

NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - MORTGAGE GUARANTY BUSINESS**  
 FOR THE YEAR ENDED DECEMBER 31, 2024

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2024	06. Mortgage guaranty	29114	Arch Mortgage Assur Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	WI	0	0	-2,708,229	-2,708,229	0.000%	0.000%
2024	06. Mortgage guaranty	18732	Arch Mortgage Guar Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	WI	8,087	8,087	0	32,261	0.004%	0.004%
2024	06. Mortgage guaranty	40266	Arch Mortgage Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	WI	36,925,227	37,207,518	228,934	1,664,446	19.729%	19.733%
2024	06. Mortgage guaranty	38458	Enact Mortgage Ins Corp	Property and Casualty	N	Stock	N	P	Genworth Fin Grp	Licensed	NC	32,971,140	34,454,011	251,174	794,925	17.616%	37.349%
2024	06. Mortgage guaranty	16675	Enact Mortgage Ins Corp Of Nc	Property and Casualty	N	Stock	N	P	Genworth Fin Grp	Licensed	NC	287,259	188,973	0	0	0.153%	37.503%
2024	06. Mortgage guaranty	13634	Essent Guar Inc	Property and Casualty	N	Stock	N	P	Essent Grp	Licensed	PA	27,382,379	28,501,726	343,442	1,943,319	14.630%	52.133%
2024	06. Mortgage guaranty	18740	Mgic Ind Corp	Property and Casualty	N	Stock	N	P	Mgic Grp	Licensed	WI	2,014	9,968	0	8,177	0.001%	52.134%
2024	06. Mortgage guaranty	29858	Mortgage Guar Ins Corp	Property and Casualty	N	Stock	N	P	Mgic Grp	Licensed	WI	36,314,468	37,713,488	333,537	-806,592	19.402%	71.536%
2024	06. Mortgage guaranty	13695	National Mortgage Ins Corp	Property and Casualty	N	Stock	N	P	Nmi Holdings Grp	Licensed	WI	20,275,817	21,106,333	176,384	1,314,122	10.833%	82.369%
2024	06. Mortgage guaranty	27251	Pmi Mortgage Ins Co	Property and Casualty	N	Stock	N	P	Pmi Grp	Licensed	AZ	410,736	411,623	1,064,185	-890,244	0.219%	82.589%
2024	06. Mortgage guaranty	33790	Radian Guar Inc	Property and Casualty	N	Stock	N	P	Radian Grp	Licensed	PA	27,815,806	29,133,044	182,894	1,051,333	14.862%	97.451%
2024	06. Mortgage guaranty	28452	Republic Mortgage Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	NC	228,745	229,851	134,456	172,481	0.122%	97.573%
2024	06. Mortgage guaranty	15873	United Guar Residential Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	NC	4,542,770	4,757,344	912,103	-421,708	2.427%	100.000%
<b>2024</b>	<b>06. Mortgage guaranty</b>		<b>TOTAL</b>									<b>187,164,448</b>	<b>193,721,966</b>	<b>918,880</b>	<b>2,154,291</b>	<b>100.000%</b>	

**BUSINESS\_SUB\_TYPE\_CODE:**

BB=Blue Cross/Blue Shield  
 HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)  
 HM=Health Maintenance Organization (HMO)  
 LH=Limited Health Services Organization (LHSO)  
 OS=ODS (Organized Delivery System)  
 N=None  
 MA=MEWA (Multiple Employers Welfare Arrangement)  
 MC=Motor Club  
 PD=Prepaid Dental  
 PF=Pre-Need Funeral  
 PL=Prepaid Legal  
 SL=Surplus Lines

**COMPANY\_SUB\_TYPE\_CODE:**

C=Captive  
 CF=Captive-Other (Filer)  
 CO=Captive-Other  
 CP=Captive-Pure  
 CS=Captive-Special Purpose Financial Insurer (Filer)  
 GM=City, Town, County, state, Parish, Township Mutual  
 ML=Manager managed Limited Liability Company  
 N=None  
 NP=Non-Profit  
 RC=Risk Retention Group (RRG) - Captive  
 RM=Residual Market Mechanism  
 RR=RRG  
 RT=Risk Retention Group (RRG) - Traditional  
 SI=State Insurance Funds  
 SV=Special Purpose Vehicle

**STATEMENT\_TYPE\_CODE:**

Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.  
 F=Fraternai  
 L=Life, Accident, and Health  
 P=Property and Casualty  
 T=Title  
 X=Health