

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - OCEAN MARINE 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	38318	Starr Ind & Liab Co	Property and Casualty	TX	21,490,907	18,646,348	18,364,612	21,479,719	25.0%	25.0%
2	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	9,210,405	8,860,693	2,463,447	2,539,025	10.7%	35.7%
3	37923	GEICO Marine Ins Co	Property and Casualty	NE	7,827,442	7,197,133	5,116,405	6,239,706	9.1%	44.8%
4	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	4,659,937	4,232,607	2,566,523	3,254,815	5.4%	50.2%
5	42307	Navigators Ins Co	Property and Casualty	NY	4,450,392	3,458,674	779,388	1,523,409	5.2%	55.4%
6	22667	Ace Amer Ins Co	Property and Casualty	PA	4,263,792	3,992,600	-679,445	-101,330	5.0%	60.3%
7	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	1,958,087	1,778,016	209,090	387,193	2.3%	62.6%
8	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,774,066	1,261,552	235,695	1,275,714	2.1%	64.7%
9	28932	Markel Amer Ins Co	Property and Casualty	VA	1,698,663	1,591,178	386,753	268,367	2.0%	66.6%
10	11551	Endurance Assur Corp	Property and Casualty	DE	1,681,616	1,468,199	795,897	846,461	2.0%	68.6%
11	27998	Travelers Home & Marine Ins Co	Property and Casualty	CT	1,530,133	1,448,467	775,335	845,253	1.8%	70.4%
12	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	1,461,753	1,369,217	1,232,950	1,229,100	1.7%	72.1%
13	40436	Stratford Ins Co	Property and Casualty	NH	1,446,836	1,147,526	267,913	542,764	1.7%	73.8%
14	23841	New Hampshire Ins Co	Property and Casualty	IL	1,397,961	1,248,356	1,415,500	2,133,254	1.6%	75.4%
15	22837	AGCS Marine Ins Co	Property and Casualty	IL	1,319,092	1,482,231	938,331	-38,068	1.5%	76.9%
16	35289	Continental Ins Co	Property and Casualty	PA	1,260,381	1,190,652	450,764	335,874	1.5%	78.4%
17	11991	National Cas Co	Property and Casualty	OH	1,229,400	547,207	128,714	495,647	1.4%	79.8%
18	37885	XL Specialty Ins Co	Property and Casualty	DE	1,221,732	1,286,798	1,563,166	1,299,355	1.4%	81.2%
19	20281	Federal Ins Co	Property and Casualty	IN	1,023,197	995,307	200,138	86,845	1.2%	82.4%
20	16691	Great Amer Ins Co	Property and Casualty	OH	929,964	904,903	249,231	551,143	1.1%	83.5%
21	19070	Standard Fire Ins Co	Property and Casualty	CT	918,090	846,003	802,692	780,574	1.1%	84.6%
22	37540	Beazley Ins Co Inc	Property and Casualty	CT	906,921	965,764	-5,000	342,402	1.1%	85.6%
23	39845	Westport Ins Corp	Property and Casualty	MO	875,593	478,413	0	220,194	1.0%	86.6%
24	29874	North Amer Specialty Ins Co	Property and Casualty	NH	793,476	1,121,956	330,808	56,357	0.9%	87.6%
25	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	760,671	736,627	0	34,131	0.9%	88.4%
		ALL OTHERS			9,939,475	10,153,214	6,160,833	6,920,612	11.6%	100.0%
		<b>TOTAL</b>			<b>86,029,982</b>	<b>78,409,641</b>	<b>44,749,740</b>	<b>53,548,516</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 %
2020	08. Ocean marine	22667	Ace Amer Ins Co	Property and Casualty	PA	4,263,792	3,992,600	-679,445	-101,330	5.0%
2020	08. Ocean marine	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	455	452	0	-1,525	0.0%
2020	08. Ocean marine	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	0	0	0	10	0.0%
2020	08. Ocean marine	10014	Affiliated Fm Ins Co	Property and Casualty	RI	718,632	540,501	662,306	647,454	0.8%
2020	08. Ocean marine	22837	AGCS Marine Ins Co	Property and Casualty	IL	1,319,092	1,482,231	938,331	-38,068	1.5%
2020	08. Ocean marine	19402	AIG Prop Cas Co	Property and Casualty	IL	232,735	149,714	52,253	-154,827	0.3%
2020	08. Ocean marine	19720	American Alt Ins Corp	Property and Casualty	DE	49,078	41,188	0	8,198	0.1%
2020	08. Ocean marine	23469	American Modern Home Ins Co	Property and Casualty	OH	0	0	0	-160	0.0%
2020	08. Ocean marine	19615	American Reliable Ins Co	Property and Casualty	AZ	-1,417	53,302	20,312	15,583	0.0%
2020	08. Ocean marine	19976	Amica Mut Ins Co	Property and Casualty	RI	239,248	229,176	161,322	144,730	0.3%
2020	08. Ocean marine	19801	Argonaut Ins Co	Property and Casualty	IL	758,849	564,801	129,204	215,625	0.9%
2020	08. Ocean marine	23752	Ascot Ins Co	Property and Casualty	CO	478,337	314,272	0	123,402	0.6%
2020	08. Ocean marine	43460	Aspen Amer Ins Co	Property and Casualty	TX	290,036	276,477	99,578	50,119	0.3%
2020	08. Ocean marine	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	15,620	16,840	0	10,325	0.0%
2020	08. Ocean marine	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	1,958,087	1,778,016	209,090	387,193	2.3%
2020	08. Ocean marine	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	11,127	11,768	0	1,841	0.0%
2020	08. Ocean marine	33022	AXA Ins Co	Property and Casualty	NY	43,183	47,691	0	55,051	0.1%
2020	08. Ocean marine	37273	Axis Ins Co	Property and Casualty	IL	547,868	532,956	176,144	105,464	0.6%
2020	08. Ocean marine	20370	AXIS Reins Co	Property and Casualty	NY	0	0	0	4,282	0.0%
2020	08. Ocean marine	18279	Bankers Standard Ins Co	Property and Casualty	PA	0	0	0	1	0.0%
2020	08. Ocean marine	37540	Beazley Ins Co Inc	Property and Casualty	CT	906,921	965,764	-5,000	342,402	1.1%
2020	08. Ocean marine	21970	Bedivere Ins Co	Property and Casualty	PA	0	0	0	-149	0.0%
2020	08. Ocean marine	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	20,712	60,061	4,709	-38,218	0.0%
2020	08. Ocean marine	19518	Catlin Ins Co	Property and Casualty	TX	0	0	0	-39	0.0%
2020	08. Ocean marine	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	168,986	116,405	95,000	123,036	0.2%
2020	08. Ocean marine	20443	Continental Cas Co	Property and Casualty	IL	0	0	0	5,993	0.0%
2020	08. Ocean marine	35289	Continental Ins Co	Property and Casualty	PA	1,260,381	1,190,652	450,764	335,874	1.5%
2020	08. Ocean marine	42048	Diamond State Ins Co	Property and Casualty	IN	0	0	0	33	0.0%
2020	08. Ocean marine	21261	Electric Ins Co	Property and Casualty	MA	1,887	2,162	0	0	0.0%
2020	08. Ocean marine	11551	Endurance Assur Corp	Property and Casualty	DE	1,681,616	1,468,199	795,897	846,461	2.0%
2020	08. Ocean marine	37915	Essentia Ins Co	Property and Casualty	MO	19,580	18,141	0	-149	0.0%
2020	08. Ocean marine	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	102,477	105,714	10,700	188,172	0.1%
2020	08. Ocean marine	10120	Everest Natl Ins Co	Property and Casualty	DE	-2,102	259,036	516,143	383,935	0.0%
2020	08. Ocean marine	20281	Federal Ins Co	Property and Casualty	IN	1,023,197	995,307	200,138	86,845	1.2%
2020	08. Ocean marine	21873	Firemans Fund Ins Co	Property and Casualty	CA	0	938	0	0	0.0%
2020	08. Ocean marine	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	1,461,753	1,369,217	1,232,950	1,229,100	1.7%
2020	08. Ocean marine	37923	GEICO Marine Ins Co	Property and Casualty	NE	7,827,442	7,197,133	5,116,405	6,239,706	9.1%
2020	08. Ocean marine	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	10,789	9,595	0	797	0.0%
2020	08. Ocean marine	16691	Great Amer Ins Co	Property and Casualty	OH	929,964	904,903	249,231	551,143	1.1%
2020	08. Ocean marine	22136	Great Amer Ins Co of NY	Property and Casualty	NY	0	0	21,500	-801	0.0%
2020	08. Ocean marine	22292	Hanover Ins Co	Property and Casualty	NH	643,887	554,798	167,231	-364,640	0.7%
2020	08. Ocean marine	26433	Harco Natl Ins Co	Property and Casualty	IL	23,185	8,130	0	4,083	0.0%

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2020	08. Ocean marine	29424	Hartford Cas Ins Co	Property and Casualty	IN	0	0	0	-13	0.0%
2020	08. Ocean marine	19682	Hartford Fire Ins Co	Property and Casualty	CT	123,560	664,242	1,524,946	866,099	0.1%
2020	08. Ocean marine	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	0	0	0	-40,204	0.0%
2020	08. Ocean marine	41343	HDI Global Ins Co	Property and Casualty	IL	749,257	687,651	281,614	259,247	0.9%
2020	08. Ocean marine	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	0	0	0	38	0.0%
2020	08. Ocean marine	25054	Hudson Ins Co	Property and Casualty	DE	4,697	2,386	0	1,129	0.0%
2020	08. Ocean marine	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	502,268	514,364	148,374	448,406	0.6%
2020	08. Ocean marine	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	1,638,353	0.0%
2020	08. Ocean marine	22713	Insurance Co of N Amer	Property and Casualty	PA	7,554	11,311	0	-2,628	0.0%
2020	08. Ocean marine	23647	Ironshore Ind Inc	Property and Casualty	IL	-4,322	1,511	-5,047	-33,919	0.0%
2020	08. Ocean marine	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	0	0	0	-86	0.0%
2020	08. Ocean marine	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	73,230	76,185	155,322	151,717	0.1%
2020	08. Ocean marine	23043	Liberty Mut Ins Co	Property and Casualty	MA	625,318	655,117	34,235	118,297	0.7%
2020	08. Ocean marine	28932	Markel Amer Ins Co	Property and Casualty	VA	1,698,663	1,591,178	386,753	268,367	2.0%
2020	08. Ocean marine	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	81,396	81,285	0	82,769	0.1%
2020	08. Ocean marine	22551	Mitsui Sumitomo Ins USA Inc	Property and Casualty	NY	344,606	244,668	209,321	828,781	0.4%
2020	08. Ocean marine	11991	National Cas Co	Property and Casualty	OH	1,229,400	547,207	128,714	495,647	1.4%
2020	08. Ocean marine	32620	National Interstate Ins Co	Property and Casualty	OH	0	0	0	-20	0.0%
2020	08. Ocean marine	20052	National Liab & Fire Ins Co	Property and Casualty	CT	0	0	0	-37,724	0.0%
2020	08. Ocean marine	22608	National Specialty Ins Co	Property and Casualty	TX	-6,392	466,608	1,208,817	915,151	0.0%
2020	08. Ocean marine	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	9,210,405	8,860,693	2,463,447	2,539,025	10.7%
2020	08. Ocean marine	42307	Navigators Ins Co	Property and Casualty	NY	4,450,392	3,458,674	779,388	1,523,409	5.2%
2020	08. Ocean marine	23841	New Hampshire Ins Co	Property and Casualty	IL	1,397,961	1,248,356	1,415,500	2,133,254	1.6%
2020	08. Ocean marine	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	679,317	632,343	130,499	147,016	0.8%
2020	08. Ocean marine	29874	North Amer Specialty Ins Co	Property and Casualty	NH	793,476	1,121,956	330,808	56,357	0.9%
2020	08. Ocean marine	14190	OBI Natl Ins Co	Property and Casualty	PA	910	1,032	0	-10	0.0%
2020	08. Ocean marine	14982	Penn Millers Ins Co	Property and Casualty	PA	0	0	0	-39	0.0%
2020	08. Ocean marine	21296	Pinnacle Nat Ins Co	Property and Casualty	TX	0	0	0	-1,754	0.0%
2020	08. Ocean marine	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	510,925	461,912	56,509	92,644	0.6%
2020	08. Ocean marine	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	0	0	0	-106	0.0%
2020	08. Ocean marine	13056	RLI Ins Co	Property and Casualty	IL	516,075	502,331	75,802	249,113	0.6%
2020	08. Ocean marine	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	91,599	43,337	0	15,662	0.1%
2020	08. Ocean marine	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	0	0	0	-42,830	0.0%
2020	08. Ocean marine	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	1	0.0%
2020	08. Ocean marine	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	-6	0.0%
2020	08. Ocean marine	19070	Standard Fire Ins Co	Property and Casualty	CT	918,090	846,003	802,692	780,574	1.1%
2020	08. Ocean marine	18023	Star Ins Co	Property and Casualty	MI	0	0	0	-6,232	0.0%
2020	08. Ocean marine	40045	Starnet Ins Co	Property and Casualty	IA	113,145	139,527	15,858	-327,275	0.1%
2020	08. Ocean marine	38318	Starr Ind & Liab Co	Property and Casualty	TX	21,490,907	18,646,348	18,364,612	21,479,719	25.0%
2020	08. Ocean marine	25496	StarStone Natl Ins Co	Property and Casualty	DE	-15,031	6,233	26,955	13,994	0.0%
2020	08. Ocean marine	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	0	0	0	10	0.0%
2020	08. Ocean marine	12831	State Natl Ins Co Inc	Property and Casualty	TX	379,486	224,486	60,069	99,370	0.4%

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2020	08. Ocean marine	40436	Stratford Ins Co	Property and Casualty	NH	1,446,836	1,147,526	267,913	542,764	1.7%
2020	08. Ocean marine	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	760,671	736,627	0	34,131	0.9%
2020	08. Ocean marine	27998	Travelers Home & Marine Ins Co	Property and Casualty	CT	1,530,133	1,448,467	775,335	845,253	1.8%
2020	08. Ocean marine	25658	Travelers Ind Co	Property and Casualty	CT	0	0	-1,532	-3,109	0.0%
2020	08. Ocean marine	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	24,363	24,638	0	443	0.0%
2020	08. Ocean marine	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	4,659,937	4,232,607	2,566,523	3,254,815	5.4%
2020	08. Ocean marine	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	0	0	0	-6	0.0%
2020	08. Ocean marine	25941	United Serv Automobile Assn	Reciprocal	TX	93,078	99,717	34,423	29,496	0.1%
2020	08. Ocean marine	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	618	26,213	13,847	-6,154	0.0%
2020	08. Ocean marine	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	0	-9,573	0.0%
2020	08. Ocean marine	21113	United States Fire Ins Co	Property and Casualty	DE	178,871	196,710	38,576	-50,647	0.2%
2020	08. Ocean marine	29599	US Specialty Ins Co	Property and Casualty	TX	286,683	299,383	0	0	0.3%
2020	08. Ocean marine	25968	USAA Cas Ins Co	Property and Casualty	TX	47,287	49,388	6,340	5,214	0.1%
2020	08. Ocean marine	18600	USAA Gen Ind Co	Property and Casualty	TX	124	124	0	1	0.0%
2020	08. Ocean marine	20397	Vigilant Ins Co	Property and Casualty	NY	850	850	0	-133	0.0%
2020	08. Ocean marine	39845	Westport Ins Corp	Property and Casualty	MO	875,593	478,413	0	220,194	1.0%
2020	08. Ocean marine	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	156,851	125,544	29,503	-7,497	0.2%
2020	08. Ocean marine	37885	XL Specialty Ins Co	Property and Casualty	DE	1,221,732	1,286,798	1,563,166	1,299,355	1.4%
2020	08. Ocean marine	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,774,066	1,261,552	235,695	1,275,714	2.1%
<b>2020</b>	<b>08. Ocean marine</b>		<b>TOTAL</b>			<b>86,029,982</b>	<b>78,409,641</b>	<b>44,749,740</b>	<b>53,548,516</b>	<b>100.0%</b>