

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	434,952,088	434,180,309	273,417,380	278,701,715	14.2%	14.2%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	279,880,354	275,013,988	187,431,266	193,114,436	9.2%	23.4%
3	22063	Government Employees Ins Co	Property and Casualty	MD	259,317,824	250,829,283	167,071,176	177,277,289	8.5%	31.9%
4	17230	Allstate Prop & Cas Ins Co	Property and Casualty	IL	155,551,930	152,348,483	93,505,191	97,219,870	5.1%	37.0%
5	23760	Nationwide Gen Ins Co	Property and Casualty	OH	154,865,772	154,048,835	72,882,585	72,991,565	5.1%	42.1%
6	22055	Geico Ind Co	Property and Casualty	MD	128,442,055	123,837,195	70,792,714	75,133,574	4.2%	46.3%
7	22772	Integon Ind Corp	Property and Casualty	NC	123,636,060	114,392,736	55,469,280	58,017,891	4.0%	50.3%
8	21735	Progressive Premier Ins Co Of IL	Property and Casualty	OH	101,136,125	96,142,306	56,722,013	57,837,805	3.3%	53.6%
9	26271	Erie Ins Exch	Reciprocal	PA	98,698,781	98,747,313	63,036,700	63,623,226	3.2%	56.9%
10	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	97,544,767	101,502,877	36,440,914	35,955,494	3.2%	60.1%
11	23787	Nationwide Mut Ins Co	Property and Casualty	OH	97,396,502	98,332,675	51,399,493	51,896,027	3.2%	63.3%
12	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	89,929,328	85,505,296	52,312,103	53,588,120	2.9%	66.2%
13	25941	United Serv Automobile Assn	Reciprocal	TX	82,444,326	81,288,267	66,206,506	66,532,115	2.7%	68.9%
14	25968	USAA Cas Ins Co	Property and Casualty	TX	62,860,200	61,588,041	48,902,538	49,194,405	2.1%	71.0%
15	22780	Integon Gen Ins Corp	Property and Casualty	NC	62,085,070	56,417,603	27,368,177	28,183,247	2.0%	73.0%
16	29742	Integon Natl Ins Co	Property and Casualty	NC	59,066,095	64,149,900	25,205,675	21,298,179	1.9%	74.9%
17	18600	USAA Gen Ind Co	Property and Casualty	TX	58,751,196	57,728,817	43,910,263	44,098,476	1.9%	76.9%
18	33600	LM Ins Corp	Property and Casualty	IL	58,591,141	52,651,444	22,822,554	23,293,383	1.9%	78.8%
19	31488	Integon Preferred Ins Co	Property and Casualty	NC	54,780,163	48,449,506	26,485,797	27,877,668	1.8%	80.6%
20	18139	Peak Prop & Cas Ins Corp	Property and Casualty	WI	48,799,506	46,340,531	25,398,923	25,462,816	1.6%	82.2%
21	19240	Allstate Ind Co	Property and Casualty	IL	37,692,174	38,247,460	15,258,597	15,478,168	1.2%	83.4%
22	19232	Allstate Ins Co	Property and Casualty	IL	33,373,425	33,870,571	15,867,798	15,992,230	1.1%	84.5%
23	27998	Travelers Home & Marine Ins Co	Property and Casualty	CT	27,043,495	24,206,953	14,109,468	15,043,178	0.9%	85.4%
24	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	25,309,093	24,499,642	17,831,656	17,827,574	0.8%	86.2%
25	22635	Discovery Ins Co	Property and Casualty	NC	25,035,539	24,614,649	17,675,877	18,179,004	0.8%	87.0%
		<i>ALL OTHERS</i>			<i>395,696,920</i>	<i>397,698,921</i>	<i>220,285,072</i>	<i>226,723,790</i>	<i>13.0%</i>	<i>100.0%</i>
		<b>TOTAL</b>			<b>3,052,879,929</b>	<b>2,996,633,601</b>	<b>1,767,809,716</b>	<b>1,810,541,245</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	21.1. Private passenger auto physical damage	34789	21st Century Centennial Ins Co	Property and Casualty	PA	0	0	3,279	4,010	0.0%
2018	21.1. Private passenger auto physical damage	20796	21st Century Premier Ins Co	Property and Casualty	PA	0	0	0	-1	0.0%
2018	21.1. Private passenger auto physical damage	31325	Acadia Ins Co	Property and Casualty	IA	8,576	9,233	9,583	9,583	0.0%
2018	21.1. Private passenger auto physical damage	22837	AGCS Marine Ins Co	Property and Casualty	IL	0	0	0	1,717	0.0%
2018	21.1. Private passenger auto physical damage	10389	Agent Alliance Ins Co	Property and Casualty	AL	825,931	884,016	294,234	1,900,031	0.0%
2018	21.1. Private passenger auto physical damage	19402	AIG Prop Cas Co	Property and Casualty	PA	1,051,346	1,072,226	740,806	782,132	0.0%
2018	21.1. Private passenger auto physical damage	18791	Alfa Alliance Ins Corp	Property and Casualty	VA	0	0	0	-1	0.0%
2018	21.1. Private passenger auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	6,771,251	7,631,303	4,809,719	4,801,669	0.2%
2018	21.1. Private passenger auto physical damage	19240	Allstate Ind Co	Property and Casualty	IL	37,692,174	38,247,460	15,258,597	15,478,168	1.2%
2018	21.1. Private passenger auto physical damage	19232	Allstate Ins Co	Property and Casualty	IL	33,373,425	33,870,571	15,867,798	15,992,230	1.1%
2018	21.1. Private passenger auto physical damage	17230	Allstate Prop & Cas Ins Co	Property and Casualty	IL	155,551,930	152,348,483	93,505,191	97,219,870	5.1%
2018	21.1. Private passenger auto physical damage	19100	Amco Ins Co	Property and Casualty	IA	19,559	22,009	659	847	0.0%
2018	21.1. Private passenger auto physical damage	21849	American Automobile Ins Co	Property and Casualty	MO	242	253	0	16,263	0.0%
2018	21.1. Private passenger auto physical damage	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	-8,141	25,432	3,657	1,339	0.0%
2018	21.1. Private passenger auto physical damage	23450	American Family Home Ins Co	Property and Casualty	FL	0	0	32,568	32,550	0.0%
2018	21.1. Private passenger auto physical damage	24066	American Fire & Cas Co	Property and Casualty	NH	8,376	8,504	0	57	0.0%
2018	21.1. Private passenger auto physical damage	19380	American Home Assur Co	Property and Casualty	NY	0	0	-301	-301	0.0%
2018	21.1. Private passenger auto physical damage	21857	American Ins Co	Property and Casualty	OH	12,492	7,463	-1,865	-9,033	0.0%
2018	21.1. Private passenger auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	OH	19	19	309,018	316,110	0.0%
2018	21.1. Private passenger auto physical damage	38652	American Modern Select Ins Co	Property and Casualty	OH	0	0	0	-93	0.0%
2018	21.1. Private passenger auto physical damage	19615	American Reliable Ins Co	Property and Casualty	AZ	0	0	-16,832	-39,370	0.0%
2018	21.1. Private passenger auto physical damage	42978	American Security Ins Co	Property and Casualty	DE	0	0	0	19	0.0%
2018	21.1. Private passenger auto physical damage	19704	American States Ins Co	Property and Casualty	IN	18,128,077	19,267,629	8,189,631	8,457,115	0.6%
2018	21.1. Private passenger auto physical damage	37214	American States Preferred Ins Co	Property and Casualty	IN	981,472	1,109,926	249,639	265,759	0.0%
2018	21.1. Private passenger auto physical damage	19976	Amica Mut Ins Co	Property and Casualty	RI	21,773,018	21,393,253	12,545,264	12,948,522	0.7%
2018	21.1. Private passenger auto physical damage	10984	Ansur Amer Ins	Property and Casualty	MI	8,676	9,460	0	450	0.0%
2018	21.1. Private passenger auto physical damage	24678	Arrowood Ind Co	Property and Casualty	DE	0	0	0	41,516	0.0%
2018	21.1. Private passenger auto physical damage	21865	Associated Ind Corp	Property and Casualty	CA	0	0	0	-1,209	0.0%
2018	21.1. Private passenger auto physical damage	42846	Atlantic Cas Ins Co	Property and Casualty	NC	0	0	-390	-390	0.0%
2018	21.1. Private passenger auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	MI	16,499,385	15,300,540	9,940,934	10,304,140	0.5%
2018	21.1. Private passenger auto physical damage	18279	Bankers Standard Ins Co	Property and Casualty	PA	2,650,944	2,427,607	1,867,013	1,925,533	0.1%
2018	21.1. Private passenger auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	IA	423	48	0	7	0.0%
2018	21.1. Private passenger auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	NC	32,016	29,465	33,036	32,566	0.0%
2018	21.1. Private passenger auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	NC	110,204	102,859	29,217	28,146	0.0%
2018	21.1. Private passenger auto physical damage	20230	Central Mut Ins Co	Property and Casualty	OH	14,105,569	14,128,800	8,170,159	8,170,632	0.5%
2018	21.1. Private passenger auto physical damage	26905	Century Natl Ins Co	Property and Casualty	CA	-54,609	28,923	6,485	6,485	0.0%
2018	21.1. Private passenger auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	265,669	280,977	81,767	83,144	0.0%
2018	21.1. Private passenger auto physical damage	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	348	0.0%
2018	21.1. Private passenger auto physical damage	10804	Continental Western Ins Co	Property and Casualty	IA	14,626	11,450	0	0	0.0%
2018	21.1. Private passenger auto physical damage	42587	Depositors Ins Co	Property and Casualty	IA	0	0	-2,963	-7,722	0.0%
2018	21.1. Private passenger auto physical damage	22635	Discovery Ins Co	Property and Casualty	NC	25,035,539	24,614,649	17,675,877	18,179,004	0.8%
2018	21.1. Private passenger auto physical damage	22926	Economy Fire & Cas Co	Property and Casualty	IL	8,163,363	8,028,387	4,456,236	4,303,137	0.3%
2018	21.1. Private passenger auto physical damage	38067	Economy Preferred Ins Co	Property and Casualty	IL	7,584,624	7,514,360	3,697,929	3,557,401	0.2%
2018	21.1. Private passenger auto physical damage	40649	Economy Premier Assur Co	Property and Casualty	IL	1,676,068	1,704,468	833,793	820,957	0.1%
2018	21.1. Private passenger auto physical damage	21261	Electric Ins Co	Property and Casualty	MA	1,350,470	1,305,579	863,997	936,112	0.0%
2018	21.1. Private passenger auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	IA	55,084	56,136	11,022	11,273	0.0%
2018	21.1. Private passenger auto physical damage	15130	Encompass Ind Co	Property and Casualty	IL	0	0	-10,708	-16,787	0.0%
2018	21.1. Private passenger auto physical damage	26263	Erie Ins Co	Property and Casualty	PA	16,334,759	12,762,775	11,156,882	11,922,009	0.5%
2018	21.1. Private passenger auto physical damage	26271	Erie Ins Exch	Reciprocal	PA	98,698,781	98,747,313	63,036,700	63,623,226	3.2%
2018	21.1. Private passenger auto physical damage	25712	Esurance Ins Co	Property and Casualty	WI	10,611,333	10,452,077	5,826,716	5,937,962	0.3%

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

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2018	21.1. Private passenger auto physical damage	11045	Excelsior Ins Co	Property and Casualty	NH	0	0	0	2,091	0.0%
2018	21.1. Private passenger auto physical damage	10034	Farm Bureau Ins Of NC Inc	Property and Casualty	NC	218,608	227,419	82,531	86,658	0.0%
2018	21.1. Private passenger auto physical damage	21652	Farmers Ins Exch	Reciprocal	CA	0	0	-887	-887	0.0%
2018	21.1. Private passenger auto physical damage	20281	Federal Ins Co	Property and Casualty	IN	272,181	282,483	128,223	123,115	0.0%
2018	21.1. Private passenger auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	MN	21,838	22,326	1,319	1,342	0.0%
2018	21.1. Private passenger auto physical damage	16024	Federated Reserve Ins Co	Property and Casualty	MN	1,259	472	0	3	0.0%
2018	21.1. Private passenger auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	MN	2,439	3,421	0	-7	0.0%
2018	21.1. Private passenger auto physical damage	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	0	0	0	-1	0.0%
2018	21.1. Private passenger auto physical damage	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-10	0.0%
2018	21.1. Private passenger auto physical damage	21873	Firemans Fund Ins Co	Property and Casualty	CA	1,312	1,552	1,852	-42,325	0.0%
2018	21.1. Private passenger auto physical damage	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	13,403	13,547	23,594	23,095	0.0%
2018	21.1. Private passenger auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	141,816	158,441	107,933	107,912	0.0%
2018	21.1. Private passenger auto physical damage	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	3,042,793	2,738,783	2,146,070	2,163,398	0.1%
2018	21.1. Private passenger auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	84,252	84,709	12,372	14,284	0.0%
2018	21.1. Private passenger auto physical damage	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	-151	0.0%
2018	21.1. Private passenger auto physical damage	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	72,636	76,061	48,851	52,454	0.0%
2018	21.1. Private passenger auto physical damage	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	25,309,093	24,499,642	17,831,656	17,827,574	0.8%
2018	21.1. Private passenger auto physical damage	22055	Geico Ind Co	Property and Casualty	MD	128,442,055	123,837,195	70,792,714	75,133,574	4.2%
2018	21.1. Private passenger auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	NH	383,235	434,490	190,011	192,967	0.0%
2018	21.1. Private passenger auto physical damage	22063	Government Employees Ins Co	Property and Casualty	MD	259,317,824	250,829,283	167,071,176	177,277,289	8.5%
2018	21.1. Private passenger auto physical damage	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	107,372	182,548	47,944	45,266	0.0%
2018	21.1. Private passenger auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	105,706	115,811	13,194	14,212	0.0%
2018	21.1. Private passenger auto physical damage	26344	Great Amer Assur Co	Property and Casualty	OH	0	0	0	-4,328	0.0%
2018	21.1. Private passenger auto physical damage	11128	Greenville Cas Ins Co Inc	Property and Casualty	SC	1,821,237	1,735,000	1,020,129	1,055,053	0.1%
2018	21.1. Private passenger auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	NH	158,292	162,989	189,367	199,273	0.0%
2018	21.1. Private passenger auto physical damage	22292	Hanover Ins Co	Property and Casualty	NH	132,343	128,883	74,871	64,139	0.0%
2018	21.1. Private passenger auto physical damage	23582	Harleysville Ins Co	Property and Casualty	OH	27,977	27,837	7,316	12,767	0.0%
2018	21.1. Private passenger auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	417,575	479,147	222,214	232,144	0.0%
2018	21.1. Private passenger auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	OH	3,517	2,861	667	836	0.0%
2018	21.1. Private passenger auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	CT	1,110,349	1,235,618	582,580	706,044	0.0%
2018	21.1. Private passenger auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	IN	240,780	276,817	118,096	109,161	0.0%
2018	21.1. Private passenger auto physical damage	19682	Hartford Fire Ins Co	Property and Casualty	CT	39,354	47,775	9,144	8,575	0.0%
2018	21.1. Private passenger auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	4,195,029	4,353,665	1,892,747	2,049,115	0.1%
2018	21.1. Private passenger auto physical damage	38261	Hartford Ins Co Of The Southeast	Property and Casualty	CT	0	0	55	55	0.0%
2018	21.1. Private passenger auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	2,147,027	2,279,984	946,543	1,103,205	0.1%
2018	21.1. Private passenger auto physical damage	22578	Horace Mann Ins Co	Property and Casualty	IL	6,159,461	6,107,801	3,381,010	3,338,782	0.2%
2018	21.1. Private passenger auto physical damage	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	7,352,227	7,386,911	3,712,744	3,608,069	0.2%
2018	21.1. Private passenger auto physical damage	29068	IDS Prop Cas Ins Co	Property and Casualty	WI	4,280,910	4,300,130	2,343,080	2,298,791	0.1%
2018	21.1. Private passenger auto physical damage	44369	Imperial Fire & Cas Ins Co	Property and Casualty	LA	0	0	15,191	15,365	0.0%
2018	21.1. Private passenger auto physical damage	22268	Infinity Ins Co	Property and Casualty	IN	855,545	833,462	473,618	467,062	0.0%
2018	21.1. Private passenger auto physical damage	12599	Infinity Standard Ins Co	Property and Casualty	IN	0	0	-27	-27	0.0%
2018	21.1. Private passenger auto physical damage	11162	Insurance Co of the South	Property and Casualty	GA	3,847,389	3,866,734	1,126,039	1,138,819	0.1%
2018	21.1. Private passenger auto physical damage	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	0	0	4,500	4,500	0.0%
2018	21.1. Private passenger auto physical damage	27930	Integon Cas Ins Co	Property and Casualty	NC	0	0	3,760	3,760	0.0%
2018	21.1. Private passenger auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	NC	62,085,070	56,417,603	27,368,177	28,183,247	2.0%
2018	21.1. Private passenger auto physical damage	22772	Integon Ind Corp	Property and Casualty	NC	123,636,060	114,392,736	55,469,280	58,017,891	4.0%
2018	21.1. Private passenger auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	NC	59,066,095	64,149,900	25,205,675	21,298,179	1.9%
2018	21.1. Private passenger auto physical damage	31488	Integon Preferred Ins Co	Property and Casualty	NC	54,780,163	48,449,506	26,485,797	27,877,668	1.8%
2018	21.1. Private passenger auto physical damage	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	-9	0.0%
2018	21.1. Private passenger auto physical damage	23647	Ironshore Ind Inc	Property and Casualty	MN	18,995	18,110	0	-5,226	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	21.1. Private passenger auto physical damage	10914	Kemper Independence Ins Co	Property and Casualty	IL	44,522	1,521	-8	-22	0.0%
2018	21.1. Private passenger auto physical damage	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	0	0	31,031	31,031	0.0%
2018	21.1. Private passenger auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	MA	20,061,489	22,100,167	6,915,879	7,085,616	0.7%
2018	21.1. Private passenger auto physical damage	36447	LM Gen Ins Co	Property and Casualty	IL	0	0	4,958	4,958	0.0%
2018	21.1. Private passenger auto physical damage	33600	LM Ins Corp	Property and Casualty	IL	58,591,141	52,651,444	22,822,554	23,293,383	1.9%
2018	21.1. Private passenger auto physical damage	10051	Lyndon Southern Ins Co	Property and Casualty	DE	1,847,413	1,533,301	222,777	211,781	0.1%
2018	21.1. Private passenger auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	119,314	120,817	140,127	137,974	0.0%
2018	21.1. Private passenger auto physical damage	31968	Merastar Ins Co	Property and Casualty	IL	42,469	84,775	60,951	56,976	0.0%
2018	21.1. Private passenger auto physical damage	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	4,190,846	4,194,474	2,121,609	2,192,199	0.1%
2018	21.1. Private passenger auto physical damage	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	23,495,289	23,077,347	12,257,305	12,617,892	0.8%
2018	21.1. Private passenger auto physical damage	38660	MIC Gen Ins Corp	Property and Casualty	MI	0	0	4,831	4,831	0.0%
2018	21.1. Private passenger auto physical damage	23434	Middlesex Ins Co	Property and Casualty	WI	2,776	1,620	0	180	0.0%
2018	21.1. Private passenger auto physical damage	27138	Midvale Ind Co	Property and Casualty	WI	52,142	33,595	34,629	39,823	0.0%
2018	21.1. Private passenger auto physical damage	23515	Midwestern Ind Co	Property and Casualty	NH	0	0	249	249	0.0%
2018	21.1. Private passenger auto physical damage	14613	Montgomery Mut Ins Co	Property and Casualty	MA	0	8	0	0	0.0%
2018	21.1. Private passenger auto physical damage	23728	National Gen Ins Co	Property and Casualty	MO	201,558	208,875	150,034	157,246	0.0%
2018	21.1. Private passenger auto physical damage	22608	National Specialty Ins Co	Property and Casualty	TX	100,130	96,093	11,874	13,446	0.0%
2018	21.1. Private passenger auto physical damage	21881	National Surety Corp	Property and Casualty	IL	2,720	1,799	0	-966	0.0%
2018	21.1. Private passenger auto physical damage	26093	Nationwide Affinity Co of Amer	Property and Casualty	OH	-3,697	2,831	-37,411	-60,545	0.0%
2018	21.1. Private passenger auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	OH	154,865,772	154,048,835	72,882,585	72,991,565	5.1%
2018	21.1. Private passenger auto physical damage	25453	Nationwide Ins Co Of Amer	Property and Casualty	OH	8,654,465	8,666,317	5,202,266	5,540,149	0.3%
2018	21.1. Private passenger auto physical damage	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	-50	-50	-12,738	-5	0.0%
2018	21.1. Private passenger auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	OH	97,396,502	98,332,675	51,399,493	51,896,027	3.2%
2018	21.1. Private passenger auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	97,544,767	101,502,877	36,440,914	35,955,494	3.2%
2018	21.1. Private passenger auto physical damage	24171	Netherlands Ins Co The	Property and Casualty	NH	0	210	0	0	0.0%
2018	21.1. Private passenger auto physical damage	12130	New South Ins Co	Property and Casualty	NC	2,997,762	4,002,817	1,772,691	1,964,738	0.1%
2018	21.1. Private passenger auto physical damage	14788	NGM Ins Co	Property and Casualty	FL	2,988,471	2,706,633	1,770,794	1,987,560	0.1%
2018	21.1. Private passenger auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	279,880,354	275,013,988	187,431,266	193,114,436	9.2%
2018	21.1. Private passenger auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	NH	34,456	33,932	16,958	19,481	0.0%
2018	21.1. Private passenger auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	NH	185,151	186,436	126,450	117,735	0.0%
2018	21.1. Private passenger auto physical damage	39098	Omni Ins Co	Property and Casualty	IL	0	0	4,990	4,990	0.0%
2018	21.1. Private passenger auto physical damage	32700	Owners Ins Co	Property and Casualty	OH	22,550,800	20,889,748	13,395,569	13,892,551	0.7%
2018	21.1. Private passenger auto physical damage	20346	Pacific Ind Co	Property and Casualty	WI	191,626	203,694	92,363	88,581	0.0%
2018	21.1. Private passenger auto physical damage	18139	Peak Prop & Cas Ins Corp	Property and Casualty	WI	48,799,506	46,340,531	25,398,923	25,462,816	1.6%
2018	21.1. Private passenger auto physical damage	18333	Peerless Ind Ins Co	Property and Casualty	IL	982	1,570	0	-225	0.0%
2018	21.1. Private passenger auto physical damage	24198	Peerless Ins Co	Property and Casualty	NH	1	996	16,089	85,512	0.0%
2018	21.1. Private passenger auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	19,572,370	19,096,869	12,031,957	12,434,037	0.6%
2018	21.1. Private passenger auto physical damage	22906	Permanent Gen Assur Corp Of OH	Property and Casualty	WI	6,546,960	4,434,884	2,735,165	2,986,636	0.2%
2018	21.1. Private passenger auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	105,604	94,836	43,287	57,176	0.0%
2018	21.1. Private passenger auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	3,502,988	3,401,894	1,157,925	1,258,351	0.1%
2018	21.1. Private passenger auto physical damage	25623	Phoenix Ins Co	Property and Casualty	CT	1,755,027	1,821,663	730,733	712,389	0.1%
2018	21.1. Private passenger auto physical damage	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	863,088	1,932,369	2,092,298	2,220,100	0.0%
2018	21.1. Private passenger auto physical damage	24252	Progressive Amer Ins Co	Property and Casualty	OH	-99	-99	1,381	2,888	0.0%
2018	21.1. Private passenger auto physical damage	38628	Progressive Northern Ins Co	Property and Casualty	WI	0	0	0	24	0.0%
2018	21.1. Private passenger auto physical damage	21735	Progressive Premier Ins Co Of IL	Property and Casualty	OH	101,136,125	96,142,306	56,722,013	57,837,805	3.3%
2018	21.1. Private passenger auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	89,929,328	85,505,296	52,312,103	53,588,120	2.9%
2018	21.1. Private passenger auto physical damage	21727	Progressive Universal Ins Co	Property and Casualty	WI	8,568,081	8,986,793	4,446,491	4,579,741	0.3%
2018	21.1. Private passenger auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	1,458,675	1,617,466	906,915	1,127,053	0.0%
2018	21.1. Private passenger auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	OH	312,953	352,034	170,969	165,212	0.0%
2018	21.1. Private passenger auto physical damage	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	149,775	179,248	127,610	75,118	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	21.1. Private passenger auto physical damage	39012	Safeco Ins Co Of IL	Property and Casualty	IL	0	0	31,750	31,750	0.0%
2018	21.1. Private passenger auto physical damage	11215	Safeco Ins Co Of IN	Property and Casualty	IN	0	0	3,004	5,166	0.0%
2018	21.1. Private passenger auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	88,833	80,806	33,504	37,004	0.0%
2018	21.1. Private passenger auto physical damage	19259	Selective Ins Co Of SC	Property and Casualty	IN	95,129	94,496	60,957	62,316	0.0%
2018	21.1. Private passenger auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	68,291	81,434	133,226	127,825	0.0%
2018	21.1. Private passenger auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	784,600	918,965	257,704	299,298	0.0%
2018	21.1. Private passenger auto physical damage	24988	Sentry Ins A Mut Co	Property and Casualty	WI	20,070	21,237	0	1,369	0.0%
2018	21.1. Private passenger auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	WI	226,956	134,400	187,817	183,078	0.0%
2018	21.1. Private passenger auto physical damage	22888	Southern Fire & Cas Co	Property and Casualty	WI	0	0	-2,446	-2,727	0.0%
2018	21.1. Private passenger auto physical damage	37141	Southern Gen Ins Co	Property and Casualty	GA	5,060,106	5,060,658	3,660,812	3,388,577	0.2%
2018	21.1. Private passenger auto physical damage	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	-10	0.0%
2018	21.1. Private passenger auto physical damage	26867	Southern Ins Co Of VA	Property and Casualty	VA	1,743,882	2,055,030	1,355,698	1,268,398	0.1%
2018	21.1. Private passenger auto physical damage	22861	Southern Pilot Ins Co	Property and Casualty	WI	-141	-141	-5,648	-100,610	0.0%
2018	21.1. Private passenger auto physical damage	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	0	0	0	-327	0.0%
2018	21.1. Private passenger auto physical damage	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	-15	0.0%
2018	21.1. Private passenger auto physical damage	19070	Standard Fire Ins Co	Property and Casualty	CT	12,381,128	13,105,771	6,858,440	6,903,360	0.4%
2018	21.1. Private passenger auto physical damage	40045	Starnet Ins Co	Property and Casualty	IA	127	6	0	0	0.0%
2018	21.1. Private passenger auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	8,226,931	8,524,043	3,807,074	4,072,729	0.3%
2018	21.1. Private passenger auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	434,952,088	434,180,309	273,417,380	278,701,715	14.2%
2018	21.1. Private passenger auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	TX	615,917	1,676,341	1,323,629	1,002,237	0.0%
2018	21.1. Private passenger auto physical damage	11828	Stonewood Ins Co	Property and Casualty	NC	0	0	-4,371	-4,371	0.0%
2018	21.1. Private passenger auto physical damage	22683	Teachers Ins Co	Property and Casualty	IL	1,824,829	1,531,869	1,121,621	1,166,700	0.1%
2018	21.1. Private passenger auto physical damage	28665	The Cincinnati Cas Co	Property and Casualty	OH	8,910	8,830	7,483	8,541	0.0%
2018	21.1. Private passenger auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	OH	23,608	23,058	800	8,754	0.0%
2018	21.1. Private passenger auto physical damage	10677	The Cincinnati Ins Co	Property and Casualty	OH	17,827,994	17,737,315	10,348,140	10,723,096	0.6%
2018	21.1. Private passenger auto physical damage	12617	The Members Ins Co	Property and Casualty	NC	10,539,504	10,816,646	6,893,575	6,718,785	0.3%
2018	21.1. Private passenger auto physical damage	13242	Titan Ind Co	Property and Casualty	TX	62,317	64,504	99,591	119,521	0.0%
2018	21.1. Private passenger auto physical damage	27998	Travelers Home & Marine Ins Co	Property and Casualty	CT	27,043,495	24,206,953	14,109,468	15,043,178	0.9%
2018	21.1. Private passenger auto physical damage	25658	Travelers Ind Co	Property and Casualty	CT	1,603,520	1,650,888	562,366	580,468	0.1%
2018	21.1. Private passenger auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	921,052	957,479	274,163	288,630	0.0%
2018	21.1. Private passenger auto physical damage	25682	Travelers Ind Co Of CT	Property and Casualty	CT	798,770	841,997	336,849	340,651	0.0%
2018	21.1. Private passenger auto physical damage	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	1,699,507	1,786,598	889,780	898,867	0.1%
2018	21.1. Private passenger auto physical damage	31003	Tri State Ins Co Of MN	Property and Casualty	IA	1,387	270	0	0	0.0%
2018	21.1. Private passenger auto physical damage	19887	Trinity Universal Ins Co	Property and Casualty	TX	0	0	12,985	12,985	0.0%
2018	21.1. Private passenger auto physical damage	27120	Trumbull Ins Co	Property and Casualty	CT	1,490,543	1,652,583	828,868	883,588	0.0%
2018	21.1. Private passenger auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	361,774	415,284	118,601	108,935	0.0%
2018	21.1. Private passenger auto physical damage	25844	Union Ins Co	Property and Casualty	IA	4,083	3,324	0	0	0.0%
2018	21.1. Private passenger auto physical damage	25941	United Serv Automobile Assn	Reciprocal	TX	82,444,326	81,288,267	66,206,506	66,532,115	2.7%
2018	21.1. Private passenger auto physical damage	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	-95	0.0%
2018	21.1. Private passenger auto physical damage	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	7,692,970	8,114,730	3,750,151	3,987,238	0.3%
2018	21.1. Private passenger auto physical damage	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	13,040,246	13,005,906	7,131,252	7,235,607	0.4%
2018	21.1. Private passenger auto physical damage	32972	Universal Ins Co	Property and Casualty	NC	10,657,943	12,820,994	7,779,272	7,211,103	0.3%
2018	21.1. Private passenger auto physical damage	25968	USAA Cas Ins Co	Property and Casualty	TX	62,860,200	61,588,041	48,902,538	49,194,405	2.1%
2018	21.1. Private passenger auto physical damage	18600	USAA Gen Ind Co	Property and Casualty	TX	58,751,196	57,728,817	43,910,263	44,098,476	1.9%
2018	21.1. Private passenger auto physical damage	25976	Utica Mut Ins Co	Property and Casualty	NY	896,413	1,100,974	670,131	659,763	0.0%
2018	21.1. Private passenger auto physical damage	42889	Victoria Fire & Cas Co	Property and Casualty	OH	13,604	29,264	-19,376	-17,985	0.0%
2018	21.1. Private passenger auto physical damage	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	58,929	29,255	0	9,415	0.0%
2018	21.1. Private passenger auto physical damage	44393	West Amer Ins Co	Property and Casualty	IN	3,452	3,332	0	361	0.0%
2018	21.1. Private passenger auto physical damage	13234	Wilshire Ins Co	Property and Casualty	NC	0	0	-28,163	-7,256	0.0%
2018	21.1. Private passenger auto physical damage	26220	Yosemite Ins Co	Property and Casualty	OK	0	122,328	0	-35,365	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE PASSENGER AUTO PHYSICAL DAMAGE 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	21.1. Private passenger auto physical damage		TOTAL			3,052,879,929	2,996,633,601	1,767,809,716	1,810,541,245	100.0%