

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2016

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	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	13,736,457	13,671,558	4,505,445	4,505,445	15.4%	15.4%
2	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	13,039,208	12,810,913	11,898,225	32,876,000	14.6%	29.9%
3	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	13,018,382	7,567,950	7,653,257	26,772,790	14.6%	44.5%
4	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,053,684	12,053,684	24,463,183	30,890,272	13.5%	58.0%
5	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	9,217,982	9,025,263	7,711,040	11,523,635	10.3%	68.3%
6	18600	USAA Gen Ind Co	Property and Casualty	TX	5,465,004	5,319,393	2,664,774	7,086,371	6.1%	74.4%
7	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	4,193,990	8,314,930	2,626,637	8,921,197	4.7%	79.1%
8	33162	Bankers Ins Co	Property and Casualty	FL	3,919,572	3,630,129	3,535,215	8,680,961	4.4%	83.5%
9	19232	Allstate Ins Co	Property and Casualty	IL	2,998,662	2,961,237	6,257,573	8,498,833	3.4%	86.8%
10	18988	Auto Owners Ins Co	Property and Casualty	MI	2,846,753	2,894,224	1,966,959	9,897,753	3.2%	90.0%
11	36560	Service Ins Co	Property and Casualty	FL	1,796,470	1,796,470	0	0	2.0%	92.0%
12	23787	Nationwide Mut Ins Co	Property and Casualty	OH	1,584,231	3,160,717	704,274	2,963,617	1.8%	93.8%
13	39217	QBE Ins Corp	Property and Casualty	PA	1,230,784	1,194,904	619,874	149,128	1.4%	95.2%
14	29742	Integon Natl Ins Co	Property and Casualty	NC	1,135,670	638,926	1,244,638	2,035,138	1.3%	96.4%
15	17221	Homesite Ins Co	Property and Casualty	WI	580,685	406,409	134,001	134,001	0.6%	97.1%
16	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	362,138	355,462	279,547	1,170,529	0.4%	97.5%
17	10872	American Strategic Ins Corp	Property and Casualty	FL	356,963	318,576	797,432	2,404,181	0.4%	97.9%
18	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	339,951	335,664	187,825	712,125	0.4%	98.3%
19	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	207,376	84,448	545,277	545,277	0.2%	98.5%
20	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	196,880	211,984	36,500	2,831,841	0.2%	98.7%
21	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	176,007	169,114	42,399	193,063	0.2%	98.9%
22	23841	New Hampshire Ins Co	Property and Casualty	IL	165,211	165,211	0	15,223	0.2%	99.1%
23	10897	First Protective Ins Co	Property and Casualty	FL	152,501	120,408	0	0	0.2%	99.3%
24	10969	United Prop & Cas Ins Co	Property and Casualty	FL	139,636	125,005	36,951	101,451	0.2%	99.4%
25	14788	NGM Ins Co	Property and Casualty	FL	100,632	100,990	3,045	3,045	0.1%	99.6%
		<i>ALL OTHERS</i>			396,182	388,884	118,679	121,807	0.4%	100.0%
		TOTAL			89,411,011	87,822,453	78,032,750	163,033,683	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 %
2016	02.3. Federal flood	19232	Allstate Ins Co	Property and Casualty	IL	2,998,662	2,961,237	6,257,573	8,498,833	3.4%
2016	02.3. Federal flood	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	13,018,382	7,567,950	7,653,257	26,772,790	14.6%
2016	02.3. Federal flood	10872	American Strategic Ins Corp	Property and Casualty	FL	356,963	318,576	797,432	2,404,181	0.4%
2016	02.3. Federal flood	18988	Auto Owners Ins Co	Property and Casualty	MI	2,846,753	2,894,224	1,966,959	9,897,753	3.2%
2016	02.3. Federal flood	33162	Bankers Ins Co	Property and Casualty	FL	3,919,572	3,630,129	3,535,215	8,680,961	4.4%
2016	02.3. Federal flood	26905	Century Natl Ins Co	Property and Casualty	CA	15,797	7,251	18,831	18,831	0.0%
2016	02.3. Federal flood	21652	Farmers Ins Exch	Reciprocal	CA	18,628	15,041	5,000	26,092	0.0%
2016	02.3. Federal flood	39306	Fidelity & Deposit Co Of MD	Property and Casualty	MD	0	11	0	105	0.0%
2016	02.3. Federal flood	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	60,633	76,769	2,000	2,731	0.1%
2016	02.3. Federal flood	10897	First Protective Ins Co	Property and Casualty	FL	152,501	120,408	0	0	0.2%
2016	02.3. Federal flood	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	362,138	355,462	279,547	1,170,529	0.4%
2016	02.3. Federal flood	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	13,736,457	13,671,558	4,505,445	4,505,445	15.4%
2016	02.3. Federal flood	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	207,376	84,448	545,277	545,277	0.2%
2016	02.3. Federal flood	17221	Homesite Ins Co	Property and Casualty	WI	580,685	406,409	134,001	134,001	0.6%
2016	02.3. Federal flood	44369	Imperial Fire & Cas Ins Co	Property and Casualty	LA	18,093	2,246	0	0	0.0%
2016	02.3. Federal flood	29742	Integon Natl Ins Co	Property and Casualty	NC	1,135,670	638,926	1,244,638	2,035,138	1.3%
2016	02.3. Federal flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	339,951	335,664	187,825	712,125	0.4%
2016	02.3. Federal flood	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	176,007	169,114	42,399	193,063	0.2%
2016	02.3. Federal flood	32620	National Interstate Ins Co	Property and Casualty	OH	96,628	103,159	0	8,436	0.1%
2016	02.3. Federal flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	4,193,990	8,314,930	2,626,637	8,921,197	4.7%
2016	02.3. Federal flood	23787	Nationwide Mut Ins Co	Property and Casualty	OH	1,584,231	3,160,717	704,274	2,963,617	1.8%
2016	02.3. Federal flood	23841	New Hampshire Ins Co	Property and Casualty	IL	165,211	165,211	0	15,223	0.2%
2016	02.3. Federal flood	14788	NGM Ins Co	Property and Casualty	FL	100,632	100,990	3,045	3,045	0.1%
2016	02.3. Federal flood	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,053,684	12,053,684	24,463,183	30,890,272	13.5%
2016	02.3. Federal flood	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	7,611	7,611	0	0	0.0%
2016	02.3. Federal flood	40231	Old Dominion Ins Co	Property and Casualty	FL	675	5,049	0	0	0.0%
2016	02.3. Federal flood	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	196,880	211,984	36,500	2,831,841	0.2%
2016	02.3. Federal flood	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	66,222	50,809	0	2,764	0.1%
2016	02.3. Federal flood	39217	QBE Ins Corp	Property and Casualty	PA	1,230,784	1,194,904	619,874	149,128	1.4%
2016	02.3. Federal flood	39039	Rural Comm Ins Co	Property and Casualty	MN	59,674	59,674	36,854	36,854	0.1%
2016	02.3. Federal flood	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	13,039,208	12,810,913	11,898,225	32,876,000	14.6%
2016	02.3. Federal flood	36560	Service Ins Co	Property and Casualty	FL	1,796,470	1,796,470	0	0	2.0%
2016	02.3. Federal flood	19070	Standard Fire Ins Co	Property and Casualty	CT	0	0	0	-30,000	0.0%
2016	02.3. Federal flood	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	558	9,460	0	0	0.0%
2016	02.3. Federal flood	10969	United Prop & Cas Ins Co	Property and Casualty	FL	139,636	125,005	36,951	101,451	0.2%
2016	02.3. Federal flood	10759	Universal N Amer Ins Co	Property and Casualty	TX	1,292	1,433	0	0	0.0%
2016	02.3. Federal flood	18600	USAA Gen Ind Co	Property and Casualty	TX	5,465,004	5,319,393	2,664,774	7,086,371	6.1%
2016	02.3. Federal flood	24112	Westfield Ins Co	Property and Casualty	OH	50,371	50,371	55,994	55,994	0.1%
2016	02.3. Federal flood	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	9,217,982	9,025,263	7,711,040	11,523,635	10.3%

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2016	02.3. Federal flood		TOTAL			89,411,011	87,822,453	78,032,750	163,033,683	100.0%