

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - MORTGAGE GUARANTY 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	29858	Mortgage Guar Ins Corp	Property and Casualty	WI	34,776,522	37,816,792	1,012,186	8,710,123	18.5%	18.5%
2	33790	Radian Guar Inc	Property and Casualty	PA	32,823,212	38,745,785	1,022,038	11,580,818	17.5%	36.0%
3	38458	Genworth Mortgage Ins Corp	Property and Casualty	NC	31,735,488	35,440,123	691,902	8,830,251	16.9%	52.9%
4	40266	ARCH Mortgage Ins Co	Property and Casualty	WI	30,253,597	30,079,671	458,033	7,534,991	16.1%	69.0%
5	13634	Essent Guar Inc	Property and Casualty	PA	26,642,756	28,621,922	339,639	6,767,557	14.2%	83.2%
6	15873	United Guar Residential Ins Co	Property and Casualty	NC	15,914,472	20,299,759	2,077,638	8,127,720	8.5%	91.7%
7	13695	National Mortgage Ins Corp	Property and Casualty	WI	12,608,358	13,063,710	130,744	1,316,065	6.7%	98.4%
8	27251	PMI Mortgage Ins Co	Property and Casualty	AZ	1,418,853	1,425,900	2,867,991	1,722,766	0.8%	99.2%
9	28452	Republic Mortgage Ins Co	Property and Casualty	NC	1,238,651	1,269,011	932,201	774,153	0.7%	99.8%
10	18740	MGIC Ind Corp	Property and Casualty	WI	248,267	253,689	0	27,539	0.1%	100.0%
		ALL OTHERS			42,383	19,511	0	34,634	0.0%	100.0%
		TOTAL			187,702,559	207,035,873	9,532,372	55,426,617	100.0%	

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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 %
2020	06. Mortgage guaranty	18732	Arch Mortgage Guar Co	Property and Casualty	WI	16,952	17,107	0	27,849	0.0%
2020	06. Mortgage guaranty	40266	ARCH Mortgage Ins Co	Property and Casualty	WI	30,253,597	30,079,671	458,033	7,534,991	16.1%
2020	06. Mortgage guaranty	13634	Essent Guar Inc	Property and Casualty	PA	26,642,756	28,621,922	339,639	6,767,557	14.2%
2020	06. Mortgage guaranty	38458	Genworth Mortgage Ins Corp	Property and Casualty	NC	31,735,488	35,440,123	691,902	8,830,251	16.9%
2020	06. Mortgage guaranty	16675	NC	Property and Casualty	NC	25,431	2,404	0	6,785	0.0%
2020	06. Mortgage guaranty	18740	MGIC Ind Corp	Property and Casualty	WI	248,267	253,689	0	27,539	0.1%
2020	06. Mortgage guaranty	29858	Mortgage Guar Ins Corp	Property and Casualty	WI	34,776,522	37,816,792	1,012,186	8,710,123	18.5%
2020	06. Mortgage guaranty	13695	National Mortgage Ins Corp	Property and Casualty	WI	12,608,358	13,063,710	130,744	1,316,065	6.7%
2020	06. Mortgage guaranty	27251	PMI Mortgage Ins Co	Property and Casualty	AZ	1,418,853	1,425,900	2,867,991	1,722,766	0.8%
2020	06. Mortgage guaranty	33790	Radian Guar Inc	Property and Casualty	PA	32,823,212	38,745,785	1,022,038	11,580,818	17.5%
2020	06. Mortgage guaranty	28452	Republic Mortgage Ins Co	Property and Casualty	NC	1,238,651	1,269,011	932,201	774,153	0.7%
2020	06. Mortgage guaranty	15873	United Guar Residential Ins Co	Property and Casualty	NC	15,914,472	20,299,759	2,077,638	8,127,720	8.5%
2020	06. Mortgage guaranty		TOTAL			187,702,559	207,035,873	9,532,372	55,426,617	100.0%