

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2019**

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	25143	State Farm Fire & Cas Co	Property and Casualty	IL	488,636,090	485,199,828	280,150,137	251,066,828	16.9%	16.9%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	351,834,338	341,539,056	257,853,512	231,114,769	12.2%	29.1%
3	19240	Allstate Ind Co	Property and Casualty	IL	134,388,931	129,058,181	54,416,360	49,142,601	4.7%	33.8%
4	25941	United Serv Automobile Assn	Reciprocal	TX	120,973,994	115,398,169	70,758,701	62,419,744	4.2%	38.0%
5	26263	Erie Ins Co	Property and Casualty	PA	89,564,138	82,403,643	53,560,298	52,409,985	3.1%	41.1%
6	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	89,395,170	91,369,970	53,724,302	42,044,089	3.1%	44.2%
7	23760	Nationwide Gen Ins Co	Property and Casualty	OH	89,019,585	85,019,109	52,757,587	49,985,691	3.1%	47.3%
8	23787	Nationwide Mut Ins Co	Property and Casualty	OH	84,786,990	88,739,781	50,408,956	43,771,588	2.9%	50.2%
9	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	78,669,226	78,818,812	35,210,557	30,529,977	2.7%	52.9%
10	25968	USAA Cas Ins Co	Property and Casualty	TX	78,388,630	73,402,128	47,913,066	44,426,087	2.7%	55.7%
11	26271	Erie Ins Exch	Reciprocal	PA	72,312,122	75,370,297	56,158,255	53,430,028	2.5%	58.2%
12	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	52,009,241	51,740,264	16,647,835	14,154,803	1.8%	60.0%
13	32700	Owners Ins Co	Property and Casualty	OH	51,518,581	47,839,736	25,744,682	21,930,519	1.8%	61.8%
14	19232	Allstate Ins Co	Property and Casualty	IL	51,382,532	53,526,562	22,616,247	20,283,400	1.8%	63.5%
15	10861	Universal Prop & Cas Ins	Property and Casualty	FL	48,287,156	45,595,280	41,879,735	38,627,327	1.7%	65.2%
16	19976	Amica Mut Ins Co	Property and Casualty	RI	42,103,938	39,334,321	36,274,912	32,719,429	1.5%	66.7%
17	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	40,686,903	40,296,657	15,165,986	12,195,508	1.4%	68.1%
18	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	40,577,782	40,946,985	24,588,113	21,505,742	1.4%	69.5%
19	13207	Lighthouse Prop Ins Corp	Property and Casualty	LA	40,253,522	35,296,830	44,634,272	39,007,570	1.4%	70.9%
20	19070	Standard Fire Ins Co	Property and Casualty	CT	39,932,824	35,698,753	20,058,940	20,754,851	1.4%	72.3%
21	18988	Auto Owners Ins Co	Property and Casualty	MI	39,923,843	38,765,439	15,740,746	13,547,279	1.4%	73.7%
22	10969	United Prop & Cas Ins Co	Property and Casualty	FL	38,567,123	36,615,104	40,669,993	34,620,079	1.3%	75.0%
23	10872	American Strategic Ins Corp	Property and Casualty	FL	38,051,164	35,639,567	21,399,790	20,097,443	1.3%	76.3%
24	18600	USAA Gen Ind Co	Property and Casualty	TX	37,744,077	35,211,398	22,021,961	20,645,733	1.3%	77.6%
25	10677	The Cincinnati Ins Co	Property and Casualty	OH	35,196,989	34,728,756	24,248,769	21,261,700	1.2%	78.8%
		<i>ALL OTHERS</i>			<i>610,413,843</i>	<i>581,475,040</i>	<i>415,496,289</i>	<i>333,727,886</i>	<i>21.2%</i>	<i>100.0%</i>
		<b>TOTAL</b>			<b>2,884,618,732</b>	<b>2,799,029,666</b>	<b>1,800,100,001</b>	<b>1,575,420,656</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2019**

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 %
2019	04. Homeowners multiple peril	22667	Ace Amer Ins Co	Property and Casualty	PA	0	0	804,000	804,000	0.0%
2019	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	PA	609,933	554,964	142,075	191,575	0.0%
2019	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	RI	9,880	8,640	0	0	0.0%
2019	04. Homeowners multiple peril	19402	AIG Prop Cas Co	Property and Casualty	IL	6,557,337	6,067,919	5,319,123	-11,595,297	0.2%
2019	04. Homeowners multiple peril	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	11,881	23,909	3,003	4,588	0.0%
2019	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	3,029,190	2,953,804	1,654,013	2,282,169	0.1%
2019	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	IL	134,388,931	129,058,181	54,416,360	49,142,601	4.7%
2019	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	IL	51,382,532	53,526,562	22,616,247	20,283,400	1.8%
2019	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	IA	5,815,706	5,926,197	4,297,582	3,885,374	0.2%
2019	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	-32,914	-873,876	0.0%
2019	04. Homeowners multiple peril	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	40,686,903	40,296,657	15,165,986	12,195,508	1.4%
2019	04. Homeowners multiple peril	29068	I	Property and Casualty	WI	5,584,236	5,580,612	6,953,018	4,968,957	0.2%
2019	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	FL	15,716,390	16,061,617	7,245,500	5,767,894	0.5%
2019	04. Homeowners multiple peril	24066	American Fire & Cas Co	Property and Casualty	NH	0	0	0	-5	0.0%
2019	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	OH	9,622,652	9,332,286	3,743,668	2,888,239	0.3%
2019	04. Homeowners multiple peril	38652	American Modern Select Ins Co	Property and Casualty	OH	0	0	2,809	93,105	0.0%
2019	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	8,620,939	8,612,237	5,198,681	3,857,843	0.3%
2019	04. Homeowners multiple peril	42978	American Security Ins Co	Property and Casualty	DE	0	0	9,627	9,627	0.0%
2019	04. Homeowners multiple peril	41998	American Southern Home Ins Co	Property and Casualty	FL	0	-95	0	0	0.0%
2019	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	FL	38,051,164	35,639,567	21,399,790	20,097,443	1.3%
2019	04. Homeowners multiple peril	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	0	0	0	-193	0.0%
2019	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	RI	42,103,938	39,334,321	36,274,912	32,719,429	1.5%
2019	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Reciprocal	KS	2,949,166	3,022,685	1,682,707	2,441,249	0.1%
2019	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	MI	39,923,843	38,765,439	15,740,746	13,547,279	1.4%
2019	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	19,290,048	17,609,632	11,211,067	10,352,457	0.7%
2019	04. Homeowners multiple peril	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	0	0	3,962	-12,539	0.0%
2019	04. Homeowners multiple peril	24813	Balboa Ins Co	Property and Casualty	CA	0	0	0	-110	0.0%
2019	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	13,548,231	12,518,114	11,287,902	9,859,857	0.5%
2019	04. Homeowners multiple peril	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	588,423	679,478	1,226,231	233,862	0.0%
2019	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	2,283,571	2,348,000	1,505,744	1,212,617	0.1%
2019	04. Homeowners multiple peril	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-5	0.0%
2019	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	OH	22,960,254	22,817,371	12,309,213	13,199,889	0.8%
2019	04. Homeowners multiple peril	26905	Century Natl Ins Co	Property and Casualty	CA	576,439	538,992	159,233	136,419	0.0%
2019	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	1,363,541	1,394,347	881,482	880,433	0.0%
2019	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	269,987	234,834	699,024	-1,668,724	0.0%
2019	04. Homeowners multiple peril	12777	Chubb Ind Ins Co	Property and Casualty	NY	1,189	318	0	111	0.0%
2019	04. Homeowners multiple peril	10052	Chubb Natl Ins Co	Property and Casualty	IN	9,419	2,373	0	845	0.0%
2019	04. Homeowners multiple peril	41335	City Natl Ins Co	Property and Casualty	TX	708,118	285,118	55,643	128,896	0.0%
2019	04. Homeowners multiple peril	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	35,014	5,150	0	1,889	0.0%
2019	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	IL	2,605,930	2,672,145	2,288,817	2,014,821	0.1%
2019	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	MA	1,883,751	1,905,372	1,440,232	1,153,433	0.1%
2019	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	IL	0	0	23,568	-7,926	0.0%
2019	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	PA	89,564,138	82,403,643	53,560,298	52,409,985	3.1%
2019	04. Homeowners multiple peril	26271	Erie Ins Exch	Reciprocal	PA	72,312,122	75,370,297	56,158,255	53,430,028	2.5%
2019	04. Homeowners multiple peril	25712	Esurance Ins Co	Property and Casualty	WI	1,765,553	1,548,129	794,806	773,179	0.1%
2019	04. Homeowners multiple peril	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	785,046	622,665	475,036	181,460	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2019**

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 %
2019	04. Homeowners multiple peril	35181	Executive Risk Ind Inc	Property and Casualty	DE	0	-262	0	40	0.0%
2019	04. Homeowners multiple peril	21652	Farmers Ins Exch	Reciprocal	CA	0	0	0	-80,091	0.0%
2019	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	IN	7,193,029	6,007,583	4,582,042	2,971,408	0.2%
2019	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	CA	0	0	0	-85,022	0.0%
2019	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	803,816	831,384	260,678	196,905	0.0%
2019	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	FL	4,262,034	4,617,271	4,317,719	3,458,016	0.1%
2019	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	2,764,977	2,687,333	1,723,125	1,722,590	0.1%
2019	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	FL	34,273,823	28,014,576	38,032,924	32,401,376	1.2%
2019	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	52,009,241	51,740,264	16,647,835	14,154,803	1.8%
2019	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	3,095,398	3,075,141	1,159,039	1,047,410	0.1%
2019	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	19,959,605	18,481,189	10,351,226	8,678,690	0.7%
2019	04. Homeowners multiple peril	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	334,318	580,498	925,835	588,711	0.0%
2019	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Authorized Surplus Lines Writer	DE	8,253,181	7,265,710	6,409,016	6,102,796	0.3%
2019	04. Homeowners multiple peril	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	-2,069	67,279	112,450	69,220	0.0%
2019	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	268,743	279,075	66,245	65,108	0.0%
2019	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	IN	10,385	2,713	0	996	0.0%
2019	04. Homeowners multiple peril	22322	Greenwich Ins Co	Property and Casualty	DE	0	0	0	1,348	0.0%
2019	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	6,666,499	6,216,526	3,538,976	2,865,744	0.2%
2019	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	NH	281,273	339,191	958,374	-108,171	0.0%
2019	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	NH	356,619	413,942	311,198	68,401	0.0%
2019	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	-37,423	823,163	1,070,266	441,799	0.0%
2019	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	CT	1,342,880	1,496,630	526,522	143,123	0.0%
2019	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	IN	447,918	504,680	104,164	30,861	0.0%
2019	04. Homeowners multiple peril	19682	Hartford Fire Ins Co	Property and Casualty	CT	0	0	0	-597	0.0%
2019	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	2,612,301	2,761,069	816,042	993,466	0.1%
2019	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	8,127,997	8,468,052	3,336,533	3,868,291	0.3%
2019	04. Homeowners multiple peril	14407	Heritage Prop & Cas Ins Co	Property and Casualty	FL	19,519,461	16,533,954	17,647,442	24,357,464	0.7%
2019	04. Homeowners multiple peril	12536	Homeowners of Amer Ins Co	Property and Casualty	TX	1,185,687	465,768	185,410	219,836	0.0%
2019	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	WI	31,615,139	32,150,606	21,380,950	21,918,396	1.1%
2019	04. Homeowners multiple peril	13927	Homesite Ins Co Of The Midwest	Property and Casualty	WI	19,645,142	14,783,601	7,562,384	8,853,704	0.7%
2019	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	IL	2,103,016	2,114,252	874,887	711,919	0.1%
2019	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	8,248,071	7,995,509	3,842,075	3,408,005	0.3%
2019	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-10,533	0.0%
2019	04. Homeowners multiple peril	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	2,478,755	1,648,965	638,750	579,995	0.1%
2019	04. Homeowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	-1,584	0.0%
2019	04. Homeowners multiple peril	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	952,051	1,013,884	5,646,165	-7,971,477	0.0%
2019	04. Homeowners multiple peril	10914	Kemper Independence Ins Co	Property and Casualty	IL	2,937,171	1,397,230	1,034,114	1,692,586	0.1%
2019	04. Homeowners multiple peril	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	92,922	43,632	15,017	20,983	0.0%
2019	04. Homeowners multiple peril	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	3,673,243	3,975,307	5,278,675	-1,785,904	0.1%
2019	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	78,669,226	78,818,812	35,210,557	30,529,977	2.7%
2019	04. Homeowners multiple peril	23043	Liberty Mut Ins Co	Property and Casualty	MA	0	0	3,155,551	3,155,551	0.0%
2019	04. Homeowners multiple peril	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	-611	8,718	0	2,703	0.0%
2019	04. Homeowners multiple peril	13207	Lighthouse Prop Ins Corp	Property and Casualty	LA	40,253,522	35,296,830	44,634,272	39,007,570	1.4%
2019	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	15,809,711	15,648,105	10,885,750	9,078,100	0.5%
2019	04. Homeowners multiple peril	32352	LM Prop & Cas Ins Co	Property and Casualty	IN	0	0	0	59	0.0%
2019	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	VA	1,291,116	751,295	-123,371	-122,784	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2019**

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 %
2019	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	401,165	449,289	392,541	37,968	0.0%
2019	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	IL	0	530	38,148	22,243	0.0%
2019	04. Homeowners multiple peril	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	92,506	106,663	0	-10,350	0.0%
2019	04. Homeowners multiple peril	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	40,577,782	40,946,985	24,588,113	21,505,742	1.4%
2019	04. Homeowners multiple peril	41653	Milbank Ins Co	Property and Casualty	IA	2,968,526	1,278,012	521,294	634,416	0.1%
2019	04. Homeowners multiple peril	26522	Mount Vernon Fire Ins Co	Authorized Surplus Lines Writer	PA	96,182	91,714	20,233	29,899	0.0%
2019	04. Homeowners multiple peril	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	722,997	399,403	142,436	160,382	0.0%
2019	04. Homeowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	0	0	16,613	-20,132	0.0%
2019	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	OH	89,019,585	85,019,109	52,757,587	49,985,691	3.1%
2019	04. Homeowners multiple peril	25453	Nationwide Ins Co Of Amer	Property and Casualty	OH	-269	-269	0	0	0.0%
2019	04. Homeowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	89,395,170	91,369,970	53,724,302	42,044,089	3.1%
2019	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	84,786,990	88,739,781	50,408,956	43,771,588	2.9%
2019	04. Homeowners multiple peril	14788	NGM Ins Co	Property and Casualty	FL	7,282,068	6,920,033	6,207,244	5,868,574	0.3%
2019	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	351,834,338	341,539,056	257,853,512	231,114,769	12.2%
2019	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	19,550,180	18,967,458	11,655,498	7,211,899	0.7%
2019	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	133,974	117,540	0	-2,214	0.0%
2019	04. Homeowners multiple peril	14021	Northwest Farmers Mut Ins Co	Property and Casualty	NC	1,332,043	1,262,312	403,351	408,245	0.0%
2019	04. Homeowners multiple peril	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	963,287	324,696	8,492	32,065	0.0%
2019	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	NH	0	0	0	11	0.0%
2019	04. Homeowners multiple peril	40231	Old Dominion Ins Co	Property and Casualty	FL	0	0	0	100,000	0.0%
2019	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	OH	51,518,581	47,839,736	25,744,682	21,930,519	1.8%
2019	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	WI	1,330,500	2,293,432	1,049,715	760,978	0.0%
2019	04. Homeowners multiple peril	20338	Palomar Specialty Ins Co	Property and Casualty	OR	644,678	115,154	0	0	0.0%
2019	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	NH	0	0	7,268	-27,447	0.0%
2019	04. Homeowners multiple peril	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	82,119	96,787	6,768	2,572	0.0%
2019	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	29,739,671	29,522,528	16,789,708	14,692,676	1.0%
2019	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	160,935	155,311	210,523	139,153	0.0%
2019	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	34,372,763	31,247,814	22,001,860	23,594,426	1.2%
2019	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	1,529,780	1,538,109	280,212	228,144	0.1%
2019	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	PA	10,479,358	10,956,107	7,117,684	8,006,769	0.4%
2019	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	17,744,995	16,812,226	15,314,276	7,231,865	0.6%
2019	04. Homeowners multiple peril	38628	Progressive Northern Ins Co	Property and Casualty	WI	0	0	0	-13	0.0%
2019	04. Homeowners multiple peril	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	256,957	224,030	62,544	68,666	0.0%
2019	04. Homeowners multiple peril	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	0	0	0	534	0.0%
2019	04. Homeowners multiple peril	39217	QBE Ins Corp	Property and Casualty	PA	5,324,129	5,739,466	6,580,019	6,526,109	0.2%
2019	04. Homeowners multiple peril	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	1,157,773	1,040,032	1,729,237	2,822,713	0.0%
2019	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	OH	3,608,748	3,470,785	3,236,221	2,947,369	0.1%
2019	04. Homeowners multiple peril	13056	RLI Ins Co	Property and Casualty	IL	2,296,680	2,568,468	1,020,941	1,260,181	0.1%
2019	04. Homeowners multiple peril	42595	Rockingham Cas Co	Authorized Surplus Lines Writer	VA	18,735	14,823	0	0	0.0%
2019	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	20,744,758	19,532,567	9,075,735	8,090,276	0.7%
2019	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	2,415,964	2,075,638	901,094	581,802	0.1%
2019	04. Homeowners multiple peril	19259	Selective Ins Co Of SC	Property and Casualty	IN	0	0	0	-70,051	0.0%
2019	04. Homeowners multiple peril	24988	Sentry Ins A Mut Co	Property and Casualty	WI	0	0	0	-3	0.0%
2019	04. Homeowners multiple peril	36560	Service Ins Co	Property and Casualty	FL	3,650,071	2,222,733	860,461	1,430,780	0.1%
2019	04. Homeowners multiple peril	38776	Sirius Amer Ins Co	Property and Casualty	NY	30,720	30,720	14,109	6,313	0.0%
2019	04. Homeowners multiple peril	22888	Southern Fire & Cas Co	Property and Casualty	WI	60,246	238,106	113,465	-317	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2019**

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 %
2019	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	WI	794,511	2,978,051	4,069,468	3,043,631	0.0%
2019	04. Homeowners multiple peril	24376	Spinnaker Ins Co	Property and Casualty	IL	4,226,835	3,762,125	1,569,588	595,855	0.1%
2019	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	CT	39,932,824	35,698,753	20,058,940	20,754,851	1.4%
2019	04. Homeowners multiple peril	44776	StarStone Specialty Ins Co	Authorized Surplus Lines Writer	DE	31,828	111,468	165,630	143,113	0.0%
2019	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	4,316,581	4,513,808	1,757,408	651,416	0.1%
2019	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	OH	10,103,466	10,422,944	7,056,578	5,793,474	0.4%
2019	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	IL	488,636,090	485,199,828	280,150,137	251,066,828	16.9%
2019	04. Homeowners multiple peril	12831	State Natl Ins Co Inc	Property and Casualty	TX	0	0	-2,000	-27,000	0.0%
2019	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	6,582,192	6,842,885	4,367,094	4,863,086	0.2%
2019	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	IL	6,658,895	6,649,709	3,631,933	3,949,620	0.2%
2019	04. Homeowners multiple peril	10677	The Cincinnati Ins Co	Property and Casualty	OH	35,196,989	34,728,756	24,248,769	21,261,700	1.2%
2019	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	NC	8,951,454	8,604,266	4,177,811	4,601,979	0.3%
2019	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	CT	720,639	744,540	365,115	447,009	0.0%
2019	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	397,415	405,449	100,099	95,180	0.0%
2019	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	3,181,842	3,120,265	2,203,991	2,228,148	0.1%
2019	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	3,494,334	3,371,024	1,770,484	1,916,068	0.1%
2019	04. Homeowners multiple peril	16188	Trisura Specialty Ins Co	Property and Casualty	OK	92,476	14,648	0	11,057	0.0%
2019	04. Homeowners multiple peril	27120	Trumbull Ins Co	Property and Casualty	CT	0	0	0	-24,866	0.0%
2019	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	248,870	274,358	89,769	181,178	0.0%
2019	04. Homeowners multiple peril	10969	United Prop & Cas Ins Co	Property and Casualty	FL	38,567,123	36,615,104	40,669,993	34,620,079	1.3%
2019	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Reciprocal	TX	120,973,994	115,398,169	70,758,701	62,419,744	4.2%
2019	04. Homeowners multiple peril	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	-23,670	234,330	1,270,639	898,639	0.0%
2019	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	9,520,837	10,398,318	8,154,081	3,515,468	0.3%
2019	04. Homeowners multiple peril	10915	Unitrin Direct Prop & Cas Co	Property and Casualty	IL	0	0	1,914	2,858	0.0%
2019	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	13,698,225	14,722,462	9,793,451	7,245,464	0.5%
2019	04. Homeowners multiple peril	32972	Universal Ins Co	Property and Casualty	NC	232,767	206,024	148,306	145,298	0.0%
2019	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	TX	17,662,570	16,743,489	12,453,673	10,555,627	0.6%
2019	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	FL	48,287,156	45,595,280	41,879,735	38,627,327	1.7%
2019	04. Homeowners multiple peril	25968	USAA Cas Ins Co	Property and Casualty	TX	78,388,630	73,402,128	47,913,066	44,426,087	2.7%
2019	04. Homeowners multiple peril	18600	USAA Gen Ind Co	Property and Casualty	TX	37,744,077	35,211,398	22,021,961	20,645,733	1.3%
2019	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	NY	105,211	112,356	124,223	108,301	0.0%
2019	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	PA	0	0	0	392	0.0%
2019	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	NY	9,508,857	9,776,286	7,035,927	6,423,864	0.3%
2019	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	80,688	131,773	0	0	0.0%
2019	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	IN	0	0	0	15	0.0%
2019	04. Homeowners multiple peril	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	165,546	102,935	28,015	44,639	0.0%
2019	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	2,701,233	2,628,928	1,374,377	836,322	0.1%
<b>2019</b>	<b>04. Homeowners multiple peril</b>		<b>TOTAL</b>			<b>2,884,618,732</b>	<b>2,799,029,666</b>	<b>1,800,100,001</b>	<b>1,575,420,656</b>	<b>100.0%</b>