

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - CREDIT 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	20516	Euler Hermes N Amer Ins Co	Property and Casualty	MD	6,412,578	6,617,860	1,833,306	3,094,774	15%	15.1%
2	11150	Arch Ins Co	Property and Casualty	MO	5,181,004	5,407,400	6,074,082	6,500,175	12%	27.3%
3	10054	Securian Cas Co	Property and Casualty	MN	4,525,042	3,219,048	1,086,006	1,314,069	11%	38.0%
4	28401	American Natl Prop & Cas Co	Property and Casualty	MO	3,959,393	3,386,823	1,089,521	1,140,693	9%	47.3%
5	26344	Great Amer Assur Co	Property and Casualty	OH	3,782,591	3,427,852	2,658,745	3,359,637	9%	56.2%
6	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	3,067,534	3,407,495	2,273,847	2,069,857	7%	63.5%
7	31887	Coface N Amer Ins Co	Property and Casualty	MA	2,626,601	2,383,147	400,188	627,416	6%	69.6%
8	16691	Great Amer Ins Co	Property and Casualty	OH	2,618,965	2,493,829	824,649	1,410,960	6%	75.8%
9	24147	Old Republic Ins Co	Property and Casualty	PA	1,727,600	2,132,827	2,562,498	2,791,014	4%	79.9%
10	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	DE	1,693,480	1,602,312	2,390,107	3,205,083	4%	83.9%
11	25422	Atradius Trade Credit Ins Co	Property and Casualty	MD	1,511,703	1,469,699	115,074	111,428	4%	87.4%
12	26565	Ohio Ind Co	Property and Casualty	OH	1,170,349	1,506,124	1,078,064	962,852	3%	90.2%
13	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	1,144,116	183,837	120,206	215,733	3%	92.9%
14	29980	First Colonial Ins Co	Property and Casualty	FL	1,106,970	1,890,508	2,424,090	2,175,352	3%	95.5%
15	41211	Triton Ins Co	Property and Casualty	TX	522,265	373,708	246,256	280,755	1%	96.7%
16	37621	Toyota Motor Ins Co	Property and Casualty	IA	274,595	233,344	169,297	186,532	1%	97.4%
17	39217	QBE Ins Corp	Property and Casualty	PA	235,201	221,558	-15,131	-53,353	1%	97.9%
18	22667	Ace Amer Ins Co	Property and Casualty	PA	164,467	164,467	31,678	112,174	0%	98.3%
19	34568	Centennial Cas Co	Property and Casualty	AL	154,117	161,046	3,098	-19,902	0%	98.7%
20	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	132,328	128,439	0	55,692	0%	99.0%
21	42986	Standard Guar Ins Co	Property and Casualty	DE	114,674	185,216	30,180	14,965	0%	99.3%
22	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	73,701	73,701	0	45,831	0%	99.4%
23	25011	Wesco Ins Co	Property and Casualty	DE	69,898	69,898	5,124	18,727	0%	99.6%
24	29599	US Specialty Ins Co	Property and Casualty	TX	54,800	53,926	0	18,176	0%	99.7%
25	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	46,073	5,621	0	2,771	0%	99.8%
		<i>ALL OTHERS</i>			69,414	1,121,226	-3,533,865	-3,837,361	0%	100.0%
		<b>TOTAL</b>			<b>42,439,459</b>	<b>41,920,911</b>	<b>21,867,020</b>	<b>25,804,050</b>	<b>100.0%</b>	

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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	28. Credit	22667	Ace Amer Ins Co	Property and Casualty	PA	164,467	164,467	31,678	112,174	0.4%
2018	28. Credit	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	132,328	128,439	0	55,692	0.3%
2018	28. Credit	16624	Allied World Specialty Ins Co	Property and Casualty	DE	35,000	14,110	0	4,161	0.1%
2018	28. Credit	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	45,563	45,570	17,543	-2,419	0.1%
2018	28. Credit	28401	American Natl Prop & Cas Co	Property and Casualty	MO	3,959,393	3,386,823	1,089,521	1,140,693	9.3%
2018	28. Credit	42978	American Security Ins Co	Property and Casualty	DE	18,227	18,227	737	498	0.0%
2018	28. Credit	11150	Arch Ins Co	Property and Casualty	MO	5,181,004	5,407,400	6,074,082	6,500,175	12.2%
2018	28. Credit	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	3,067,534	3,407,495	2,273,847	2,069,857	7.2%
2018	28. Credit	25422	Atradius Trade Credit Ins Co	Property and Casualty	MD	1,511,703	1,469,699	115,074	111,428	3.6%
2018	28. Credit	18279	Bankers Standard Ins Co	Property and Casualty	PA	24	24	0	4	0.0%
2018	28. Credit	34568	Centennial Cas Co	Property and Casualty	AL	154,117	161,046	3,098	-19,902	0.4%
2018	28. Credit	26905	Century Natl Ins Co	Property and Casualty	CA	4	3,146	0	0	0.0%
2018	28. Credit	31887	Coface N Amer Ins Co	Property and Casualty	MA	2,626,601	2,383,147	400,188	627,416	6.2%
2018	28. Credit	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	73,701	73,701	0	45,831	0.2%
2018	28. Credit	10847	Cumis Ins Society Inc	Property and Casualty	IA	0	0	-88,764	-88,764	0.0%
2018	28. Credit	20516	Euler Hermes N Amer Ins Co	Property and Casualty	MD	6,412,578	6,617,860	1,833,306	3,094,774	15.1%
2018	28. Credit	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-209	0.0%
2018	28. Credit	26921	Everest Reins Co	Property and Casualty	DE	2,621	923,673	0	255,782	0.0%
2018	28. Credit	29980	First Colonial Ins Co	Property and Casualty	FL	1,106,970	1,890,508	2,424,090	2,175,352	2.6%
2018	28. Credit	37095	Genworth Financial Assur Corp	Property and Casualty	NC	0	0	-9,194	-9,194	0.0%
2018	28. Credit	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	0	1,604	431	-102,099	0.0%
2018	28. Credit	26344	Great Amer Assur Co	Property and Casualty	OH	3,782,591	3,427,852	2,658,745	3,359,637	8.9%
2018	28. Credit	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	DE	1,693,480	1,602,312	2,390,107	3,205,083	4.0%
2018	28. Credit	16691	Great Amer Ins Co	Property and Casualty	OH	2,618,965	2,493,829	824,649	1,410,960	6.2%
2018	28. Credit	33723	Great Amer Spirit Ins Co	Property and Casualty	OH	0	0	0	-157	0.0%
2018	28. Credit	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	13	0.0%
2018	28. Credit	29742	Integon Natl Ins Co	Property and Casualty	NC	0	28	0	-6,540	0.0%
2018	28. Credit	29874	North Amer Specialty Ins Co	Property and Casualty	NH	0	0	0	-22	0.0%
2018	28. Credit	26565	Ohio Ind Co	Property and Casualty	OH	1,170,349	1,506,124	1,078,064	962,852	2.8%
2018	28. Credit	24147	Old Republic Ins Co	Property and Casualty	PA	1,727,600	2,132,827	2,562,498	2,791,014	4.1%
2018	28. Credit	39217	QBE Ins Corp	Property and Casualty	PA	235,201	221,558	-15,131	-53,353	0.6%
2018	28. Credit	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	0	0	-29,341	-171,201	0.0%
2018	28. Credit	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	1,144,116	183,837	120,206	215,733	2.7%
2018	28. Credit	10054	Securian Cas Co	Property and Casualty	MN	4,525,042	3,219,048	1,086,006	1,314,069	10.7%
2018	28. Credit	42986	Standard Guar Ins Co	Property and Casualty	DE	114,674	185,216	30,180	14,965	0.3%
2018	28. Credit	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-5,299	0.0%
2018	28. Credit	37621	Toyota Motor Ins Co	Property and Casualty	IA	274,595	233,344	169,297	186,532	0.6%
2018	28. Credit	10952	Transamerica Cas Ins Co	Property and Casualty	IA	-7,881	138,403	288,020	279,678	0.0%
2018	28. Credit	41211	Triton Ins Co	Property and Casualty	TX	522,265	373,708	246,256	280,755	1.2%
2018	28. Credit	16667	United Guar Residential Ins Co of NC	Property and Casualty	NC	31,169	31,754	-3,770,905	-3,756,907	0.1%

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2018	28. Credit	29599	US Specialty Ins Co	Property and Casualty	TX	54,800	53,926	0	18,176	0.1%
2018	28. Credit	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	46,073	5,621	0	2,771	0.1%
2018	28. Credit	25011	Wesco Ins Co	Property and Casualty	DE	69,898	69,898	5,124	18,727	0.2%
2018	28. Credit	26220	Yosemite Ins Co	Property and Casualty	OK	-55,313	-55,313	57,608	58,119	-0.1%
2018	28. Credit	16535	Zurich Amer Ins Co	Property and Casualty	NY	0	0	0	-292,805	0.0%
<b>2018</b>	<b>28. Credit</b>		<b>TOTAL</b>			<b>42,439,459</b>	<b>41,920,911</b>	<b>21,867,020</b>	<b>25,804,050</b>	<b>100.0%</b>