

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2021**

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	554,277,724	532,589,718	246,209,187	214,420,753	16.7%	16.7%
2	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	408,978,161	391,929,513	259,589,193	261,022,063	12.3%	29.0%
3	25941	United Serv Automobile Assn	Reciprocal	TX	139,810,895	134,493,403	73,789,509	76,640,518	4.2%	33.2%
4	26263	Erie Ins Co	Property and Casualty	PA	120,228,243	111,973,042	68,482,863	72,083,921	3.6%	36.8%
5	19240	Allstate Ind Co	Property and Casualty	IL	109,446,927	115,901,530	48,579,745	45,667,841	3.3%	40.1%
6	23760	Nationwide Gen Ins Co	Property and Casualty	OH	101,446,449	97,224,714	52,173,375	50,712,297	3.1%	43.2%
7	25968	USAA Cas Ins Co	Property and Casualty	TX	97,277,054	91,564,977	50,537,602	52,563,273	2.9%	46.1%
8	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	81,010,223	80,527,849	42,809,284	42,266,836	2.4%	48.5%
9	23787	Nationwide Mut Ins Co	Property and Casualty	OH	71,451,050	74,008,062	37,398,059	39,878,349	2.2%	50.7%
10	10897	First Protective Ins Co	Property and Casualty	FL	66,237,873	58,799,052	16,581,388	15,248,613	2.0%	52.7%
11	32700	Owners Ins Co	Property and Casualty	OH	65,957,704	61,069,979	28,842,837	31,112,602	2.0%	54.7%
12	26271	Erie Ins Exch	Reciprocal	PA	62,647,133	64,646,582	48,563,987	46,091,538	1.9%	56.6%
13	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	56,811,610	55,313,399	18,323,708	17,701,547	1.7%	58.3%
14	10861	Universal Prop & Cas Ins	Property and Casualty	FL	56,417,699	55,217,138	29,804,545	26,947,210	1.7%	60.0%
15	10872	American Strategic Ins Corp	Property and Casualty	FL	55,068,299	47,507,685	25,335,509	23,027,489	1.7%	61.6%
16	37907	Allstate Vehicle & Prop Ins Co	Property and Casualty	IL	53,755,659	38,585,697	15,116,833	19,206,166	1.6%	63.2%
17	19976	Amica Mut Ins Co	Property and Casualty	RI	49,452,124	47,491,823	35,049,316	31,353,529	1.5%	64.7%
18	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	49,015,573	46,958,381	12,527,405	12,405,265	1.5%	66.2%
19	18600	USAA Gen Ind Co	Property and Casualty	TX	47,330,541	44,804,075	27,341,402	28,953,869	1.4%	67.6%
20	19232	Allstate Ins Co	Property and Casualty	IL	44,168,637	44,086,370	16,292,411	13,782,811	1.3%	69.0%
21	19070	Standard Fire Ins Co	Property and Casualty	CT	43,768,588	45,103,507	24,162,090	22,780,000	1.3%	70.3%
22	18988	Auto Owners Ins Co	Property and Casualty	MI	42,840,730	41,560,408	17,569,517	18,013,768	1.3%	71.6%
23	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	41,599,811	10,674,900	1,820,479	4,093,061	1.3%	72.8%
24	13927	Homesite Ins Co Of The Midwest	Property and Casualty	WI	41,335,567	35,175,837	12,552,718	13,241,593	1.2%	74.1%
25	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	39,471,356	71,865,396	34,280,218	31,087,898	1.2%	75.2%
		<i>ALL OTHERS</i>			<i>822,356,382</i>	<i>782,706,559</i>	<i>390,046,778</i>	<i>396,928,382</i>	<i>24.8%</i>	<i>100.0%</i>
		<b>TOTAL</b>			<b>3,322,162,012</b>	<b>3,181,779,596</b>	<b>1,633,779,958</b>	<b>1,607,231,192</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, 2021**

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 %
2021	04. Homeowners multiple peril	22667	Ace Amer Ins Co	Property and Casualty	PA	0	0	-332,040	-332,077	0.0%
2021	04. Homeowners multiple peril	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	0	0	0	3	0.0%
2021	04. Homeowners multiple peril	33898	Aegis Security Ins Co	Property and Casualty	PA	718,517	734,194	157,704	166,204	0.0%
2021	04. Homeowners multiple peril	10014	Affiliated Fm Ins Co	Property and Casualty	RI	10,992	11,556	0	0	0.0%
2021	04. Homeowners multiple peril	19402	AIG Prop Cas Co	Property and Casualty	IL	6,343,267	6,498,020	1,997,118	257,847	0.2%
2021	04. Homeowners multiple peril	26883	AIG Specialty Ins Co	Authorized Surplus Lines Writer	IL	11,881	11,864	0	121	0.0%
2021	04. Homeowners multiple peril	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	3,153,837	3,033,928	2,180,970	1,304,211	0.1%
2021	04. Homeowners multiple peril	19240	Allstate Ind Co	Property and Casualty	IL	109,446,927	115,901,530	48,579,745	45,667,841	3.3%
2021	04. Homeowners multiple peril	19232	Allstate Ins Co	Property and Casualty	IL	44,168,637	44,086,370	16,292,411	13,782,811	1.3%
2021	04. Homeowners multiple peril	37907	Allstate Vehicle & Prop Ins Co	Property and Casualty	IL	53,755,659	38,585,697	15,116,833	19,206,166	1.6%
2021	04. Homeowners multiple peril	19100	Amco Ins Co	Property and Casualty	IA	4,370,770	4,608,170	2,178,595	2,038,612	0.1%
2021	04. Homeowners multiple peril	21849	American Automobile Ins Co	Property and Casualty	MO	0	0	-879,157	-645,312	0.0%
2021	04. Homeowners multiple peril	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	49,015,573	46,958,381	12,527,405	12,405,265	1.5%
2021	04. Homeowners multiple peril	29068	I	Property and Casualty	WI	5,460,174	5,396,352	4,414,112	3,535,896	0.2%
2021	04. Homeowners multiple peril	23450	American Family Home Ins Co	Property and Casualty	FL	12,996,571	14,953,808	6,331,404	9,401,719	0.4%
2021	04. Homeowners multiple peril	23469	American Modern Home Ins Co	Property and Casualty	OH	10,364,425	11,947,369	4,035,290	4,021,829	0.3%
2021	04. Homeowners multiple peril	42722	American Modern Prop & Cas Ins Co	Property and Casualty	OH	5,332,841	534,679	34,741	116,363	0.2%
2021	04. Homeowners multiple peril	38652	American Modern Select Ins Co	Property and Casualty	OH	0	0	0	-88,899	0.0%
2021	04. Homeowners multiple peril	28401	American Natl Prop & Cas Co	Property and Casualty	MO	0	0	0	66,000	0.0%
2021	04. Homeowners multiple peril	19615	American Reliable Ins Co	Property and Casualty	AZ	6,987,955	8,278,309	1,813,641	1,755,571	0.2%
2021	04. Homeowners multiple peril	41998	American Southern Home Ins Co	Property and Casualty	FL	-87	8	0	0	0.0%
2021	04. Homeowners multiple peril	10872	American Strategic Ins Corp	Property and Casualty	FL	55,068,299	47,507,685	25,335,509	23,027,489	1.7%
2021	04. Homeowners multiple peril	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	0	0	0	-394	0.0%
2021	04. Homeowners multiple peril	19976	Amica Mut Ins Co	Property and Casualty	RI	49,452,124	47,491,823	35,049,316	31,353,529	1.5%
2021	04. Homeowners multiple peril	41459	Armed Forces Ins Exch	Reciprocal	KS	2,804,169	2,821,035	1,316,692	1,169,280	0.1%
2021	04. Homeowners multiple peril	18988	Auto Owners Ins Co	Property and Casualty	MI	42,840,730	41,560,408	17,569,517	18,013,768	1.3%
2021	04. Homeowners multiple peril	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	20,479,905	21,283,651	11,571,240	11,736,958	0.6%
2021	04. Homeowners multiple peril	26620	AXIS Surplus Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-8,666	0.0%
2021	04. Homeowners multiple peril	18279	Bankers Standard Ins Co	Property and Casualty	PA	17,346,640	16,561,551	8,125,690	8,893,865	0.5%
2021	04. Homeowners multiple peril	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	609,707	648,021	94,366	-34,908	0.0%
2021	04. Homeowners multiple peril	10720	Carolina Farmers Mut Ins Co	Property and Casualty	NC	2,411,604	2,394,320	1,164,189	1,622,251	0.1%
2021	04. Homeowners multiple peril	20230	Central Mut Ins Co	Property and Casualty	OH	20,471,981	20,991,623	9,244,568	9,688,937	0.6%
2021	04. Homeowners multiple peril	13725	Century Mut Ins Co	Property and Casualty	NC	2,941,783	2,897,097	1,475,751	1,180,300	0.1%
2021	04. Homeowners multiple peril	26905	Century Natl Ins Co	Property and Casualty	CA	753,306	728,200	199,667	-128,740	0.0%
2021	04. Homeowners multiple peril	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	1,337,837	1,357,939	397,082	403,419	0.0%
2021	04. Homeowners multiple peril	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	388,680	446,639	13,744	60,057	0.0%
2021	04. Homeowners multiple peril	12777	Chubb Ind Ins Co	Property and Casualty	NY	1,677	1,833	0	433	0.0%
2021	04. Homeowners multiple peril	10052	Chubb Natl Ins Co	Property and Casualty	IN	19,743	20,515	0	5,464	0.0%
2021	04. Homeowners multiple peril	41335	City Natl Ins Co	Property and Casualty	TX	8,572,615	5,755,615	2,404,519	2,268,314	0.3%
2021	04. Homeowners multiple peril	28860	Clear Blue Ins Co	Authorized Surplus Lines Writer	IL	0	0	38,536	40,409	0.0%
2021	04. Homeowners multiple peril	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	63,136	179,121	25,590	71,632	0.0%
2021	04. Homeowners multiple peril	40649	Economy Premier Assur Co	Property and Casualty	IL	2,174,735	2,281,303	1,962,369	1,786,808	0.1%
2021	04. Homeowners multiple peril	21261	Electric Ins Co	Property and Casualty	MA	1,827,937	1,805,340	909,707	877,233	0.1%
2021	04. Homeowners multiple peril	21415	Employers Mut Cas Co	Property and Casualty	IA	0	0	0	-850	0.0%
2021	04. Homeowners multiple peril	15130	Encompass Ind Co	Property and Casualty	IL	0	0	0	-10,768	0.0%
2021	04. Homeowners multiple peril	26263	Erie Ins Co	Property and Casualty	PA	120,228,243	111,973,042	68,482,863	72,083,921	3.6%

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2021	04. Homeowners multiple peril	26271	Erie Ins Exch	Reciprocal	PA	62,647,133	64,646,582	48,563,987	46,091,538	1.9%
2021	04. Homeowners multiple peril	25712	Esurance Ins Co	Property and Casualty	IL	1,501,396	1,611,308	616,891	562,637	0.0%
2021	04. Homeowners multiple peril	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	1,373,743	1,229,905	83,345	33,718	0.0%
2021	04. Homeowners multiple peril	35181	Executive Risk Ind Inc	Property and Casualty	DE	700	831	0	258	0.0%
2021	04. Homeowners multiple peril	25321	Farmers Direct Prop & Cas Ins Co	Property and Casualty	RI	60,496	69,894	17,632	25,573	0.0%
2021	04. Homeowners multiple peril	26298	Farmers Prop & Cas Ins Co	Property and Casualty	RI	36,073,396	37,423,046	20,655,873	19,572,417	1.1%
2021	04. Homeowners multiple peril	20281	Federal Ins Co	Property and Casualty	IN	9,344,340	9,256,242	7,327,962	12,211,345	0.3%
2021	04. Homeowners multiple peril	21873	Firemans Fund Ins Co	Property and Casualty	IL	0	0	-112,960	-1,672	0.0%
2021	04. Homeowners multiple peril	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	95,249	402,248	168,959	49,239	0.0%
2021	04. Homeowners multiple peril	13990	First Community Ins Co	Property and Casualty	FL	118,071	1,767,091	1,381,853	1,382,346	0.0%
2021	04. Homeowners multiple peril	43877	First Mut Ins Co	Property and Casualty	NC	3,059,003	2,857,807	959,684	730,898	0.1%
2021	04. Homeowners multiple peril	10897	First Protective Ins Co	Property and Casualty	FL	66,237,873	58,799,052	16,581,388	15,248,613	2.0%
2021	04. Homeowners multiple peril	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	56,811,610	55,313,399	18,323,708	17,701,547	1.7%
2021	04. Homeowners multiple peril	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	3,594,535	3,427,691	1,372,617	1,042,172	0.1%
2021	04. Homeowners multiple peril	41513	Foremost Signature Ins Co	Property and Casualty	MI	0	0	0	-2,670	0.0%
2021	04. Homeowners multiple peril	21253	Garrison Prop & Cas Ins Co	Property and Casualty	TX	27,333,075	25,428,500	13,245,005	14,330,644	0.8%
2021	04. Homeowners multiple peril	24414	General Cas Co Of WI	Property and Casualty	WI	0	0	0	2,196	0.0%
2021	04. Homeowners multiple peril	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	0	0	10,581	-59,619	0.0%
2021	04. Homeowners multiple peril	10182	Geovera Specialty Ins Co	Authorized Surplus Lines Writer	DE	-272,774	4,062,352	2,320,867	1,086,210	0.0%
2021	04. Homeowners multiple peril	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	219,955	250,809	121,772	102,015	0.0%
2021	04. Homeowners multiple peril	20303	Great Northern Ins Co	Property and Casualty	IN	18,579	20,211	0	5,256	0.0%
2021	04. Homeowners multiple peril	22322	Greenwich Ins Co	Property and Casualty	DE	0	0	0	-1,227	0.0%
2021	04. Homeowners multiple peril	44377	Halifax Mut Ins Co	Property and Casualty	NC	10,503,775	9,982,335	3,636,723	2,847,778	0.3%
2021	04. Homeowners multiple peril	36064	Hanover Amer Ins Co	Property and Casualty	NH	-2,183	48,395	61,273	-31,053	0.0%
2021	04. Homeowners multiple peril	22292	Hanover Ins Co	Property and Casualty	NH	-6,214	60,245	284,179	154,719	0.0%
2021	04. Homeowners multiple peril	26433	Harco Natl Ins Co	Property and Casualty	IL	836,724	534,255	32,541	71,248	0.0%
2021	04. Homeowners multiple peril	35696	Harleysville Preferred Ins Co	Property and Casualty	OH	0	0	5,187	-32,301	0.0%
2021	04. Homeowners multiple peril	22357	Hartford Accident & Ind Co	Property and Casualty	CT	1,003,858	1,102,126	476,225	417,831	0.0%
2021	04. Homeowners multiple peril	29424	Hartford Cas Ins Co	Property and Casualty	IN	352,859	366,427	56,674	69,933	0.0%
2021	04. Homeowners multiple peril	19682	Hartford Fire Ins Co	Property and Casualty	CT	0	0	0	549	0.0%
2021	04. Homeowners multiple peril	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	2,758,575	2,733,124	537,503	411,595	0.1%
2021	04. Homeowners multiple peril	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	7,764,493	7,793,983	2,939,726	3,060,960	0.2%
2021	04. Homeowners multiple peril	14407	Heritage Prop & Cas Ins Co	Property and Casualty	FL	25,606,476	26,017,923	21,347,957	21,111,546	0.8%
2021	04. Homeowners multiple peril	12536	Homeowners of Amer Ins Co	Property and Casualty	TX	18,190,800	12,464,519	7,340,165	8,713,799	0.5%
2021	04. Homeowners multiple peril	17221	Homesite Ins Co	Property and Casualty	WI	28,535,079	29,399,511	13,619,351	12,011,040	0.9%
2021	04. Homeowners multiple peril	13927	Homesite Ins Co Of The Midwest	Property and Casualty	WI	41,335,567	35,175,837	12,552,718	13,241,593	1.2%
2021	04. Homeowners multiple peril	22578	Horace Mann Ins Co	Property and Casualty	IL	1,951,282	2,003,963	668,220	472,619	0.1%
2021	04. Homeowners multiple peril	22756	Horace Mann Prop & Cas Ins Co	Property and Casualty	IL	8,516,167	8,515,947	4,383,368	3,578,382	0.3%
2021	04. Homeowners multiple peril	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	-3,638	0.0%
2021	04. Homeowners multiple peril	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	0	0	0	-35	0.0%
2021	04. Homeowners multiple peril	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	792,071	2,380,176	745,857	1,463	0.0%
2021	04. Homeowners multiple peril	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	0	0	0	-2,541	0.0%
2021	04. Homeowners multiple peril	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	-463	-463	0	-571,403	0.0%
2021	04. Homeowners multiple peril	10914	Kemper Independence Ins Co	Property and Casualty	IL	5,228,380	4,860,306	3,497,727	2,745,145	0.2%
2021	04. Homeowners multiple peril	38920	Kinsale Ins Co	Authorized Surplus Lines Writer	AR	450,867	331,526	156,103	173,636	0.0%
2021	04. Homeowners multiple peril	16255	KW Specialty Ins Co	Property and Casualty	DE	83,637	20,977	0	4,699	0.0%

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**FOR THE YEAR ENDED DECEMBER 31, 2021**

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 %
2021	04. Homeowners multiple peril	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	5,210,545	4,592,956	1,955,737	-5,542,863	0.2%
2021	04. Homeowners multiple peril	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	81,010,223	80,527,849	42,809,284	42,266,836	2.4%
2021	04. Homeowners multiple peril	14400	Lititz Mut Ins Co	Property and Casualty	PA	17,243,412	16,739,461	8,551,204	8,464,102	0.5%
2021	04. Homeowners multiple peril	28932	Markel Amer Ins Co	Property and Casualty	VA	5,827,112	5,146,822	2,246,172	3,592,651	0.2%
2021	04. Homeowners multiple peril	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	-6,108	78,747	162,770	76,383	0.0%
2021	04. Homeowners multiple peril	31968	Merastar Ins Co	Property and Casualty	IL	0	0	0	-164	0.0%
2021	04. Homeowners multiple peril	41653	Milbank Ins Co	Property and Casualty	IA	21,100,216	15,010,533	6,983,230	7,721,382	0.6%
2021	04. Homeowners multiple peril	26522	Mount Vernon Fire Ins Co	Authorized Surplus Lines Writer	NE	79,645	82,233	18,961	74,950	0.0%
2021	04. Homeowners multiple peril	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	469,070	563,474	74,103	30,362	0.0%
2021	04. Homeowners multiple peril	21881	National Surety Corp	Property and Casualty	IL	0	0	-41	-42	0.0%
2021	04. Homeowners multiple peril	23760	Nationwide Gen Ins Co	Property and Casualty	OH	101,446,449	97,224,714	52,173,375	50,712,297	3.1%
2021	04. Homeowners multiple peril	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	39,471,356	71,865,396	34,280,218	31,087,898	1.2%
2021	04. Homeowners multiple peril	23787	Nationwide Mut Ins Co	Property and Casualty	OH	71,451,050	74,008,062	37,398,059	39,878,349	2.2%
2021	04. Homeowners multiple peril	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	41,599,811	10,674,900	1,820,479	4,093,061	1.3%
2021	04. Homeowners multiple peril	14788	NGM Ins Co	Property and Casualty	FL	9,460,253	8,891,448	5,392,861	7,195,754	0.3%
2021	04. Homeowners multiple peril	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	408,978,161	391,929,513	259,589,193	261,022,063	12.3%
2021	04. Homeowners multiple peril	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	20,620,118	20,022,534	10,337,048	10,362,081	0.6%
2021	04. Homeowners multiple peril	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	307,577	260,984	0	2,926	0.0%
2021	04. Homeowners multiple peril	14021	Northwest Farmers Mut Ins Co	Property and Casualty	NC	1,607,780	1,503,761	610,712	595,421	0.0%
2021	04. Homeowners multiple peril	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	7,945,577	5,350,766	3,260,767	4,250,622	0.2%
2021	04. Homeowners multiple peril	24074	Ohio Cas Ins Co	Property and Casualty	NH	0	0	0	-75	0.0%
2021	04. Homeowners multiple peril	32700	Owners Ins Co	Property and Casualty	OH	65,957,704	61,069,979	28,842,837	31,112,602	2.0%
2021	04. Homeowners multiple peril	22748	Pacific Employers Ins Co	Property and Casualty	PA	0	0	0	1	0.0%
2021	04. Homeowners multiple peril	20346	Pacific Ind Co	Property and Casualty	WI	10,015	10,055	125,717	236,720	0.0%
2021	04. Homeowners multiple peril	20338	Palomar Specialty Ins Co	Property and Casualty	OR	10,951,234	9,624,756	1,328,557	2,151,453	0.3%
2021	04. Homeowners multiple peril	24198	Peerless Ins Co	Property and Casualty	NH	0	0	-10,237	-14,606	0.0%
2021	04. Homeowners multiple peril	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	0	0	0	-5,962	0.0%
2021	04. Homeowners multiple peril	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	33,020,592	31,833,773	18,492,960	15,985,260	1.0%
2021	04. Homeowners multiple peril	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	225,975	217,516	52,877	24,572	0.0%
2021	04. Homeowners multiple peril	25623	Phoenix Ins Co	Property and Casualty	CT	34,492,608	36,364,224	22,518,683	23,185,686	1.0%
2021	04. Homeowners multiple peril	17335	Piedmont Mut Ins Co	Property and Casualty	NC	1,517,879	1,524,412	77,784	106,539	0.0%
2021	04. Homeowners multiple peril	22888	Point Ins Co	Property and Casualty	WI	0	0	0	-11,590	0.0%
2021	04. Homeowners multiple peril	37257	Praetorian Ins Co	Property and Casualty	PA	9,989,774	9,767,576	6,259,859	8,094,840	0.3%
2021	04. Homeowners multiple peril	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	21,508,838	20,540,691	8,051,926	20,496,746	0.6%
2021	04. Homeowners multiple peril	38784	Progressive Southeastern Ins Co	Property and Casualty	IN	721,359	541,079	106,090	216,986	0.0%
2021	04. Homeowners multiple peril	39217	QBE Ins Corp	Property and Casualty	PA	6,216,110	5,933,500	5,299,132	6,649,284	0.2%
2021	04. Homeowners multiple peril	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	5,424,215	4,265,451	735,128	206,302	0.2%
2021	04. Homeowners multiple peril	24449	Regent Ins Co	Property and Casualty	WI	0	0	0	-254	0.0%
2021	04. Homeowners multiple peril	12475	Republic Franklin Ins Co	Property and Casualty	OH	4,864,578	4,485,344	2,422,632	3,190,602	0.1%
2021	04. Homeowners multiple peril	13056	RLI Ins Co	Property and Casualty	IL	0	0	46,446	-285,342	0.0%
2021	04. Homeowners multiple peril	42595	Rockingham Cas Co	Authorized Surplus Lines Writer	VA	37,384	35,207	0	147	0.0%
2021	04. Homeowners multiple peril	16650	Rockingham Specialty Inc	Property and Casualty	VA	2,672	403	0	50	0.0%
2021	04. Homeowners multiple peril	12563	Safe Harbor Ins Co	Property and Casualty	FL	2,161,008	805,042	166,024	191,518	0.1%
2021	04. Homeowners multiple peril	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	29,687,502	26,785,294	12,485,590	11,456,734	0.9%
2021	04. Homeowners multiple peril	36560	SafePort Ins Co	Property and Casualty	FL	17,113,462	13,107,250	4,650,449	5,782,271	0.5%
2021	04. Homeowners multiple peril	13815	Safety Specialty Ins Co	Authorized Surplus Lines Writer	MO	1,894,958	865,278	83,405	175,457	0.1%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2021**

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 %
2021	04. Homeowners multiple peril	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	3,819,568	3,497,102	1,779,314	2,120,379	0.1%
2021	04. Homeowners multiple peril	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	0	0	0	9,661	0.0%
2021	04. Homeowners multiple peril	24988	Sentry Ins Co	Property and Casualty	WI	0	0	0	3	0.0%
2021	04. Homeowners multiple peril	38776	SiriusPoint Amer Ins Co	Property and Casualty	NY	7,915	7,915	-2,153	-3,957	0.0%
2021	04. Homeowners multiple peril	22861	Southern Pilot Ins Co	Property and Casualty	WI	0	0	126,439	-278,204	0.0%
2021	04. Homeowners multiple peril	24376	Spinnaker Ins Co	Property and Casualty	IL	3,368,014	3,260,450	1,639,338	1,685,729	0.1%
2021	04. Homeowners multiple peril	19070	Standard Fire Ins Co	Property and Casualty	CT	43,768,588	45,103,507	24,162,090	22,780,000	1.3%
2021	04. Homeowners multiple peril	44776	StarStone Specialty Ins Co	Authorized Surplus Lines Writer	DE	172,906	83,619	156,049	156,728	0.0%
2021	04. Homeowners multiple peril	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	3,613,456	3,779,913	1,453,211	1,264,033	0.1%
2021	04. Homeowners multiple peril	25135	State Automobile Mut Ins Co	Property and Casualty	OH	8,144,476	8,628,425	4,958,664	4,254,523	0.2%
2021	04. Homeowners multiple peril	25143	State Farm Fire & Cas Co	Property and Casualty	IL	554,277,724	532,589,718	246,209,187	214,420,753	16.7%
2021	04. Homeowners multiple peril	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	4,867	3,007	0	313	0.0%
2021	04. Homeowners multiple peril	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	NY	9,075,493	8,064,162	4,035,117	3,416,047	0.3%
2021	04. Homeowners multiple peril	16848	Sutton Specialty Ins Co	Property and Casualty	OK	964,246	291,228	5,000	81,330	0.0%
2021	04. Homeowners multiple peril	22683	Teachers Ins Co	Property and Casualty	IL	6,305,338	6,448,303	3,725,368	3,193,429	0.2%
2021	04. Homeowners multiple peril	10677	The Cincinnati Ins Co	Property and Casualty	OH	35,269,832	35,107,612	15,585,777	16,198,707	1.1%
2021	04. Homeowners multiple peril	12617	The Members Ins Co	Property and Casualty	NC	12,716,470	11,588,094	5,113,863	5,025,134	0.4%
2021	04. Homeowners multiple peril	11027	Tower Hill Prime Ins Co	Property and Casualty	FL	497,141	268,897	31,895	34,439	0.0%
2021	04. Homeowners multiple peril	19038	Travelers Cas & Surety Co	Property and Casualty	CT	677,773	700,438	349,128	317,817	0.0%
2021	04. Homeowners multiple peril	25658	Travelers Ind Co	Property and Casualty	CT	400,910	396,517	79,672	-68,306	0.0%
2021	04. Homeowners multiple peril	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	2,983,935	3,098,531	1,607,421	1,513,842	0.1%
2021	04. Homeowners multiple peril	38130	Travelers Personal Ins Co	Property and Casualty	CT	38,140,835	21,147,792	5,942,009	10,008,654	1.1%
2021	04. Homeowners multiple peril	36145	Travelers Personal Security Ins Co	Property and Casualty	CT	3,492,380	3,583,755	5,074,862	5,542,297	0.1%
2021	04. Homeowners multiple peril	16188	Trisura Specialty Ins Co	Property and Casualty	OK	8,449,974	3,962,478	379,536	1,213,499	0.3%
2021	04. Homeowners multiple peril	27120	Trumbull Ins Co	Property and Casualty	CT	-6	-6	0	0	0.0%
2021	04. Homeowners multiple peril	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	186,311	201,878	3,799	-61,253	0.0%
2021	04. Homeowners multiple peril	10969	United Prop & Cas Ins Co	Property and Casualty	FL	31,523,889	40,550,619	19,285,682	15,126,015	0.9%
2021	04. Homeowners multiple peril	25941	United Serv Automobile Assn	Reciprocal	TX	139,810,895	134,493,403	73,789,509	76,640,518	4.2%
2021	04. Homeowners multiple peril	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	0	0	180,211	-40,789	0.0%
2021	04. Homeowners multiple peril	16063	Unitrin Auto & Home Ins Co	Property and Casualty	NY	7,140,509	7,458,966	3,754,406	3,199,413	0.2%
2021	04. Homeowners multiple peril	10915	Unitrin Direct Prop & Cas Co	Property and Casualty	IL	0	0	6,508	7,851	0.0%
2021	04. Homeowners multiple peril	40703	Unitrin Safeguard Ins Co	Property and Casualty	WI	9,740,333	10,342,032	6,486,528	4,771,920	0.3%
2021	04. Homeowners multiple peril	32972	Universal Ins Co	Property and Casualty	NC	376,062	350,380	309,207	375,812	0.0%
2021	04. Homeowners multiple peril	10759	Universal N Amer Ins Co	Property and Casualty	TX	20,374,231	19,784,303	11,887,822	11,572,398	0.6%
2021	04. Homeowners multiple peril	10861	Universal Prop & Cas Ins	Property and Casualty	FL	56,417,699	55,217,138	29,804,545	26,947,210	1.7%
2021	04. Homeowners multiple peril	25968	USAA Cas Ins Co	Property and Casualty	TX	97,277,054	91,564,977	50,537,602	52,563,273	2.9%
2021	04. Homeowners multiple peril	18600	USAA Gen Ind Co	Property and Casualty	TX	47,330,541	44,804,075	27,341,402	28,953,869	1.4%
2021	04. Homeowners multiple peril	25976	Utica Mut Ins Co	Property and Casualty	NY	81,877	99,249	77,195	67,467	0.0%
2021	04. Homeowners multiple peril	20508	Valley Forge Ins Co	Property and Casualty	PA	0	0	0	435	0.0%
2021	04. Homeowners multiple peril	16237	Vault E&S Ins Co	Property and Casualty	AR	919,218	737,186	0	149,240	0.0%
2021	04. Homeowners multiple peril	16186	Vault Recip Exch	Reciprocal	FL	13,947	678	0	113	0.0%
2021	04. Homeowners multiple peril	20397	Vigilant Ins Co	Property and Casualty	NY	8,136,373	8,674,809	3,591,639	3,342,709	0.2%
2021	04. Homeowners multiple peril	44393	West Amer Ins Co	Property and Casualty	IN	0	0	0	-79	0.0%
2021	04. Homeowners multiple peril	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	-3,763	66,420	0	-202,511	0.0%
2021	04. Homeowners multiple peril	26166	Windsor Mount Joy Mut Ins Co	Property and Casualty	PA	3,013,967	2,965,967	1,101,777	779,811	0.1%

NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - HOMEOWNERS MULTIPLE PERIL BUSINESS**  
 FOR THE YEAR ENDED DECEMBER 31, 2021

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 %
2021	04. Homeowners multiple peril		TOTAL			3,322,162,012	3,181,779,596	1,633,779,958	1,607,231,192	100.0%