

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - WARRANTY 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	41181	Universal Underwriters Ins Co	Property and Casualty	IL	20,504,264	18,788,481	4,245,073	4,639,498	33%	32.9%
2	16705	Dealers Assur Co	Property and Casualty	OH	17,548,938	11,814,364	8,777,673	8,920,820	28%	61.0%
3	25011	Wesco Ins Co	Property and Casualty	DE	14,310,872	16,121,214	10,236,895	12,457,585	23%	83.9%
4	39527	Heritage Ind Co	Property and Casualty	CA	3,977,071	5,381,638	2,915,911	2,958,713	6%	90.3%
5	26492	Courtesy Ins Co	Property and Casualty	FL	1,237,185	561,521	552,277	549,497	2%	92.3%
6	11162	Insurance Co of the South	Property and Casualty	GA	1,052,339	1,164,081	571,828	583,917	2%	93.9%
7	10051	Lyndon Southern Ins Co	Property and Casualty	DE	1,042,831	565,947	252,374	322,631	2%	95.6%
8	11991	National Cas Co	Property and Casualty	OH	758,164	1,067,602	1,020,103	1,042,997	1%	96.8%
9	24147	Old Republic Ins Co	Property and Casualty	PA	689,967	558,807	374,382	437,245	1%	97.9%
10	20443	Continental Cas Co	Property and Casualty	IL	480,484	320,599	309,224	414,716	1%	98.7%
		ALL OTHERS			807,063	1,899,744	2,156,085	2,750,085	1%	100.0%
		TOTAL			62,409,178	58,243,998	31,411,825	35,077,704	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	30. Warranty	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	0	0	210,622	210,622	0.0%
2020	30. Warranty	16810	American Mercury Ins Co	Authorized Surplus Lines Writer	OK	35,761	22,509	6,319	6,319	0.1%
2020	30. Warranty	40142	American Zurich Ins Co	Property and Casualty	IL	0	0	0	-148	0.0%
2020	30. Warranty	10803	Columbia Natl RRG Inc	Risk Retention Group	VT	0	5,973	0	0	0.0%
2020	30. Warranty	20443	Continental Cas Co	Property and Casualty	IL	480,484	320,599	309,224	414,716	0.8%
2020	30. Warranty	35289	Continental Ins Co	Property and Casualty	PA	-2,959	1,155,240	1,928,202	2,055,551	0.0%
2020	30. Warranty	26492	Courtesy Ins Co	Property and Casualty	FL	1,237,185	561,521	552,277	549,497	2.0%
2020	30. Warranty	16705	Dealers Assur Co	Property and Casualty	OH	17,548,938	11,814,364	8,777,673	8,920,820	28.1%
2020	30. Warranty	12750	Evergreen Natl Ind Co	Authorized Surplus Lines Writer	OH	1,495	195	0	0	0.0%
2020	30. Warranty	29980	First Colonial Ins Co	Property and Casualty	FL	217,441	26,064	37,945	43,784	0.3%
2020	30. Warranty	26344	Great Amer Assur Co	Property and Casualty	OH	0	0	0	501	0.0%
2020	30. Warranty	16691	Great Amer Ins Co	Property and Casualty	OH	0	4,866	0	4,498	0.0%
2020	30. Warranty	22136	Great Amer Ins Co of NY	Property and Casualty	NY	5,108	16,128	0	3,770	0.0%
2020	30. Warranty	39527	Heritage Ind Co	Property and Casualty	CA	3,977,071	5,381,638	2,915,911	2,958,713	6.4%
2020	30. Warranty	11162	Insurance Co of the South	Property and Casualty	GA	1,052,339	1,164,081	571,828	583,917	1.7%
2020	30. Warranty	10051	Lyndon Southern Ins Co	Property and Casualty	DE	1,042,831	565,947	252,374	322,631	1.7%
2020	30. Warranty	38601	MIC Prop & Cas Ins Corp	Property and Casualty	MI	99,310	83,380	26,950	28,223	0.2%
2020	30. Warranty	11991	National Cas Co	Property and Casualty	OH	758,164	1,067,602	1,020,103	1,042,997	1.2%
2020	30. Warranty	23841	New Hampshire Ins Co	Property and Casualty	IL	0	2,388	-193,977	-201,126	0.0%
2020	30. Warranty	24147	Old Republic Ins Co	Property and Casualty	PA	689,967	558,807	374,382	437,245	1.1%
2020	30. Warranty	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	22,015	959	0	0	0.0%
2020	30. Warranty	38318	Starr Ind & Liab Co	Property and Casualty	TX	12,554	161,468	79,249	102,235	0.0%
2020	30. Warranty	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	415,815	420,462	60,692	495,750	0.7%
2020	30. Warranty	42376	Technology Ins Co Inc	Property and Casualty	DE	523	112	83	106	0.0%
2020	30. Warranty	41181	Universal Underwriters Ins Co	Property and Casualty	IL	20,504,264	18,788,481	4,245,073	4,639,498	32.9%
2020	30. Warranty	25011	Wesco Ins Co	Property and Casualty	DE	14,310,872	16,121,214	10,236,895	12,457,585	22.9%
2020	30. Warranty		TOTAL			62,409,178	58,243,998	31,411,825	35,077,704	100.0%