

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	26,633,535	24,252,295	13,516,288	13,431,851	10.6%	10.6%
2	26271	Erie Ins Exch	Reciprocal	PA	14,324,224	13,605,823	9,752,599	9,821,547	5.7%	16.3%
3	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	9,487,956	9,283,414	8,608,423	8,929,183	3.8%	20.1%
4	32700	Owners Ins Co	Property and Casualty	OH	8,712,510	8,072,721	6,129,585	6,068,619	3.5%	23.6%
5	19720	American Alt Ins Corp	Property and Casualty	DE	7,800,950	7,769,297	7,635,517	6,603,328	3.1%	26.7%
6	22772	Integon Ind Corp	Property and Casualty	NC	7,290,215	5,998,671	3,016,760	3,422,775	2.9%	29.6%
7	10677	The Cincinnati Ins Co	Property and Casualty	OH	6,885,845	6,819,890	4,269,617	4,535,173	2.7%	32.3%
8	16535	Zurich Amer Ins Co	Property and Casualty	NY	6,418,390	6,356,901	6,511,666	6,329,634	2.6%	34.9%
9	18988	Auto Owners Ins Co	Property and Casualty	MI	6,050,128	5,647,451	3,462,179	3,776,351	2.4%	37.3%
10	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	5,222,454	5,124,793	3,312,941	3,259,766	2.1%	39.4%
11	29742	Integon Natl Ins Co	Property and Casualty	NC	5,093,884	5,125,281	2,166,689	2,266,250	2.0%	41.4%
12	41181	Universal Underwriters Ins Co	Property and Casualty	IL	4,461,186	4,925,636	-4,675,215	-4,943,417	1.8%	43.2%
13	10464	Canal Ins Co	Property and Casualty	SC	4,445,794	4,734,505	2,887,897	2,843,029	1.8%	45.0%
14	22012	Motors Ins Corp	Property and Casualty	MI	4,342,669	4,342,669	5,287,151	5,467,345	1.7%	46.7%
15	24015	Northland Ins Co	Property and Casualty	CT	4,127,094	3,890,012	1,496,936	1,643,925	1.6%	48.3%
16	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	3,504,752	3,250,910	2,833,513	2,707,802	1.4%	49.7%
17	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	3,365,825	3,139,316	1,501,171	1,549,673	1.3%	51.1%
18	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	3,191,122	2,729,660	2,009,063	2,061,156	1.3%	52.4%
19	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	3,171,611	2,859,786	1,837,371	1,843,009	1.3%	53.6%
20	21180	Sentry Select Ins Co	Property and Casualty	WI	3,019,930	2,875,329	1,911,963	1,908,588	1.2%	54.8%
21	24082	Ohio Security Ins Co	Property and Casualty	NH	3,005,596	2,690,912	1,708,404	1,681,000	1.2%	56.0%
22	13935	Federated Mut Ins Co	Property and Casualty	MN	2,790,731	2,689,923	1,357,870	1,320,634	1.1%	57.1%
23	12416	Protective Ins Co	Property and Casualty	IN	2,536,583	2,507,527	1,845,524	2,295,854	1.0%	58.1%
24	13036	Builders Premier Ins Co	Property and Casualty	NC	2,392,867	2,278,100	1,784,670	2,014,697	1.0%	59.1%
25	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	2,333,181	2,301,855	1,143,082	1,515,368	0.9%	60.0%
		<i>ALL OTHERS</i>			<i>100,296,028</i>	<i>97,149,689</i>	<i>62,538,319</i>	<i>65,760,736</i>	<i>40.0%</i>	<i>100.0%</i>
		TOTAL			250,905,060	240,422,366	153,849,983	158,113,876	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	10750	1st Choice Advantage Ins Co Inc	Property and Casualty	PA	681,968	653,355	643,333	620,755	0.3%
2018	21.2. Commercial auto physical damage	31325	Acadia Ins Co	Property and Casualty	IA	298,957	262,939	179,688	186,750	0.1%
2018	21.2. Commercial auto physical damage	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	53,159	51,278	0	-666	0.0%
2018	21.2. Commercial auto physical damage	22667	Ace Amer Ins Co	Property and Casualty	PA	859,763	982,198	366,612	103,472	0.3%
2018	21.2. Commercial auto physical damage	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	5,255	6,458	43,434	45,167	0.0%
2018	21.2. Commercial auto physical damage	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	391,586	246,672	33,783	27,023	0.2%
2018	21.2. Commercial auto physical damage	39381	Adriatic Ins Co	Authorized Surplus Lines Writer	ND	400,366	166,974	21,718	90,703	0.2%
2018	21.2. Commercial auto physical damage	22837	AGCS Marine Ins Co	Property and Casualty	IL	0	0	0	-2,169,333	0.0%
2018	21.2. Commercial auto physical damage	40258	AIG Assur Co	Property and Casualty	IL	4,051	1,828	0	20	0.0%
2018	21.2. Commercial auto physical damage	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	0	0	-18,000	-8,000	0.0%
2018	21.2. Commercial auto physical damage	20222	All Amer Ins Co	Property and Casualty	OH	440,531	443,984	276,960	267,236	0.2%
2018	21.2. Commercial auto physical damage	10127	Allied Ins Co of Amer	Property and Casualty	OH	227,528	187,346	93,200	98,019	0.1%
2018	21.2. Commercial auto physical damage	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	144,091	172,166	183,431	181,366	0.1%
2018	21.2. Commercial auto physical damage	22730	Allied World Ins Co	Property and Casualty	NH	5,969	7,647	0	-3,994	0.0%
2018	21.2. Commercial auto physical damage	10690	Allied World Natl Assur Co	Property and Casualty	NH	159,527	126,009	78,532	139,941	0.1%
2018	21.2. Commercial auto physical damage	16624	Allied World Specialty Ins Co	Property and Casualty	DE	296,538	208,266	61,728	250,492	0.1%
2018	21.2. Commercial auto physical damage	24319	Allied World Surplus Lines Ins Co	Authorized Surplus Lines Writer	AR	904,346	647,449	222,391	101,261	0.4%
2018	21.2. Commercial auto physical damage	41840	Allmerica Fin Benefit Ins Co	Property and Casualty	MI	1,632,339	1,439,971	854,348	907,948	0.7%
2018	21.2. Commercial auto physical damage	19240	Allstate Ind Co	Property and Casualty	IL	0	0	3,228	3,854	0.0%
2018	21.2. Commercial auto physical damage	19232	Allstate Ins Co	Property and Casualty	IL	1,555,383	1,559,902	711,614	749,093	0.6%
2018	21.2. Commercial auto physical damage	19100	Amco Ins Co	Property and Casualty	IA	371,330	391,599	241,135	256,955	0.1%
2018	21.2. Commercial auto physical damage	19720	American Alt Ins Corp	Property and Casualty	DE	7,800,950	7,769,297	7,635,517	6,603,328	3.1%
2018	21.2. Commercial auto physical damage	21849	American Automobile Ins Co	Property and Casualty	MO	88,533	63,850	7,815	-5,609	0.0%
2018	21.2. Commercial auto physical damage	20427	American Cas Co Of Reading PA	Property and Casualty	PA	43,598	47,085	14,246	16,675	0.0%
2018	21.2. Commercial auto physical damage	19690	American Economy Ins Co	Property and Casualty	IN	9,531	6,119	0	121	0.0%
2018	21.2. Commercial auto physical damage	23450	American Family Home Ins Co	Property and Casualty	FL	3,923	3,068	0	-943	0.0%
2018	21.2. Commercial auto physical damage	24066	American Fire & Cas Co	Property and Casualty	NH	115,536	96,747	22,183	5,983	0.0%
2018	21.2. Commercial auto physical damage	26247	American Guar & Liab Ins	Property and Casualty	NY	612,748	725,329	1,131,739	1,231,065	0.2%
2018	21.2. Commercial auto physical damage	43494	American Hallmark Ins Co Of TX	Property and Casualty	TX	53,795	51,956	31,991	27,804	0.0%
2018	21.2. Commercial auto physical damage	19380	American Home Assur Co	Property and Casualty	NY	-1	-1	0	0	0.0%
2018	21.2. Commercial auto physical damage	21857	American Ins Co	Property and Casualty	OH	24,415	18,498	0	-20,341	0.0%
2018	21.2. Commercial auto physical damage	23469	American Modern Home Ins Co	Property and Casualty	OH	211,747	211,747	72,426	70,861	0.1%
2018	21.2. Commercial auto physical damage	19615	American Reliable Ins Co	Property and Casualty	AZ	47,961	40,739	4,683	2,203	0.0%
2018	21.2. Commercial auto physical damage	19992	American Select Ins Co	Property and Casualty	OH	67,498	64,398	12,319	13,349	0.0%
2018	21.2. Commercial auto physical damage	41998	American Southern Home Ins Co	Property and Casualty	FL	116,884	114,589	47,780	45,797	0.0%
2018	21.2. Commercial auto physical damage	10235	American Southern Ins Co	Property and Casualty	KS	5,562	5,505	0	0	0.0%
2018	21.2. Commercial auto physical damage	19704	American States Ins Co	Property and Casualty	IN	28,366	54,615	30,518	27,535	0.0%
2018	21.2. Commercial auto physical damage	40142	American Zurich Ins Co	Property and Casualty	IL	424,021	369,889	430,730	426,561	0.2%
2018	21.2. Commercial auto physical damage	19488	Amerisure Ins Co	Property and Casualty	MI	328,115	338,774	467,870	484,287	0.1%
2018	21.2. Commercial auto physical damage	23396	Amerisure Mut Ins Co	Property and Casualty	MI	127,210	132,658	47,882	43,786	0.1%
2018	21.2. Commercial auto physical damage	11050	Amerisure Partners Ins Co	Property and Casualty	MI	55,640	47,142	12,414	12,427	0.0%
2018	21.2. Commercial auto physical damage	42390	Amguard Ins Co	Property and Casualty	PA	1,039,726	798,134	462,856	810,115	0.4%
2018	21.2. Commercial auto physical damage	19976	Amica Mut Ins Co	Property and Casualty	RI	4,847	5,815	1,488	1,488	0.0%
2018	21.2. Commercial auto physical damage	15954	AmTrust Ins Co of KS Inc	Property and Casualty	KS	84,123	95,142	51,369	62,676	0.0%
2018	21.2. Commercial auto physical damage	10984	Ansur Amer Ins	Property and Casualty	MI	141,790	114,535	167,914	170,491	0.1%
2018	21.2. Commercial auto physical damage	11150	Arch Ins Co	Property and Casualty	MO	1,279,696	1,175,309	587,366	680,115	0.5%
2018	21.2. Commercial auto physical damage	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	32,858	21,757	44,850	46,685	0.0%
2018	21.2. Commercial auto physical damage	19860	Argonaut Great Central Ins Co	Property and Casualty	IL	272,999	275,802	110,615	90,653	0.1%
2018	21.2. Commercial auto physical damage	19801	Argonaut Ins Co	Property and Casualty	IL	120,719	105,039	252,566	199,338	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	19828	Argonaut Midwest Ins Co	Property and Casualty	IL	349,019	334,997	80,443	110,563	0.1%
2018	21.2. Commercial auto physical damage	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	-1,945	0.0%
2018	21.2. Commercial auto physical damage	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	0	-2,233	0.0%
2018	21.2. Commercial auto physical damage	21865	Associated Ind Corp	Property and Casualty	CA	6,536	5,350	9,365	5,894	0.0%
2018	21.2. Commercial auto physical damage	35629	Association Cas Ins Co	Property and Casualty	TX	0	0	0	-14	0.0%
2018	21.2. Commercial auto physical damage	42846	Atlantic Cas Ins Co	Property and Casualty	NC	627,200	610,249	475,042	413,432	0.2%
2018	21.2. Commercial auto physical damage	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	169,201	171,991	196,933	202,112	0.1%
2018	21.2. Commercial auto physical damage	18988	Auto Owners Ins Co	Property and Casualty	MI	6,050,128	5,647,451	3,462,179	3,776,351	2.4%
2018	21.2. Commercial auto physical damage	37273	Axis Ins Co	Property and Casualty	IL	191,260	175,992	97,055	118,347	0.1%
2018	21.2. Commercial auto physical damage	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-450	0.0%
2018	21.2. Commercial auto physical damage	24813	Balboa Ins Co	Property and Casualty	CA	0	40	1,000	1,000	0.0%
2018	21.2. Commercial auto physical damage	39462	Berkley Assur Co	Authorized Surplus Lines Writer	IA	2,866	7,483	0	-100	0.0%
2018	21.2. Commercial auto physical damage	38911	Berkley Natl Ins Co	Property and Casualty	IA	135,441	127,595	77,995	76,608	0.1%
2018	21.2. Commercial auto physical damage	29580	Berkley Regional Ins Co	Property and Casualty	IA	43,193	44,529	27,533	20,040	0.0%
2018	21.2. Commercial auto physical damage	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	NE	400,041	442,231	58,188	4,138	0.2%
2018	21.2. Commercial auto physical damage	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	63,553	62,839	56,992	74,082	0.0%
2018	21.2. Commercial auto physical damage	20095	BITCO Gen Ins Corp	Property and Casualty	IL	897,213	926,291	422,821	421,378	0.4%
2018	21.2. Commercial auto physical damage	20109	BITCO Natl Ins Co	Property and Casualty	IL	18,896	45,574	40,725	29,519	0.0%
2018	21.2. Commercial auto physical damage	13551	Blackboard Specialty Ins Co	Authorized Surplus Lines Writer	DE	66,752	66,752	31,753	55,751	0.0%
2018	21.2. Commercial auto physical damage	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	610,466	606,242	266,540	300,661	0.2%
2018	21.2. Commercial auto physical damage	10844	Builders Mut Ins Co	Property and Casualty	NC	564,148	488,838	422,933	405,249	0.2%
2018	21.2. Commercial auto physical damage	13036	Builders Premier Ins Co	Property and Casualty	NC	2,392,867	2,278,100	1,784,670	2,014,697	1.0%
2018	21.2. Commercial auto physical damage	23620	Burlington Ins Co	Authorized Surplus Lines Writer	IL	13,736	2,938	0	0	0.0%
2018	21.2. Commercial auto physical damage	10464	Canal Ins Co	Property and Casualty	SC	4,445,794	4,734,505	2,887,897	2,843,029	1.8%
2018	21.2. Commercial auto physical damage	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	15,134	5,205	0	202	0.0%
2018	21.2. Commercial auto physical damage	10472	Capitol Ind Corp	Property and Casualty	WI	907	916	0	-325	0.0%
2018	21.2. Commercial auto physical damage	10510	Carolina Cas Ins Co	Property and Casualty	IA	2,800	23,314	-6,864	-6,864	0.0%
2018	21.2. Commercial auto physical damage	24503	Catlin Ind Co	Property and Casualty	DE	7	360	0	10,610	0.0%
2018	21.2. Commercial auto physical damage	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	13,716	13,396	0	149	0.0%
2018	21.2. Commercial auto physical damage	20230	Central Mut Ins Co	Property and Casualty	OH	1,764,865	1,467,403	1,060,670	1,035,616	0.7%
2018	21.2. Commercial auto physical damage	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	857,918	874,852	869,681	999,767	0.3%
2018	21.2. Commercial auto physical damage	10642	Cherokee Ins Co	Property and Casualty	MI	434,853	413,613	239,820	374,735	0.2%
2018	21.2. Commercial auto physical damage	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	0	2,544	0	-9,363	0.0%
2018	21.2. Commercial auto physical damage	18767	Church Mut Ins Co	Property and Casualty	WI	486,787	459,388	62,066	71,828	0.2%
2018	21.2. Commercial auto physical damage	22004	CIM Ins Corp	Authorized Surplus Lines Writer	MI	0	0	0	5,561	0.0%
2018	21.2. Commercial auto physical damage	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	0	0	0	1	0.0%
2018	21.2. Commercial auto physical damage	37745	Clear Blue Specialty Ins Co	Property and Casualty	NC	40,044	8,612	2,105	5,944	0.0%
2018	21.2. Commercial auto physical damage	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	282,154	269,227	-58	-20,057	0.1%
2018	21.2. Commercial auto physical damage	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	-1	0.0%
2018	21.2. Commercial auto physical damage	19410	Commerce & Industry Ins Co	Property and Casualty	NY	52,419	62,366	55,469	16,358	0.0%
2018	21.2. Commercial auto physical damage	29734	Conifer Ins Co	Authorized Surplus Lines Writer	MI	0	0	9,000	12,000	0.0%
2018	21.2. Commercial auto physical damage	20443	Continental Cas Co	Property and Casualty	IL	118,334	121,824	82,101	104,270	0.0%
2018	21.2. Commercial auto physical damage	35289	Continental Ins Co	Property and Casualty	PA	190,228	150,231	132,633	131,446	0.1%
2018	21.2. Commercial auto physical damage	10804	Continental Western Ins Co	Property and Casualty	IA	154,919	162,004	42,651	41,798	0.1%
2018	21.2. Commercial auto physical damage	10499	CorePointe Ins Co	Property and Casualty	DE	468	468	12,969	-57,670	0.0%
2018	21.2. Commercial auto physical damage	10847	Cumis Ins Society Inc	Property and Casualty	IA	328,913	364,048	123,678	131,371	0.1%
2018	21.2. Commercial auto physical damage	35483	Daily Underwriters Of Amer	Property and Casualty	PA	349,192	327,183	136,129	132,251	0.1%
2018	21.2. Commercial auto physical damage	42587	Depositors Ins Co	Property and Casualty	IA	84,481	92,295	25,920	50,063	0.0%
2018	21.2. Commercial auto physical damage	42048	Diamond State Ins Co	Property and Casualty	IN	-647	2,190	7,458	-204	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	-27,501	-17,432	0.0%
2018	21.2. Commercial auto physical damage	13692	Donegal Mut Ins Co	Property and Casualty	PA	295,029	265,340	260,097	261,897	0.1%
2018	21.2. Commercial auto physical damage	28649	Eastern Atlantic Ins Co	Property and Casualty	PA	249,934	238,149	174,217	166,983	0.1%
2018	21.2. Commercial auto physical damage	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	674,518	541,539	145,099	136,927	0.3%
2018	21.2. Commercial auto physical damage	21407	Emcasco Ins Co	Property and Casualty	IA	614,658	665,516	625,980	628,030	0.2%
2018	21.2. Commercial auto physical damage	21326	Empire Fire & Marine Ins Co	Property and Casualty	IL	1,338,770	1,338,346	494,449	475,538	0.5%
2018	21.2. Commercial auto physical damage	21458	Employers Ins Co of Wausau	Property and Casualty	WI	249,953	421,406	116,033	114,586	0.1%
2018	21.2. Commercial auto physical damage	21415	Employers Mut Cas Co	Property and Casualty	IA	2,157,309	2,250,359	1,358,153	1,391,922	0.9%
2018	21.2. Commercial auto physical damage	26271	Erie Ins Exch	Reciprocal	PA	14,324,224	13,605,823	9,752,599	9,821,547	5.7%
2018	21.2. Commercial auto physical damage	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	5,288	8,804	0	-1,455	0.0%
2018	21.2. Commercial auto physical damage	16044	Everest Denali Ins Co	Property and Casualty	DE	176,036	59,224	52,333	103,689	0.1%
2018	21.2. Commercial auto physical damage	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	494,598	350,222	1,164	84,234	0.2%
2018	21.2. Commercial auto physical damage	10120	Everest Natl Ins Co	Property and Casualty	DE	700,576	688,843	621,331	714,635	0.3%
2018	21.2. Commercial auto physical damage	26921	Everest Reins Co	Property and Casualty	DE	0	0	0	399	0.0%
2018	21.2. Commercial auto physical damage	11045	Excelsior Ins Co	Property and Casualty	NH	5,502	8,249	8,693	206,713	0.0%
2018	21.2. Commercial auto physical damage	31925	Falls Lake Natl Ins Co	Property and Casualty	OH	180,448	260,339	80,930	180,731	0.1%
2018	21.2. Commercial auto physical damage	13838	Farmland Mut Ins Co	Property and Casualty	IA	300,136	327,219	370,938	388,169	0.1%
2018	21.2. Commercial auto physical damage	10178	FCCI Ins Co	Property and Casualty	FL	1,465,156	1,320,574	957,562	1,061,477	0.6%
2018	21.2. Commercial auto physical damage	20281	Federal Ins Co	Property and Casualty	IN	603,201	547,892	335,330	322,618	0.2%
2018	21.2. Commercial auto physical damage	13935	Federated Mut Ins Co	Property and Casualty	MN	2,790,731	2,689,923	1,357,870	1,320,634	1.1%
2018	21.2. Commercial auto physical damage	16024	Federated Reserve Ins Co	Property and Casualty	MN	140,106	57,707	0	1,347	0.1%
2018	21.2. Commercial auto physical damage	11118	Federated Rural Electric Ins Exch	Property and Casualty	KS	199,908	198,364	152,428	338,126	0.1%
2018	21.2. Commercial auto physical damage	28304	Federated Serv Ins Co	Property and Casualty	MN	945,129	900,941	482,314	489,046	0.4%
2018	21.2. Commercial auto physical damage	39306	Fidelity & Deposit Co Of MD	Property and Casualty	IL	0	0	518	518	0.0%
2018	21.2. Commercial auto physical damage	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	0	0	-5,205	-3,131	0.0%
2018	21.2. Commercial auto physical damage	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-351	0.0%
2018	21.2. Commercial auto physical damage	21873	Firemans Fund Ins Co	Property and Casualty	CA	36,164	30,935	39,329	57,986	0.0%
2018	21.2. Commercial auto physical damage	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	252,021	255,154	148,106	132,575	0.1%
2018	21.2. Commercial auto physical damage	10676	First Guard Ins Co	Property and Casualty	AZ	1,308,738	1,308,738	606,145	663,200	0.5%
2018	21.2. Commercial auto physical damage	33588	First Liberty Ins Corp	Property and Casualty	IL	339,146	357,241	383,236	379,980	0.1%
2018	21.2. Commercial auto physical damage	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	43,052	44,037	32,803	75,093	0.0%
2018	21.2. Commercial auto physical damage	10859	First Nonprofit Ins Co	Property and Casualty	DE	20,165	17,055	3,971	3,971	0.0%
2018	21.2. Commercial auto physical damage	40100	Firstline Natl Ins Co	Property and Casualty	MD	3,229	3,005	0	86	0.0%
2018	21.2. Commercial auto physical damage	13978	Florists Mut Ins Co	Property and Casualty	IL	158,423	152,529	197,485	196,306	0.1%
2018	21.2. Commercial auto physical damage	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	51,861	81,661	27,265	24,162	0.0%
2018	21.2. Commercial auto physical damage	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	27,231	42,151	8,349	6,754	0.0%
2018	21.2. Commercial auto physical damage	41513	Foremost Signature Ins Co	Property and Casualty	MI	55,602	76,374	4,878	1,040	0.0%
2018	21.2. Commercial auto physical damage	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	3,191,122	2,729,660	2,009,063	2,061,156	1.3%
2018	21.2. Commercial auto physical damage	22209	Freedom Specialty Ins Co	Property and Casualty	OH	-1,135	88,270	60,874	62,698	0.0%
2018	21.2. Commercial auto physical damage	22055	Geico Ind Co	Property and Casualty	MD	0	0	0	5	0.0%
2018	21.2. Commercial auto physical damage	24414	General Cas Co Of WI	Property and Casualty	WI	173,409	181,152	159,793	432,312	0.1%
2018	21.2. Commercial auto physical damage	24732	General Ins Co Of Amer	Property and Casualty	NH	19,111	24,007	3,583	4,400	0.0%
2018	21.2. Commercial auto physical damage	20559	General Security Ind Co of AZ	Authorized Surplus Lines Writer	AZ	453,506	369,818	76,818	198,042	0.2%
2018	21.2. Commercial auto physical damage	11258	Georgia Cas & Surety Co	Property and Casualty	GA	0	0	0	-16	0.0%
2018	21.2. Commercial auto physical damage	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	0	0	0	-18	0.0%
2018	21.2. Commercial auto physical damage	22063	Government Employees Ins Co	Property and Casualty	MD	163,024	70,835	0	1,873	0.1%
2018	21.2. Commercial auto physical damage	23809	Granite State Ins Co	Property and Casualty	IL	106,028	111,244	237,277	166,457	0.0%
2018	21.2. Commercial auto physical damage	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	429,513	412,743	230,659	197,555	0.2%
2018	21.2. Commercial auto physical damage	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	86,083	83,604	47,766	70,482	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	26344	Great Amer Assur Co	Property and Casualty	OH	2,095,590	1,947,738	821,845	863,978	0.8%
2018	21.2. Commercial auto physical damage	16691	Great Amer Ins Co	Property and Casualty	OH	178,817	149,838	21,521	30,279	0.1%
2018	21.2. Commercial auto physical damage	22136	Great Amer Ins Co of NY	Property and Casualty	NY	51,337	59,546	64,624	69,737	0.0%
2018	21.2. Commercial auto physical damage	25224	Great Divide Ins Co	Property and Casualty	ND	473,044	425,882	212,272	225,426	0.2%
2018	21.2. Commercial auto physical damage	18694	Great Midwest Ins Co	Property and Casualty	TX	2,964	2,999	1,874	-14,697	0.0%
2018	21.2. Commercial auto physical damage	20303	Great Northern Ins Co	Property and Casualty	IN	387,031	346,926	392,799	446,107	0.2%
2018	21.2. Commercial auto physical damage	11371	Great West Cas Co	Property and Casualty	NE	2,143,373	2,348,890	1,046,649	1,240,825	0.9%
2018	21.2. Commercial auto physical damage	22322	Greenwich Ins Co	Property and Casualty	DE	246,078	243,403	156,832	462,248	0.1%
2018	21.2. Commercial auto physical damage	15032	Guideone Mut Ins Co	Property and Casualty	IA	189,976	201,733	82,227	91,204	0.1%
2018	21.2. Commercial auto physical damage	10956	Guilford Ins Co	Authorized Surplus Lines Writer	IL	2,280	5,818	0	0	0.0%
2018	21.2. Commercial auto physical damage	19530	Hallmark Natl Ins Co	Property and Casualty	AZ	3,857	3,857	0	2,537	0.0%
2018	21.2. Commercial auto physical damage	36064	Hanover Amer Ins Co	Property and Casualty	NH	170,164	169,683	-13,155	-10,256	0.1%
2018	21.2. Commercial auto physical damage	22292	Hanover Ins Co	Property and Casualty	NH	52,830	50,517	46,056	46,835	0.0%
2018	21.2. Commercial auto physical damage	26433	Harco Natl Ins Co	Property and Casualty	IL	837,191	872,478	445,547	359,193	0.3%
2018	21.2. Commercial auto physical damage	14141	Harford Mut Ins Co	Property and Casualty	MD	742,726	701,287	554,648	538,174	0.3%
2018	21.2. Commercial auto physical damage	23582	Harleysville Ins Co	Property and Casualty	OH	196,833	190,660	210,435	207,386	0.1%
2018	21.2. Commercial auto physical damage	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	19,095	40,159	43,791	44,704	0.0%
2018	21.2. Commercial auto physical damage	26182	Harleysville Worcester Ins Co	Property and Casualty	OH	127,854	171,725	226,117	229,553	0.1%
2018	21.2. Commercial auto physical damage	22357	Hartford Accident & Ind Co	Property and Casualty	CT	511,103	456,731	453,152	523,704	0.2%
2018	21.2. Commercial auto physical damage	29424	Hartford Cas Ins Co	Property and Casualty	IN	221,379	191,631	157,960	132,173	0.1%
2018	21.2. Commercial auto physical damage	19682	Hartford Fire Ins Co	Property and Casualty	CT	1,451,574	1,255,522	1,014,781	1,019,172	0.6%
2018	21.2. Commercial auto physical damage	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	152,781	91,858	81,680	58,266	0.1%
2018	21.2. Commercial auto physical damage	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	295,562	314,306	125,309	180,555	0.1%
2018	21.2. Commercial auto physical damage	41343	HDI Global Ins Co	Property and Casualty	IL	26,519	39,526	1,113	-45,403	0.0%
2018	21.2. Commercial auto physical damage	10200	Hiscox Ins Co Inc	Property and Casualty	IL	1,891	0	0	-11,089	0.0%
2018	21.2. Commercial auto physical damage	25054	Hudson Ins Co	Property and Casualty	DE	94,147	95,100	139,682	151,189	0.0%
2018	21.2. Commercial auto physical damage	35408	Imperium Ins Co	Property and Casualty	TX	48,941	46,940	-4,636	822	0.0%
2018	21.2. Commercial auto physical damage	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	45,309	47,760	11,951	6,532	0.0%
2018	21.2. Commercial auto physical damage	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	53,140	129,588	168,578	151,926	0.0%
2018	21.2. Commercial auto physical damage	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	2,487	0.0%
2018	21.2. Commercial auto physical damage	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	312,337	358,291	126,444	151,986	0.1%
2018	21.2. Commercial auto physical damage	22780	Integon Gen Ins Corp	Property and Casualty	NC	1,442,483	1,140,791	615,165	626,645	0.6%
2018	21.2. Commercial auto physical damage	22772	Integon Ind Corp	Property and Casualty	NC	7,290,215	5,998,671	3,016,760	3,422,775	2.9%
2018	21.2. Commercial auto physical damage	29742	Integon Natl Ins Co	Property and Casualty	NC	5,093,884	5,125,281	2,166,689	2,266,250	2.0%
2018	21.2. Commercial auto physical damage	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	7,373	6,483	0	-5,998	0.0%
2018	21.2. Commercial auto physical damage	10749	Intrepid Ins Co	Property and Casualty	IA	2,700	1,685	11,779	12,861	0.0%
2018	21.2. Commercial auto physical damage	13722	Knightbrook Ins Co	Property and Casualty	DE	144,326	229,561	288,283	304,278	0.1%
2018	21.2. Commercial auto physical damage	26077	Lancer Ins Co	Property and Casualty	IL	791,912	811,803	426,634	671,941	0.3%
2018	21.2. Commercial auto physical damage	42404	Liberty Ins Corp	Property and Casualty	IL	181,417	132,680	63,072	69,792	0.1%
2018	21.2. Commercial auto physical damage	19917	Liberty Ins Underwriters Inc	Property and Casualty	IL	0	0	0	-6,422	0.0%
2018	21.2. Commercial auto physical damage	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	1,504,663	1,469,607	729,121	830,821	0.6%
2018	21.2. Commercial auto physical damage	23043	Liberty Mut Ins Co	Property and Casualty	MA	28,605	31,994	7,669	-12,141	0.0%
2018	21.2. Commercial auto physical damage	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	0	0	0	-5,944	0.0%
2018	21.2. Commercial auto physical damage	33600	LM Ins Corp	Property and Casualty	IL	141,302	93,500	144,037	152,759	0.1%
2018	21.2. Commercial auto physical damage	36897	Manufacturers Alliance Ins Co	Property and Casualty	PA	102,410	92,967	53,054	80,657	0.0%
2018	21.2. Commercial auto physical damage	28932	Markel Amer Ins Co	Property and Casualty	VA	0	0	0	-387	0.0%
2018	21.2. Commercial auto physical damage	38970	Markel Ins Co	Property and Casualty	IL	560,199	524,590	235,461	248,857	0.2%
2018	21.2. Commercial auto physical damage	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	230,037	231,375	19,971	39,564	0.1%
2018	21.2. Commercial auto physical damage	10784	Maxum Cas Ins Co	Property and Casualty	CT	0	0	0	-25	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	0	0	0	-4,252	0.0%
2018	21.2. Commercial auto physical damage	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	100,146	85,792	2,597	792	0.0%
2018	21.2. Commercial auto physical damage	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	70,524	7,235	26,664	43,309	0.0%
2018	21.2. Commercial auto physical damage	23418	Mid Continent Cas Co	Property and Casualty	OH	0	1,973	0	0	0.0%
2018	21.2. Commercial auto physical damage	23434	Middlesex Ins Co	Property and Casualty	WI	349,386	267,839	320,548	362,416	0.1%
2018	21.2. Commercial auto physical damage	26662	Milford Cas Ins Co	Property and Casualty	DE	50,027	28,169	5,921	6,834	0.0%
2018	21.2. Commercial auto physical damage	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	144,433	117,151	43,466	98,840	0.1%
2018	21.2. Commercial auto physical damage	22551	Mitsui Sumitomo Ins USA Inc	Property and Casualty	NY	153,571	135,498	51,280	70,622	0.1%
2018	21.2. Commercial auto physical damage	32506	Monroe Guar Ins Co	Property and Casualty	IN	625,102	595,369	273,073	302,497	0.2%
2018	21.2. Commercial auto physical damage	14613	Montgomery Mut Ins Co	Property and Casualty	MA	30,500	27,595	4,169	4,128	0.0%
2018	21.2. Commercial auto physical damage	13331	Motorists Commercial Mut Ins Co	Property and Casualty	OH	-109	101	0	0	0.0%
2018	21.2. Commercial auto physical damage	22012	Motors Ins Corp	Property and Casualty	MI	4,342,669	4,342,669	5,287,151	5,467,345	1.7%
2018	21.2. Commercial auto physical damage	23663	National Amer Ins Co	Property and Casualty	OK	900	809	0	2	0.0%
2018	21.2. Commercial auto physical damage	11991	National Cas Co	Property and Casualty	OH	2,124,574	2,067,293	1,254,943	1,204,825	0.8%
2018	21.2. Commercial auto physical damage	16217	National Farmers Union Prop & Cas	Property and Casualty	WI	1,836	1,836	0	3,444	0.0%
2018	21.2. Commercial auto physical damage	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	591,155	467,400	156,934	280,651	0.2%
2018	21.2. Commercial auto physical damage	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	217,486	218,898	211,032	237,950	0.1%
2018	21.2. Commercial auto physical damage	23728	National Gen Ins Co	Property and Casualty	MO	157,587	164,444	0	0	0.1%
2018	21.2. Commercial auto physical damage	20087	National Ind Co	Property and Casualty	NE	1,590,259	1,488,527	558,800	689,612	0.6%
2018	21.2. Commercial auto physical damage	32620	National Interstate Ins Co	Property and Casualty	OH	1,243,926	1,426,856	395,567	272,355	0.5%
2018	21.2. Commercial auto physical damage	20052	National Liab & Fire Ins Co	Property and Casualty	CT	693,921	735,118	275,368	231,776	0.3%
2018	21.2. Commercial auto physical damage	22608	National Specialty Ins Co	Property and Casualty	TX	16,437	16,286	6,338	9,338	0.0%
2018	21.2. Commercial auto physical damage	21881	National Surety Corp	Property and Casualty	IL	2,430	3,390	0	-10,706	0.0%
2018	21.2. Commercial auto physical damage	20141	National Trust Ins Co	Property and Casualty	IN	230,301	208,400	79,291	291,089	0.1%
2018	21.2. Commercial auto physical damage	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	406,814	420,545	254,665	214,618	0.2%
2018	21.2. Commercial auto physical damage	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	776,271	667,310	517,730	502,212	0.3%
2018	21.2. Commercial auto physical damage	23760	Nationwide Gen Ins Co	Property and Casualty	OH	1,867,375	1,629,914	1,195,735	1,509,628	0.7%
2018	21.2. Commercial auto physical damage	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	2,333,181	2,301,855	1,143,082	1,515,368	0.9%
2018	21.2. Commercial auto physical damage	23787	Nationwide Mut Ins Co	Property and Casualty	OH	1,093,853	1,337,078	873,360	1,088,891	0.4%
2018	21.2. Commercial auto physical damage	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	289,255	372,530	420,950	432,709	0.1%
2018	21.2. Commercial auto physical damage	42307	Navigators Ins Co	Property and Casualty	NY	5,501	5,521	0	2,422	0.0%
2018	21.2. Commercial auto physical damage	24171	Netherlands Ins Co The	Property and Casualty	NH	309,868	313,478	138,607	143,098	0.1%
2018	21.2. Commercial auto physical damage	23841	New Hampshire Ins Co	Property and Casualty	IL	60,509	63,411	11,775	32,905	0.0%
2018	21.2. Commercial auto physical damage	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	132,724	138,759	54,406	77,541	0.1%
2018	21.2. Commercial auto physical damage	14788	NGM Ins Co	Property and Casualty	FL	610,954	614,032	331,704	316,477	0.2%
2018	21.2. Commercial auto physical damage	29700	North Amer Elite Ins Co	Property and Casualty	NH	51,765	51,205	12,999	10,473	0.0%
2018	21.2. Commercial auto physical damage	29874	North Amer Specialty Ins Co	Property and Casualty	NH	51,726	42,035	2,155	892	0.0%
2018	21.2. Commercial auto physical damage	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	9,487,956	9,283,414	8,608,423	8,929,183	3.8%
2018	21.2. Commercial auto physical damage	21105	North River Ins Co	Property and Casualty	NJ	140,088	157,083	1,479	24,943	0.1%
2018	21.2. Commercial auto physical damage	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	1,651	1,708	0	-2,808	0.0%
2018	21.2. Commercial auto physical damage	24031	Northland Cas Co	Property and Casualty	CT	0	0	0	-1,089	0.0%
2018	21.2. Commercial auto physical damage	24015	Northland Ins Co	Property and Casualty	CT	4,127,094	3,890,012	1,496,936	1,643,925	1.6%
2018	21.2. Commercial auto physical damage	42552	Nova Cas Co	Property and Casualty	NY	112,761	104,187	55,492	27,087	0.0%
2018	21.2. Commercial auto physical damage	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	109,187	105,417	34,681	16,303	0.0%
2018	21.2. Commercial auto physical damage	24074	Ohio Cas Ins Co	Property and Casualty	NH	356,818	341,338	237,358	245,899	0.1%
2018	21.2. Commercial auto physical damage	24082	Ohio Security Ins Co	Property and Casualty	NH	3,005,596	2,690,912	1,708,404	1,681,000	1.2%
2018	21.2. Commercial auto physical damage	24139	Old Republic Gen Ins Corp	Property and Casualty	IL	148,786	149,370	37,223	101,548	0.1%
2018	21.2. Commercial auto physical damage	24147	Old Republic Ins Co	Property and Casualty	PA	1,087,880	956,592	243,699	196,537	0.4%
2018	21.2. Commercial auto physical damage	31143	Old Republic Union Ins Co	Authorized Surplus Lines Writer	IL	94,118	106,692	55,188	42,590	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	32700	Owners Ins Co	Property and Casualty	OH	8,712,510	8,072,721	6,129,585	6,068,619	3.5%
2018	21.2. Commercial auto physical damage	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	-1,758	0.0%
2018	21.2. Commercial auto physical damage	20346	Pacific Ind Co	Property and Casualty	WI	575	566	0	1,979	0.0%
2018	21.2. Commercial auto physical damage	18333	Peerless Ind Ins Co	Property and Casualty	IL	8,253	26,522	28,837	40,175	0.0%
2018	21.2. Commercial auto physical damage	24198	Peerless Ins Co	Property and Casualty	NH	40,856	49,314	15,200	7,715	0.0%
2018	21.2. Commercial auto physical damage	14958	Peninsula Ins Co	Property and Casualty	MD	554,661	514,720	253,192	283,192	0.2%
2018	21.2. Commercial auto physical damage	14982	Penn Millers Ins Co	Property and Casualty	PA	130,593	124,469	139,590	254,106	0.1%
2018	21.2. Commercial auto physical damage	32441	Penn Natl Security Ins Co	Property and Casualty	PA	1,969,851	1,749,930	3,720,781	3,823,057	0.8%
2018	21.2. Commercial auto physical damage	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	0	0	0	6	0.0%
2018	21.2. Commercial auto physical damage	14974	Pennsylvania Lumbermens Mut Ins	Property and Casualty	PA	864,202	834,425	345,148	326,800	0.3%
2018	21.2. Commercial auto physical damage	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	234,794	168,446	91,963	65,941	0.1%
2018	21.2. Commercial auto physical damage	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	PA	7,583	8,279	2,969	3,489	0.0%
2018	21.2. Commercial auto physical damage	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	2,128,782	1,957,325	1,555,538	1,711,654	0.8%
2018	21.2. Commercial auto physical damage	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	114,277	107,226	80,057	77,463	0.0%
2018	21.2. Commercial auto physical damage	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	1,521,617	1,396,338	1,010,082	977,853	0.6%
2018	21.2. Commercial auto physical damage	25623	Phoenix Ins Co	Property and Casualty	CT	649,909	585,428	553,273	618,115	0.3%
2018	21.2. Commercial auto physical damage	30945	Plaza Ins Co	Property and Casualty	IA	45,428	107,523	56,122	17,683	0.0%
2018	21.2. Commercial auto physical damage	37257	Praetorian Ins Co	Property and Casualty	PA	15,762	15,913	29,551	37,940	0.0%
2018	21.2. Commercial auto physical damage	12588	Prime Ins Co	Authorized Surplus Lines Writer	IL	51,996	55,500	0	0	0.0%
2018	21.2. Commercial auto physical damage	24260	Progressive Cas Ins Co	Property and Casualty	OH	0	0	-641	-641	0.0%
2018	21.2. Commercial auto physical damage	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	26,633,535	24,252,295	13,516,288	13,431,851	10.6%
2018	21.2. Commercial auto physical damage	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	169,035	142,794	172,196	278,180	0.1%
2018	21.2. Commercial auto physical damage	12416	Protective Ins Co	Property and Casualty	IN	2,536,583	2,507,527	1,845,524	2,295,854	1.0%
2018	21.2. Commercial auto physical damage	39217	QBE Ins Corp	Property and Casualty	PA	51,919	54,324	19,250	33,891	0.0%
2018	21.2. Commercial auto physical damage	24449	Regent Ins Co	Property and Casualty	WI	47,416	45,680	27,043	42,392	0.0%
2018	21.2. Commercial auto physical damage	12475	Republic Franklin Ins Co	Property and Casualty	OH	292,656	277,505	125,387	131,832	0.1%
2018	21.2. Commercial auto physical damage	13056	RLI Ins Co	Property and Casualty	IL	452,662	449,648	160,184	170,643	0.2%
2018	21.2. Commercial auto physical damage	28053	Rockhill Ins Co	Authorized Surplus Lines Writer	AZ	0	0	-1	-42	0.0%
2018	21.2. Commercial auto physical damage	11134	Rural Trust Ins Co	Property and Casualty	TX	35,360	34,088	3,818	5,345	0.0%
2018	21.2. Commercial auto physical damage	15105	Safety Natl Cas Corp	Property and Casualty	MO	98,796	89,309	74,324	197,867	0.0%
2018	21.2. Commercial auto physical damage	40460	Sagamore Ins Co	Property and Casualty	IN	40,356	47,584	63,316	66,966	0.0%
2018	21.2. Commercial auto physical damage	38300	Samsung Fire & Marine Ins Co Ltd	US Branch of Alien Insurer	NY	0	0	0	-12	0.0%
2018	21.2. Commercial auto physical damage	15580	Scottsdale Ind Co	Property and Casualty	OH	45,864	47,582	29,051	29,862	0.0%
2018	21.2. Commercial auto physical damage	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	146,582	175,436	30,165	-2,619	0.1%
2018	21.2. Commercial auto physical damage	19879	Security Natl Ins Co	Property and Casualty	DE	120,574	136,026	125,253	85,729	0.0%
2018	21.2. Commercial auto physical damage	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	3,504,752	3,250,910	2,833,513	2,707,802	1.4%
2018	21.2. Commercial auto physical damage	19259	Selective Ins Co Of SC	Property and Casualty	IN	2,028,483	2,003,688	974,373	1,058,348	0.8%
2018	21.2. Commercial auto physical damage	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	3,171,611	2,859,786	1,837,371	1,843,009	1.3%
2018	21.2. Commercial auto physical damage	10936	Seneca Ins Co Inc	Property and Casualty	NY	3,968	4,000	3,152	3,273	0.0%
2018	21.2. Commercial auto physical damage	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	438,847	543,550	318,403	340,929	0.2%
2018	21.2. Commercial auto physical damage	28460	Sentry Cas Co	Property and Casualty	WI	0	0	0	-1	0.0%
2018	21.2. Commercial auto physical damage	24988	Sentry Ins A Mut Co	Property and Casualty	WI	531,534	545,484	933,389	645,589	0.2%
2018	21.2. Commercial auto physical damage	21180	Sentry Select Ins Co	Property and Casualty	WI	3,019,930	2,875,329	1,911,963	1,908,588	1.2%
2018	21.2. Commercial auto physical damage	38997	Sompo Japan Fire & Mar Ins Co Amer	Property and Casualty	NY	6,027	5,037	27,607	28,422	0.0%
2018	21.2. Commercial auto physical damage	11126	Sompo Japan Ins Co of Amer	Property and Casualty	NY	286,704	256,497	114,587	111,326	0.1%
2018	21.2. Commercial auto physical damage	26867	Southern Ins Co Of VA	Property and Casualty	VA	352,395	310,083	255,089	265,589	0.1%
2018	21.2. Commercial auto physical damage	26468	Southern Mut Church Ins Co	Property and Casualty	SC	131,255	130,633	49,610	60,710	0.1%
2018	21.2. Commercial auto physical damage	22861	Southern Pilot Ins Co	Property and Casualty	WI	0	0	0	10	0.0%
2018	21.2. Commercial auto physical damage	15709	Southern States Ins Exch	Reciprocal	VA	155,627	146,847	22,264	20,098	0.1%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	20613	Sparta Ins Co	Property and Casualty	CT	0	0	0	-1	0.0%
2018	21.2. Commercial auto physical damage	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	1,898	914	0	3,793	0.0%
2018	21.2. Commercial auto physical damage	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	-1,000	-3,049	0.0%
2018	21.2. Commercial auto physical damage	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	801	0	-215	0.0%
2018	21.2. Commercial auto physical damage	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	-495	0.0%
2018	21.2. Commercial auto physical damage	30481	St Paul Surplus Lines Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	47	0.0%
2018	21.2. Commercial auto physical damage	18023	Star Ins Co	Property and Casualty	MI	33,190	36,280	5,939	9,206	0.0%
2018	21.2. Commercial auto physical damage	40045	Starnet Ins Co	Property and Casualty	IA	98,455	107,245	64,232	62,980	0.0%
2018	21.2. Commercial auto physical damage	38318	Starr Ind & Liab Co	Property and Casualty	TX	476,691	334,497	182,568	254,682	0.2%
2018	21.2. Commercial auto physical damage	25496	StarStone Natl Ins Co	Property and Casualty	DE	2,939	2,886	0	-1,453	0.0%
2018	21.2. Commercial auto physical damage	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	1,082,590	1,046,834	505,730	467,775	0.4%
2018	21.2. Commercial auto physical damage	25135	State Automobile Mut Ins Co	Property and Casualty	OH	6,058	6,105	898	-1,616	0.0%
2018	21.2. Commercial auto physical damage	25178	State Farm Mut Auto Ins Co	Property and Casualty	IL	5,222,454	5,124,793	3,312,941	3,259,766	2.1%
2018	21.2. Commercial auto physical damage	12831	State Natl Ins Co Inc	Property and Casualty	TX	25,329	31,400	7,549	2,549	0.0%
2018	21.2. Commercial auto physical damage	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	106,924	524,515	304,409	236,278	0.0%
2018	21.2. Commercial auto physical damage	12866	T H E Ins Co	Property and Casualty	LA	40,573	64,827	62,590	52,288	0.0%
2018	21.2. Commercial auto physical damage	42376	Technology Ins Co Inc	Property and Casualty	DE	74,014	74,623	46,227	62,083	0.0%
2018	21.2. Commercial auto physical damage	28665	The Cincinnati Cas Co	Property and Casualty	OH	372,607	363,912	314,194	385,620	0.1%
2018	21.2. Commercial auto physical damage	23280	The Cincinnati Ind Co	Property and Casualty	OH	664,892	644,784	192,622	148,472	0.3%
2018	21.2. Commercial auto physical damage	10677	The Cincinnati Ins Co	Property and Casualty	OH	6,885,845	6,819,890	4,269,617	4,535,173	2.7%
2018	21.2. Commercial auto physical damage	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	533,927	541,117	457,079	522,437	0.2%
2018	21.2. Commercial auto physical damage	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	287	52	0	0	0.0%
2018	21.2. Commercial auto physical damage	41238	Trans Pacific Ins Co	Property and Casualty	NY	9,498	3,227	0	269	0.0%
2018	21.2. Commercial auto physical damage	28886	Transguard Ins Co Of Amer Inc	Property and Casualty	IL	289,115	250,750	108,112	125,160	0.1%
2018	21.2. Commercial auto physical damage	20494	Transportation Ins Co	Property and Casualty	IL	92,338	71,502	86,848	92,545	0.0%
2018	21.2. Commercial auto physical damage	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	1,230,887	1,124,234	765,728	1,030,046	0.5%
2018	21.2. Commercial auto physical damage	25658	Travelers Ind Co	Property and Casualty	CT	1,710,720	1,601,231	1,856,965	2,022,805	0.7%
2018	21.2. Commercial auto physical damage	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	1,116,424	1,046,736	608,598	733,458	0.4%
2018	21.2. Commercial auto physical damage	25682	Travelers Ind Co Of CT	Property and Casualty	CT	1,861,987	2,017,527	1,458,734	1,698,267	0.7%
2018	21.2. Commercial auto physical damage	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	3,365,825	3,139,316	1,501,171	1,549,673	1.3%
2018	21.2. Commercial auto physical damage	31003	Tri State Ins Co Of MN	Property and Casualty	IA	20,350	11,115	0	0	0.0%
2018	21.2. Commercial auto physical damage	41106	Triumpe Cas Co	Property and Casualty	OH	-4,633	45,575	26,438	220,842	0.0%
2018	21.2. Commercial auto physical damage	27120	Trumbull Ins Co	Property and Casualty	CT	80,532	70,274	59,735	58,325	0.0%
2018	21.2. Commercial auto physical damage	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	158,361	146,102	8,177	1,807	0.1%
2018	21.2. Commercial auto physical damage	25844	Union Ins Co	Property and Casualty	IA	796,566	787,011	515,183	524,476	0.3%
2018	21.2. Commercial auto physical damage	21423	Union Ins Co Of Providence	Property and Casualty	IA	392,367	424,719	452,142	462,316	0.2%
2018	21.2. Commercial auto physical damage	11770	United Financial Cas Co	Property and Casualty	OH	0	0	-1,458	-1,458	0.0%
2018	21.2. Commercial auto physical damage	13064	United Natl Ins Co	Property and Casualty	PA	0	0	-443	-301	0.0%
2018	21.2. Commercial auto physical damage	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	90,123	71,802	6,336	29,837	0.0%
2018	21.2. Commercial auto physical damage	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	1,057	0.0%
2018	21.2. Commercial auto physical damage	21113	United States Fire Ins Co	Property and Casualty	DE	342,849	602,901	742,872	713,151	0.1%
2018	21.2. Commercial auto physical damage	41181	Universal Underwriters Ins Co	Property and Casualty	IL	4,461,186	4,925,636	-4,675,215	-4,943,417	1.8%
2018	21.2. Commercial auto physical damage	29599	US Specialty Ins Co	Property and Casualty	TX	31,213	27,542	188,584	741,346	0.0%
2018	21.2. Commercial auto physical damage	25976	Utica Mut Ins Co	Property and Casualty	NY	454,764	401,440	117,372	127,294	0.2%
2018	21.2. Commercial auto physical damage	10687	Utica Natl Assur Co	Property and Casualty	NY	167,557	177,122	88,899	101,149	0.1%
2018	21.2. Commercial auto physical damage	20508	Valley Forge Ins Co	Property and Casualty	PA	128,636	111,647	177,832	155,110	0.1%
2018	21.2. Commercial auto physical damage	21172	Vanliner Ins Co	Property and Casualty	MO	202,072	209,151	261,789	242,196	0.1%
2018	21.2. Commercial auto physical damage	44768	Vantapro Specialty Ins Co	Property and Casualty	AR	5,218	1,732	0	748	0.0%
2018	21.2. Commercial auto physical damage	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	135,080	31,704	0	0	0.1%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL 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	21.2. Commercial auto physical damage	26042	Wausau Underwriters Ins Co	Property and Casualty	WI	0	0	0	20,621	0.0%
2018	21.2. Commercial auto physical damage	25011	Wesco Ins Co	Property and Casualty	DE	1,277,677	1,313,054	911,269	583,720	0.5%
2018	21.2. Commercial auto physical damage	44393	West Amer Ins Co	Property and Casualty	IN	110,341	105,520	248,806	250,403	0.0%
2018	21.2. Commercial auto physical damage	24112	Westfield Ins Co	Property and Casualty	OH	1,331,738	1,614,885	954,498	950,524	0.5%
2018	21.2. Commercial auto physical damage	24120	Westfield Natl Ins Co	Property and Casualty	OH	273,018	261,253	235,984	233,414	0.1%
2018	21.2. Commercial auto physical damage	39845	Westport Ins Corp	Property and Casualty	MO	0	0	0	-505	0.0%
2018	21.2. Commercial auto physical damage	11932	White Pine Ins Co	Property and Casualty	MI	48,245	47,024	3,197	6,029	0.0%
2018	21.2. Commercial auto physical damage	24554	XL Ins Amer Inc	Property and Casualty	DE	31,323	33,027	2,330	26,792	0.0%
2018	21.2. Commercial auto physical damage	19607	XL Select	Authorized Surplus Lines Writer	DE	0	0	0	-3	0.0%
2018	21.2. Commercial auto physical damage	37885	XL Specialty Ins Co	Property and Casualty	DE	18,046	16,051	12,303	5,375	0.0%
2018	21.2. Commercial auto physical damage	16535	Zurich Amer Ins Co	Property and Casualty	NY	6,418,390	6,356,901	6,511,666	6,329,634	2.6%
2018	21.2. Commercial auto physical damage	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	589,631	582,471	154,090	67,374	0.2%
2018	21.2. Commercial auto physical damage		TOTAL			250,905,060	240,422,366	153,849,983	158,113,876	100.0%