

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2020

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	513,557,552	499,063,745	295,704,205	324,186,707	16.7%	16.7%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	377,206,078	363,197,674	288,989,027	296,941,859	12.3%	29.0%
3	25941	United Serv Automobile Assn	Reciprocal	TX	130,666,041	125,708,873	72,758,622	73,063,552	4.3%	33.3%
4	19240	Allstate Ind Co	Property and Casualty	IL	122,769,168	128,954,283	52,087,551	56,214,808	4.0%	37.3%
5	26263	Erie Ins Co	Property and Casualty	PA	103,861,358	95,826,987	66,888,532	70,036,637	3.4%	40.7%
6	23760	Nationwide Gen Ins Co	Property and Casualty	OH	94,963,992	91,713,069	58,774,842	57,099,911	3.1%	43.8%
7	25968	USAA Cas Ins Co	Property and Casualty	TX	86,768,657	82,327,804	53,181,910	55,078,111	2.8%	46.6%
8	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	85,000,534	87,398,739	46,585,108	44,709,507	2.8%	49.4%
9	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	81,492,822	80,649,606	38,241,751	42,487,626	2.7%	52.0%
10	23787	Nationwide Mut Ins Co	Property and Casualty	OH	77,664,974	82,044,368	47,520,263	44,924,899	2.5%	54.6%
11	26271	Erie Ins Exch	Reciprocal	PA	66,577,751	69,315,623	54,372,704	55,610,643	2.2%	56.7%
12	32700	Owners Ins Co	Property and Casualty	OH	57,188,979	54,000,190	24,412,167	27,274,660	1.9%	58.6%
13	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	54,284,481	53,138,752	19,933,789	19,295,886	1.8%	60.4%
14	10861	Universal Prop & Cas Ins	Property and Casualty	FL	54,167,059	50,739,102	34,404,334	35,988,285	1.8%	62.1%
15	10897	First Protective Ins Co	Property and Casualty	FL	49,596,874	40,777,383	20,866,186	17,174,942	1.6%	63.8%
16	19070	Standard Fire Ins Co	Property and Casualty	CT	46,937,794	43,825,852	26,238,346	30,501,651	1.5%	65.3%
17	19976	Amica Mut Ins Co	Property and Casualty	RI	45,960,073	43,961,321	43,352,714	49,877,624	1.5%	66.8%
18	10969	United Prop & Cas Ins Co	Property and Casualty	FL	45,697,860	42,283,841	20,297,372	15,178,468	1.5%	68.3%
19	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	44,902,483	43,481,343	15,842,537	15,726,515	1.5%	69.7%
20	19232	Allstate Ins Co	Property and Casualty	IL	44,675,804	47,579,502	21,286,951	21,910,999	1.5%	71.2%
21	10872	American Strategic Ins Corp	Property and Casualty	FL	43,435,982	40,553,988	27,214,718	30,295,097	1.4%	72.6%
22	18600	USAA Gen Ind Co	Property and Casualty	TX	42,577,473	40,054,921	27,444,903	27,778,688	1.4%	74.0%
23	13207	Lighthouse Prop Ins Corp	Property and Casualty	LA	42,139,648	41,770,901	23,528,674	25,868,639	1.4%	75.4%
24	25623	Phoenix Ins Co	Property and Casualty	CT	38,725,543	36,931,572	27,078,120	29,248,330	1.3%	76.6%
25	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	38,470,687	39,483,098	28,239,896	27,196,176	1.3%	77.9%
		<i>ALL OTHERS</i>			<i>678,169,878</i>	<i>624,008,043</i>	<i>377,819,208</i>	<i>375,532,745</i>	<i>22.1%</i>	<i>100.0%</i>
		TOTAL			3,067,459,545	2,948,790,580	1,813,064,430	1,869,202,965	100.0%	

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FOR THE YEAR ENDED DECEMBER 31, 2020

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 %
2020	04. Homeowners multiple peril	22667	Ace Amer Ins Co	Property and Casualty	PA	0	0	-300,750	-300,750	0.0%
2020	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	PA	704,516	645,664	266,717	218,217	0.0%
2020	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	RI	9,430	8,262	0	0	0.0%
2020	04. Homeowners multiple peril	19402	AIG Prop Cas Co	Property and Casualty	IL	6,899,003	6,696,167	3,740,355	-10,699,645	0.2%
2020	04. Homeowners multiple peril	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	0	5,609	0	-3,874	0.0%
2020	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	2,901,808	2,941,343	1,405,554	1,732,412	0.1%
2020	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	IL	122,769,168	128,954,283	52,087,551	56,214,808	4.0%
2020	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	IL	44,675,804	47,579,502	21,286,951	21,910,999	1.5%
2020	04. Homeowners multiple peril	37907	Allstate Vehicle & Prop Ins Co	Property and Casualty	IL	25,449,713	11,161,014	2,645,433	3,613,587	0.8%
2020	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	IA	4,969,702	5,379,355	2,766,379	2,813,236	0.2%
2020	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	19,493	19,495	0.0%
2020	04. Homeowners multiple peril	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	44,902,483	43,481,343	15,842,537	15,726,515	1.5%
2020	04. Homeowners multiple peril	29068	I	Property and Casualty	WI	5,418,489	5,472,646	5,858,780	5,718,111	0.2%
2020	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	FL	15,272,469	15,364,300	7,043,060	7,876,034	0.5%
2020	04. Homeowners multiple peril	24066	American Fire & Cas Co	Property and Casualty	NH	0	0	0	5	0.0%
2020	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	OH	12,169,393	11,149,652	4,671,910	4,448,510	0.4%
2020	04. Homeowners multiple peril	38652	American Modern Select Ins Co	Property and Casualty	OH	0	0	0	-1,397	0.0%
2020	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	7,796,818	8,121,954	2,382,251	2,542,008	0.3%
2020	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	FL	43,435,982	40,553,988	27,214,718	30,295,097	1.4%
2020	04. Homeowners multiple peril	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	0	0	0	346	0.0%
2020	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	RI	45,960,073	43,961,321	43,352,714	49,877,624	1.5%
2020	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Reciprocal	KS	2,866,794	2,903,422	2,477,015	1,835,265	0.1%
2020	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	22,452,655	21,080,999	15,069,072	16,860,164	0.7%
2020	04. Homeowners multiple peril	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	21,574	0.0%
2020	04. Homeowners multiple peril	24813	Balboa Ins Co	Property and Casualty	CA	0	0	0	-1,182	0.0%
2020	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	15,855,561	14,600,902	9,480,732	8,398,540	0.5%
2020	04. Homeowners multiple peril	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	668,155	544,300	196,665	235,996	0.0%
2020	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	2,298,067	2,286,842	1,148,627	1,046,562	0.1%
2020	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	OH	21,600,109	22,615,944	13,297,792	12,235,565	0.7%
2020	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	2,836,155	2,794,738	1,173,639	1,232,528	0.1%
2020	04. Homeowners multiple peril	26905	Century Natl Ins Co	Property and Casualty	CA	693,411	640,047	190,433	521,568	0.0%
2020	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	1,374,371	1,366,415	1,029,291	1,092,804	0.0%
2020	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	410,524	329,321	33,753	63,333	0.0%
2020	04. Homeowners multiple peril	12777	Chubb Ind Ins Co	Property and Casualty	NY	1,808	1,585	0	644	0.0%
2020	04. Homeowners multiple peril	10052	Chubb Natl Ins Co	Property and Casualty	IN	21,363	17,624	0	7,339	0.0%
2020	04. Homeowners multiple peril	41335	City Natl Ins Co	Property and Casualty	TX	3,256,373	1,724,373	240,425	343,377	0.1%
2020	04. Homeowners multiple peril	28860	Clear Blue Ins Co	Authorized Surplus Lines Writer	IL	5,094	5,094	0	2,197	0.0%
2020	04. Homeowners multiple peril	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	270,035	173,478	35,984	43,716	0.0%
2020	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	IL	2,433,801	2,534,851	2,351,786	2,397,813	0.1%
2020	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	MA	1,798,585	1,847,878	877,408	868,212	0.1%
2020	04. Homeowners multiple peril	21415	Employers Mut Cas Co	Property and Casualty	IA	0	0	0	850	0.0%
2020	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	IL	0	0	-20,000	-29,990	0.0%
2020	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	PA	103,861,358	95,826,987	66,888,532	70,036,637	3.4%
2020	04. Homeowners multiple peril	26271	Erie Ins Exch	Reciprocal	PA	66,577,751	69,315,623	54,372,704	55,610,643	2.2%
2020	04. Homeowners multiple peril	25712	Esurance Ins Co	Property and Casualty	IL	1,727,574	1,817,178	638,879	538,436	0.1%
2020	04. Homeowners multiple peril	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	1,007,087	856,037	202,103	233,419	0.0%

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2020	04. Homeowners multiple peril	35181	Executive Risk Ind Inc	Property and Casualty	DE	228	107	0	378	0.0%
2020	04. Homeowners multiple peril	21652	Farmers Ins Exch	Reciprocal	CA	0	0	0	-1	0.0%
2020	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	IN	9,283,576	8,501,483	5,492,825	5,790,765	0.3%
2020	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	654,616	739,578	348,264	394,759	0.0%
2020	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	FL	3,315,578	3,866,836	2,101,467	1,611,731	0.1%
2020	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	2,709,609	2,742,513	1,269,662	1,075,038	0.1%
2020	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	FL	49,596,874	40,777,383	20,866,186	17,174,942	1.6%
2020	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	54,284,481	53,138,752	19,933,789	19,295,886	1.8%
2020	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	3,339,110	3,225,752	1,749,442	1,757,375	0.1%
2020	04. Homeowners multiple peril	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	2,670	0.0%
2020	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	23,786,574	21,725,874	12,809,710	13,934,657	0.8%
2020	04. Homeowners multiple peril	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	-1,753	72,984	121,614	-80,390	0.0%
2020	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Authorized Surplus Lines Writer	DE	9,158,633	9,047,874	3,617,035	2,928,981	0.3%
2020	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	252,739	260,639	164,397	173,262	0.0%
2020	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	IN	22,463	18,781	0	7,695	0.0%
2020	04. Homeowners multiple peril	22322	Greenwich Ins Co	Property and Casualty	DE	0	0	0	-226	0.0%
2020	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	8,244,336	7,778,396	3,823,024	4,645,591	0.3%
2020	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	NH	135,069	209,786	317,191	232,083	0.0%
2020	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	NH	169,100	271,818	189,124	275,818	0.0%
2020	04. Homeowners multiple peril	26433	Harco Natl Ins Co	Property and Casualty	IL	288,953	101,677	13,660	4,283	0.0%
2020	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	0	1,522	81,360	-123,223	0.0%
2020	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	CT	1,174,213	1,273,519	356,675	274,751	0.0%
2020	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	IN	367,349	410,213	27,339	5,445	0.0%
2020	04. Homeowners multiple peril	19682	Hartford Fire Ins Co	Property and Casualty	CT	0	0	0	-91	0.0%
2020	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	2,700,230	2,664,418	749,689	362,411	0.1%
2020	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	7,817,249	7,979,344	3,202,461	2,366,510	0.3%
2020	04. Homeowners multiple peril	14407	Heritage Prop & Cas Ins Co	Property and Casualty	FL	26,272,353	23,187,814	23,638,125	21,671,305	0.9%
2020	04. Homeowners multiple peril	12536	Homeowners of Amer Ins Co	Property and Casualty	TX	6,584,458	3,525,603	1,364,925	1,930,203	0.2%
2020	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	WI	29,858,763	30,787,829	19,436,540	16,094,184	1.0%
2020	04. Homeowners multiple peril	13927	Homesite Ins Co Of The Midwest	Property and Casualty	WI	29,986,383	24,024,275	12,059,770	13,790,522	1.0%
2020	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	IL	2,059,237	2,096,454	1,009,879	1,327,645	0.1%
2020	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	8,503,471	8,394,938	4,831,931	6,277,975	0.3%
2020	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-6,811	0.0%
2020	04. Homeowners multiple peril	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	3,984,342	3,591,387	376,997	1,248,892	0.1%
2020	04. Homeowners multiple peril	29742	Integon Natl Ins Co	Property and Casualty	NC	67	67	0	0	0.0%
2020	04. Homeowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	2,541	0.0%
2020	04. Homeowners multiple peril	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	11,383	274,137	1,185,212	-496,189	0.0%
2020	04. Homeowners multiple peril	10914	Kemper Independence Ins Co	Property and Casualty	IL	4,610,719	4,092,309	3,202,323	3,912,527	0.2%
2020	04. Homeowners multiple peril	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	242,209	172,443	70,353	105,689	0.0%
2020	04. Homeowners multiple peril	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	4,022,797	3,730,435	3,283,255	4,351,656	0.1%
2020	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	81,492,822	80,649,606	38,241,751	42,487,626	2.7%
2020	04. Homeowners multiple peril	23043	Liberty Mut Ins Co	Property and Casualty	MA	0	0	-150,854	-150,854	0.0%
2020	04. Homeowners multiple peril	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	0	0	0	-76,789	0.0%
2020	04. Homeowners multiple peril	13207	Lighthouse Prop Ins Corp	Property and Casualty	LA	42,139,648	41,770,901	23,528,674	25,868,639	1.4%
2020	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	16,266,220	15,987,066	9,683,204	9,459,287	0.5%
2020	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	VA	4,433,722	3,361,043	562,141	838,211	0.1%

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2020	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	212,991	313,937	112,956	159,129	0.0%
2020	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	IL	0	0	0	-68,398	0.0%
2020	04. Homeowners multiple peril	25321	Metropolitan Drt Prop & Cas Ins Co	Property and Casualty	RI	80,439	87,230	1,169	-2,951	0.0%
2020	04. Homeowners multiple peril	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	38,470,687	39,483,098	28,239,896	27,196,176	1.3%
2020	04. Homeowners multiple peril	41653	Milbank Ins Co	Property and Casualty	IA	9,292,300	5,613,718	2,094,565	3,464,832	0.3%
2020	04. Homeowners multiple peril	26522	Mount Vernon Fire Ins Co	Authorized Surplus Lines Writer	PA	82,791	88,728	26,121	13,356	0.0%
2020	04. Homeowners multiple peril	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	673,558	724,064	163,057	199,266	0.0%
2020	04. Homeowners multiple peril	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	0	0	0	-394	0.0%
2020	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	OH	94,963,992	91,713,069	58,774,842	57,099,911	3.1%
2020	04. Homeowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	85,000,534	87,398,739	46,585,108	44,709,507	2.8%
2020	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	77,664,974	82,044,368	47,520,263	44,924,899	2.5%
2020	04. Homeowners multiple peril	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	-2,806	-2,806	0	-2	0.0%
2020	04. Homeowners multiple peril	14788	NGM Ins Co	Property and Casualty	FL	8,426,076	7,773,787	6,718,039	7,368,970	0.3%
2020	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	377,206,078	363,197,674	288,989,027	296,941,859	12.3%
2020	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	19,582,485	19,569,828	9,175,312	9,780,406	0.6%
2020	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	207,003	178,185	16,557	19,658	0.0%
2020	04. Homeowners multiple peril	24015	Northland Ins Co	Property and Casualty	CT	0	0	0	207	0.0%
2020	04. Homeowners multiple peril	14021	Northwest Farmers Mut Ins Co	Property and Casualty	NC	1,442,750	1,379,113	665,851	720,071	0.0%
2020	04. Homeowners multiple peril	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	3,321,032	1,927,429	735,464	885,039	0.1%
2020	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	NH	0	0	0	80	0.0%
2020	04. Homeowners multiple peril	40231	Old Dominion Ins Co	Property and Casualty	FL	0	0	0	-100,000	0.0%
2020	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	OH	57,188,979	54,000,190	24,412,167	27,274,660	1.9%
2020	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	WI	-9,630	414,085	570,476	296,686	0.0%
2020	04. Homeowners multiple peril	20338	Palomar Specialty Ins Co	Property and Casualty	OR	5,965,838	2,883,922	502,818	774,926	0.2%
2020	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	NH	0	0	8,354	17,364	0.0%
2020	04. Homeowners multiple peril	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	-1,259	29,400	0	-241	0.0%
2020	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	30,919,962	30,221,330	22,402,170	25,208,200	1.0%
2020	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	232,493	212,286	89,552	80,690	0.0%
2020	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	38,725,543	36,931,572	27,078,120	29,248,330	1.3%
2020	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	1,521,709	1,520,226	253,097	245,009	0.0%
2020	04. Homeowners multiple peril	22888	Point Ins Co	Property and Casualty	WI	-113	9,317	4,530	8,259	0.0%
2020	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	PA	9,710,942	10,014,923	6,178,617	4,383,058	0.3%
2020	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	19,669,403	18,720,323	11,311,972	11,490,464	0.6%
2020	04. Homeowners multiple peril	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	341,304	288,471	79,099	73,590	0.0%
2020	04. Homeowners multiple peril	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	-42	-42	444	-90	0.0%
2020	04. Homeowners multiple peril	39217	QBE Ins Corp	Property and Casualty	PA	5,656,247	5,379,810	5,650,842	5,721,401	0.2%
2020	04. Homeowners multiple peril	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	3,548,725	2,076,812	956,625	1,529,290	0.1%
2020	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	OH	4,211,421	3,880,553	3,147,412	3,169,944	0.1%
2020	04. Homeowners multiple peril	13056	RLI Ins Co	Property and Casualty	IL	-20,208	815,169	409,620	539,534	0.0%
2020	04. Homeowners multiple peril	42595	Rockingham Cas Co	Authorized Surplus Lines Writer	VA	32,689	26,587	13,413	15,100	0.0%
2020	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	24,505,786	22,215,851	12,174,551	13,194,763	0.8%
2020	04. Homeowners multiple peril	36560	SafePort Ins Co	Property and Casualty	FL	8,163,407	5,448,615	1,424,071	1,931,654	0.3%
2020	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	2,981,136	2,682,945	1,097,254	686,253	0.1%
2020	04. Homeowners multiple peril	19259	Selective Ins Co Of SC	Property and Casualty	IN	0	0	0	70,051	0.0%
2020	04. Homeowners multiple peril	24988	Sentry Ins A Mut Co	Property and Casualty	WI	0	0	0	2	0.0%
2020	04. Homeowners multiple peril	38776	Sirius Amer Ins Co	Property and Casualty	NY	15,249	15,249	8,043	7,590	0.0%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2020

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 %
2020	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	WI	-9,028	107,298	885,780	1,334,267	0.0%
2020	04. Homeowners multiple peril	24376	Spinnaker Ins Co	Property and Casualty	IL	3,834,356	4,159,445	1,538,487	1,519,912	0.1%
2020	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	CT	46,937,794	43,825,852	26,238,346	30,501,651	1.5%
2020	04. Homeowners multiple peril	44776	StarStone Specialty Ins Co	Authorized Surplus Lines Writer	DE	-3,191	-2,958	-150,597	-80,321	0.0%
2020	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	3,979,041	4,159,195	1,977,356	2,091,242	0.1%
2020	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	OH	9,143,052	9,664,377	7,439,013	7,455,888	0.3%
2020	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	IL	513,557,552	499,063,745	295,704,205	324,186,707	16.7%
2020	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	7,137,026	6,760,160	4,833,295	4,036,372	0.2%
2020	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	IL	6,613,272	6,662,789	2,983,451	3,394,126	0.2%
2020	04. Homeowners multiple peril	10677	The Cincinnati Ins Co	Property and Casualty	OH	35,556,994	35,411,725	22,932,211	23,405,764	1.2%
2020	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	NC	10,484,949	9,605,682	5,771,873	5,996,143	0.3%
2020	04. Homeowners multiple peril	11027	Tower Hill Prime Ins Co	Property and Casualty	FL	74,788	14,539	9,490	13,694	0.0%
2020	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	CT	725,010	723,177	304,019	269,379	0.0%
2020	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	407,611	399,321	194,106	355,842	0.0%
2020	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	3,226,299	3,200,320	2,067,481	2,289,596	0.1%
2020	04. Homeowners multiple peril	38130	Travelers Personal Ins Co	Property and Casualty	CT	4,089,798	364,506	46,230	118,120	0.1%
2020	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	3,719,793	3,606,895	2,071,517	2,208,559	0.1%
2020	04. Homeowners multiple peril	19887	Trinity Universal Ins Co	Property and Casualty	TX	0	0	0	18,856	0.0%
2020	04. Homeowners multiple peril	16188	Trisura Specialty Ins Co	Property and Casualty	OK	542,863	245,702	295,085	354,319	0.0%
2020	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	206,324	229,364	105,585	96,562	0.0%
2020	04. Homeowners multiple peril	10969	United Prop & Cas Ins Co	Property and Casualty	FL	45,697,860	42,283,841	20,297,372	15,178,468	1.5%
2020	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Reciprocal	TX	130,666,041	125,708,873	72,758,622	73,063,552	4.3%
2020	04. Homeowners multiple peril	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	339,433	-408,567	0.0%
2020	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	7,960,142	8,729,647	4,467,507	5,039,248	0.3%
2020	04. Homeowners multiple peril	10915	Unitrin Direct Prop & Cas Co	Property and Casualty	IL	8,628	10,945	308	-1,452	0.0%
2020	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	11,238,849	12,449,257	8,736,536	9,041,801	0.4%
2020	04. Homeowners multiple peril	32972	Universal Ins Co	Property and Casualty	NC	309,594	271,175	127,632	139,358	0.0%
2020	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	TX	19,088,586	18,197,036	11,048,323	13,593,772	0.6%
2020	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	FL	54,167,059	50,739,102	34,404,334	35,988,285	1.8%
2020	04. Homeowners multiple peril	25968	USAA Cas Ins Co	Property and Casualty	TX	86,768,657	82,327,804	53,181,910	55,078,111	2.8%
2020	04. Homeowners multiple peril	18600	USAA Gen Ind Co	Property and Casualty	TX	42,577,473	40,054,921	27,444,903	27,778,688	1.4%
2020	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	NY	104,125	104,522	88,978	83,197	0.0%
2020	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	PA	0	0	0	155	0.0%
2020	04. Homeowners multiple peril	16237	Vault E&S Ins Co	Property and Casualty	AR	533,685	205,067	19,712	30,031	0.0%
2020	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	NY	9,194,100	9,351,587	15,070,019	16,607,349	0.3%
2020	04. Homeowners multiple peril	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	-480	10,960	0	0	0.0%
2020	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	IN	0	0	0	133	0.0%
2020	04. Homeowners multiple peril	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	210,678	215,352	0	207,764	0.0%
2020	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	2,905,244	2,807,077	1,338,424	1,757,257	0.1%
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%
2020	04. Homeowners multiple peril		TOTAL			3,067,459,545	2,948,790,580	1,813,064,430	1,869,202,965	100.0%