-10,000	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	-353	-10	0	-11	-0.2%
2018	19.3. Commercial auto no-fault (personal injury protection)	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	0	0	120,357	125,274	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	13056	RLI Ins Co	Property and Casualty	IL	-15,224	-15,224	0	0	-7.6%
2018	19.3. Commercial auto no-fault (personal injury protection)	21180	Sentry Select Ins Co	Property and Casualty	WI	0	0	0	-25	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	26468	Southern Mut Church Ins Co	Property and Casualty	SC	26,410	25,600	10,534	11,000	13.2%
2018	19.3. Commercial auto no-fault (personal injury protection)	38318	Starr Ind & Liab Co	Property and Casualty	TX	159	217	0	124	0.1%
2018	19.3. Commercial auto no-fault (personal injury protection)	25496	StarStone Natl Ins Co	Property and Casualty	DE	1,108	1,096	0	-142	0.6%
2018	19.3. Commercial auto no-fault (personal injury protection)	12831	State Natl Ins Co Inc	Property and Casualty	TX	33	1,033	0	0	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	13	1	0	-1	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	0	0	0	-1	0.0%

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2018	19.3. Commercial auto no-fault (personal injury protection)	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	952	952	0	0	0.5%
2018	19.3. Commercial auto no-fault (personal injury protection)	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	1,000	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	21113	United States Fire Ins Co	Property and Casualty	DE	0	0	0	3,543	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	41181	Universal Underwriters Ins Co	Property and Casualty	IL	0	0	-4,930	-4,930	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	21172	Vanliner Ins Co	Property and Casualty	MO	749	620	0	0	0.4%
2018	19.3. Commercial auto no-fault (personal injury protection)	40827	Virginia Surety Co Inc	Property and Casualty	IL	0	0	0	-2,468	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	25011	Wesco Ins Co	Property and Casualty	DE	38	36	0	12	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	11932	White Pine Ins Co	Property and Casualty	MI	585	616	0	0	0.3%
2018	19.3. Commercial auto no-fault (personal injury protection)	37885	XL Specialty Ins Co	Property and Casualty	DE	0	0	0	3	0.0%
2018	19.3. Commercial auto no-fault (personal injury protection)	16535	Zurich Amer Ins Co	Property and Casualty	NY	0	3	25,694	25,689	0.0%
<b>2018</b>	<b>19.3. Commercial auto no-fault (personal injury protection)</b>		<b>TOTAL</b>			<b>199,758</b>	<b>238,482</b>	<b>1,051,751</b>	<b>823,272</b>	<b>100.0%</b>