

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - WARRANTY 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	25011	Wesco Ins Co	Property and Casualty	DE	12,297,527	10,817,184	9,320,101	9,349,637	29%	29.3%
2	41181	Universal Underwriters Ins Co	Property and Casualty	IL	10,480,119	12,601,272	3,754,969	3,927,426	25%	54.3%
3	16705	Dealers Assur Co	Property and Casualty	OH	7,878,346	4,888,002	5,291,365	5,355,665	19%	73.1%
4	39527	Heritage Ind Co	Property and Casualty	CA	6,573,831	4,174,782	2,407,198	2,419,959	16%	88.8%
5	11162	Insurance Co of the South	Property and Casualty	GA	1,024,549	936,495	648,917	663,706	2%	91.3%
6	24147	Old Republic Ins Co	Property and Casualty	PA	854,219	991,251	447,024	439,393	2%	93.3%
7	11991	National Cas Co	Property and Casualty	OH	821,736	568,030	563,658	567,623	2%	95.3%
8	26492	Courtesy Ins Co	Property and Casualty	FL	749,267	340,364	295,223	312,292	2%	97.1%
9	38318	Starr Ind & Liab Co	Property and Casualty	TX	422,976	85,072	28,240	18,662	1%	98.1%
10	20443	Continental Cas Co	Property and Casualty	IL	340,709	186,568	131,311	150,727	1%	98.9%
		ALL OTHERS			467,104	2,055,073	2,149,903	2,575,769	1%	100.0%
		<b>TOTAL</b>			<b>41,910,383</b>	<b>37,644,093</b>	<b>25,037,909</b>	<b>25,780,859</b>	<b>100.0%</b>	

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**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	30. Warranty	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	0	-64	0.0%
2018	30. Warranty	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	-14	-14	253,317	253,262	0.0%
2018	30. Warranty	21857	American Ins Co	Property and Casualty	OH	0	0	0	-1,611	0.0%
2018	30. Warranty	16810	American Mercury Ins Co	Authorized Surplus Lines Writer	OK	10,572	108,206	67,699	63,340	0.0%
2018	30. Warranty	40142	American Zurich Ins Co	Property and Casualty	IL	0	0	0	30	0.0%
2018	30. Warranty	43460	Aspen Amer Ins Co	Property and Casualty	TX	0	0	0	-4,225	0.0%
2018	30. Warranty	21865	Associated Ind Corp	Property and Casualty	CA	0	0	0	-32	0.0%
2018	30. Warranty	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	-251	0.0%
2018	30. Warranty	10803	Columbia Natl RRG Inc	Risk Retention Group	VT	39,630	26,433	0	0	0.1%
2018	30. Warranty	20443	Continental Cas Co	Property and Casualty	IL	340,709	186,568	131,311	150,727	0.8%
2018	30. Warranty	35289	Continental Ins Co	Property and Casualty	PA	-58,168	1,371,501	1,591,520	1,764,060	-0.1%
2018	30. Warranty	26492	Courtesy Ins Co	Property and Casualty	FL	749,267	340,364	295,223	312,292	1.8%
2018	30. Warranty	16705	Dealers Assur Co	Property and Casualty	OH	7,878,346	4,888,002	5,291,365	5,355,665	18.8%
2018	30. Warranty	12750	Evergreen Natl Ind Co	Authorized Surplus Lines Writer	OH	0	32	0	0	0.0%
2018	30. Warranty	21873	Firemans Fund Ins Co	Property and Casualty	CA	0	0	0	1,137	0.0%
2018	30. Warranty	29980	First Colonial Ins Co	Property and Casualty	FL	27,531	16,975	18,461	16,916	0.1%
2018	30. Warranty	26344	Great Amer Assur Co	Property and Casualty	OH	0	-1	0	-36	0.0%
2018	30. Warranty	16691	Great Amer Ins Co	Property and Casualty	OH	0	13,073	0	-92	0.0%
2018	30. Warranty	22136	Great Amer Ins Co of NY	Property and Casualty	NY	17,030	28,981	0	-17	0.0%
2018	30. Warranty	22322	Greenwich Ins Co	Property and Casualty	DE	0	2,969	0	-5,321	0.0%
2018	30. Warranty	39527	Heritage Ind Co	Property and Casualty	CA	6,573,831	4,174,782	2,407,198	2,419,959	15.7%
2018	30. Warranty	11162	Insurance Co of the South	Property and Casualty	GA	1,024,549	936,495	648,917	663,706	2.4%
2018	30. Warranty	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	-1,455	0.0%
2018	30. Warranty	10051	Lyndon Southern Ins Co	Property and Casualty	DE	336,325	390,258	108,153	151,300	0.8%
2018	30. Warranty	38601	MIC Prop & Cas Ins Corp	Property and Casualty	MI	31,500	31,556	19,698	20,402	0.1%
2018	30. Warranty	11991	National Cas Co	Property and Casualty	OH	821,736	568,030	563,658	567,623	2.0%
2018	30. Warranty	21881	National Surety Corp	Property and Casualty	IL	0	0	0	-159	0.0%
2018	30. Warranty	23841	New Hampshire Ins Co	Property and Casualty	IL	0	2,388	4,566	691	0.0%
2018	30. Warranty	24147	Old Republic Ins Co	Property and Casualty	PA	854,219	991,251	447,024	439,393	2.0%
2018	30. Warranty	38318	Starr Ind & Liab Co	Property and Casualty	TX	422,976	85,072	28,240	18,662	1.0%
2018	30. Warranty	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	83,085	83,085	75,046	306,457	0.2%
2018	30. Warranty	42376	Technology Ins Co Inc	Property and Casualty	DE	565	583	347	545	0.0%
2018	30. Warranty	41181	Universal Underwriters Ins Co	Property and Casualty	IL	10,480,119	12,601,272	3,754,969	3,927,426	25.0%
2018	30. Warranty	40827	Virginia Surety Co Inc	Property and Casualty	IL	-20,952	-20,952	11,096	10,892	0.0%
2018	30. Warranty	25011	Wesco Ins Co	Property and Casualty	DE	12,297,527	10,817,184	9,320,101	9,349,637	29.3%
<b>2018</b>	<b>30. Warranty</b>		<b>TOTAL</b>			<b>41,910,383</b>	<b>37,644,093</b>	<b>25,037,909</b>	<b>25,780,859</b>	<b>100.0%</b>