

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - MORTGAGE GUARANTY 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	29858	Mortgage Guar Ins Corp	Property and Casualty	WI	38,737,499	40,065,203	492,011	5,025,988	21.0%	21.0%
2	40266	ARCH Mortgage Ins Co	Property and Casualty	WI	34,005,514	34,243,019	-889	2,129,911	18.4%	39.4%
3	38458	Genworth Mortgage Ins Corp	Property and Casualty	NC	32,719,213	36,191,683	638,779	1,715,636	17.7%	57.1%
4	33790	Radian Guar Inc	Property and Casualty	PA	27,789,779	32,514,816	524,166	-1,841,206	15.0%	72.1%
5	13634	Essent Guar Inc	Property and Casualty	PA	24,062,865	26,855,605	63,660	-469,191	13.0%	85.1%
6	13695	National Mortgage Ins Corp	Property and Casualty	WI	15,757,587	15,321,510	38,205	-419,353	8.5%	93.6%
7	15873	United Guar Residential Ins Co	Property and Casualty	NC	9,816,607	11,999,215	1,225,077	765,905	5.3%	98.9%
8	27251	PMI Mortgage Ins Co	Property and Casualty	AZ	1,020,630	1,032,870	1,328,026	-1,241,366	0.6%	99.5%
9	28452	Republic Mortgage Ins Co	Property and Casualty	NC	805,341	813,646	112,729	-89,645	0.4%	99.9%
10	18740	MGIC Ind Corp	Property and Casualty	WI	81,846	106,243	9,531	-30,963	0.0%	100.0%
		<i>ALL OTHERS</i>			34,098	20,206	-663,338	-697,972	0.0%	100.0%
		<b>TOTAL</b>			<b>184,830,979</b>	<b>199,164,016</b>	<b>3,767,957</b>	<b>4,847,744</b>	<b>100.0%</b>	

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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	06. Mortgage guaranty	29114	ARCH Mortgage Assur Co	Property and Casualty	WI	0	0	-663,338	-663,338	0.0%
2021	06. Mortgage guaranty	18732	Arch Mortgage Guar Co	Property and Casualty	WI	13,091	12,780	0	-27,849	0.0%
2021	06. Mortgage guaranty	40266	ARCH Mortgage Ins Co	Property and Casualty	WI	34,005,514	34,243,019	-889	2,129,911	18.4%
2021	06. Mortgage guaranty	13634	Essent Guar Inc	Property and Casualty	PA	24,062,865	26,855,605	63,660	-469,191	13.0%
2021	06. Mortgage guaranty	38458	Genworth Mortgage Ins Corp	Property and Casualty	NC	32,719,213	36,191,683	638,779	1,715,636	17.7%
2021	06. Mortgage guaranty	16675	NC	Property and Casualty	NC	21,007	7,426	0	-6,785	0.0%
2021	06. Mortgage guaranty	18740	MGIC Ind Corp	Property and Casualty	WI	81,846	106,243	9,531	-30,963	0.0%
2021	06. Mortgage guaranty	29858	Mortgage Guar Ins Corp	Property and Casualty	WI	38,737,499	40,065,203	492,011	5,025,988	21.0%
2021	06. Mortgage guaranty	13695	National Mortgage Ins Corp	Property and Casualty	WI	15,757,587	15,321,510	38,205	-419,353	8.5%
2021	06. Mortgage guaranty	27251	PMI Mortgage Ins Co	Property and Casualty	AZ	1,020,630	1,032,870	1,328,026	-1,241,366	0.6%
2021	06. Mortgage guaranty	33790	Radian Guar Inc	Property and Casualty	PA	27,789,779	32,514,816	524,166	-1,841,206	15.0%
2021	06. Mortgage guaranty	28452	Republic Mortgage Ins Co	Property and Casualty	NC	805,341	813,646	112,729	-89,645	0.4%
2021	06. Mortgage guaranty	15873	United Guar Residential Ins Co	Property and Casualty	NC	9,816,607	11,999,215	1,225,077	765,905	5.3%
<b>2021</b>	<b>06. Mortgage guaranty</b>		<b>TOTAL</b>			<b>184,830,979</b>	<b>199,164,016</b>	<b>3,767,957</b>	<b>4,847,744</b>	<b>100.0%</b>