

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2017**

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	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	17,476,596	16,093,369	19,709,532	940,952	19.1%	19.1%
2	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	13,922,104	13,650,329	26,039,677	26,039,677	15.2%	34.4%
3	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	13,647,209	13,379,948	19,349,462	-1,570,873	14.9%	49.3%
4	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,308,557	12,308,557	7,211,794	1,070,960	13.5%	62.8%
5	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	9,437,405	9,276,971	3,755,767	-310,131	10.3%	73.1%
6	18600	USAA Gen Ind Co	Property and Casualty	TX	5,732,874	5,510,016	2,932,184	-1,499,287	6.3%	79.4%
7	33162	Bankers Ins Co	Property and Casualty	FL	4,338,378	4,055,372	5,435,079	1,037,380	4.8%	84.2%
8	18988	Auto Owners Ins Co	Property and Casualty	MI	3,039,676	2,885,719	7,403,783	-364,651	3.3%	87.5%
9	19232	Allstate Ins Co	Property and Casualty	IL	2,909,224	2,916,133	1,683,395	-440,629	3.2%	90.7%
10	29742	Integon Natl Ins Co	Property and Casualty	NC	2,677,393	1,863,057	671,975	-118,525	2.9%	93.6%
11	39217	QBE Ins Corp	Property and Casualty	PA	1,124,708	1,154,421	1,551,960	1,186,408	1.2%	94.9%
12	36560	Service Ins Co	Property and Casualty	FL	1,076,218	1,076,218	0	0	1.2%	96.0%
13	17221	Homesite Ins Co	Property and Casualty	WI	592,550	602,839	370,496	370,496	0.6%	96.7%
14	10872	American Strategic Ins Corp	Property and Casualty	FL	496,813	418,707	305,187	-1,301,561	0.5%	97.2%
15	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	391,791	391,791	0	0	0.4%	97.7%
16	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	380,806	353,822	440,559	-38,741	0.4%	98.1%
17	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	350,201	343,508	945,988	309,813	0.4%	98.5%
18	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	276,579	253,939	2,749,199	76,302	0.3%	98.8%
19	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	199,063	196,138	945,768	945,768	0.2%	99.0%
20	10969	United Prop & Cas Ins Co	Property and Casualty	FL	199,048	158,588	33,694	-30,806	0.2%	99.2%
21	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	197,201	182,996	165,749	15,085	0.2%	99.4%
22	10897	First Protective Ins Co	Property and Casualty	FL	180,861	163,928	0	0	0.2%	99.6%
23	23841	New Hampshire Ins Co	Property and Casualty	IL	164,218	164,218	11,537	-5,834	0.2%	99.8%
24	14788	NGM Ins Co	Property and Casualty	FL	106,001	104,098	46,921	46,921	0.1%	99.9%
25	32620	National Interstate Ins Co	Property and Casualty	OH	94,891	100,267	16,791	4,285	0.1%	100.0%
		<i>ALL OTHERS</i>			-7,060	1,903,266	10,365,774	2,252,883	0.0%	100.0%
		<b>TOTAL</b>			<b>91,313,305</b>	<b>89,508,215</b>	<b>112,142,271</b>	<b>28,615,892</b>	<b>100.0%</b>	

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**NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2017**

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 %
2017	02.3. Federal flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	0	0	0	77	0.0%
2017	02.3. Federal flood	19232	Allstate Ins Co	Property and Casualty	IL	2,909,224	2,916,133	1,683,395	-440,629	3.2%
2017	02.3. Federal flood	19100	Amco Ins Co	Property and Casualty	IA	0	0	0	463	0.0%
2017	02.3. Federal flood	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	17,476,596	16,093,369	19,709,532	940,952	19.1%
2017	02.3. Federal flood	10872	American Strategic Ins Corp	Property and Casualty	FL	496,813	418,707	305,187	-1,301,561	0.5%
2017	02.3. Federal flood	18988	Auto Owners Ins Co	Property and Casualty	MI	3,039,676	2,885,719	7,403,783	-364,651	3.3%
2017	02.3. Federal flood	33162	Bankers Ins Co	Property and Casualty	FL	4,338,378	4,055,372	5,435,079	1,037,380	4.8%
2017	02.3. Federal flood	26905	Century Natl Ins Co	Property and Casualty	CA	13,070	23,263	199,947	199,947	0.0%
2017	02.3. Federal flood	42587	Depositors Ins Co	Property and Casualty	IA	0	0	0	33	0.0%
2017	02.3. Federal flood	21652	Farmers Ins Exch	Reciprocal	CA	1,078	13,492	50,874	39,960	0.0%
2017	02.3. Federal flood	39306	Fidelity & Deposit Co Of MD	Property and Casualty	MD	0	0	0	-20	0.0%
2017	02.3. Federal flood	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	19,388	31,434	0	-731	0.0%
2017	02.3. Federal flood	10897	First Protective Ins Co	Property and Casualty	FL	180,861	163,928	0	0	0.2%
2017	02.3. Federal flood	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	350,201	343,508	945,988	309,813	0.4%
2017	02.3. Federal flood	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	13,922,104	13,650,329	26,039,677	26,039,677	15.2%
2017	02.3. Federal flood	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	199,063	196,138	945,768	945,768	0.2%
2017	02.3. Federal flood	17221	Homesite Ins Co	Property and Casualty	WI	592,550	602,839	370,496	370,496	0.6%
2017	02.3. Federal flood	44369	Imperial Fire & Cas Ins Co	Property and Casualty	LA	-18,093	-2,246	0	0	0.0%
2017	02.3. Federal flood	29742	Integon Natl Ins Co	Property and Casualty	NC	2,677,393	1,863,057	671,975	-118,525	2.9%
2017	02.3. Federal flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	380,806	353,822	440,559	-38,741	0.4%
2017	02.3. Federal flood	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	197,201	182,996	165,749	15,085	0.2%
2017	02.3. Federal flood	32620	National Interstate Ins Co	Property and Casualty	OH	94,891	100,267	16,791	4,285	0.1%
2017	02.3. Federal flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	-101,042	1,227,790	7,289,343	1,335,034	-0.1%
2017	02.3. Federal flood	23787	Nationwide Mut Ins Co	Property and Casualty	OH	-36,519	483,810	2,687,234	542,662	0.0%
2017	02.3. Federal flood	23841	New Hampshire Ins Co	Property and Casualty	IL	164,218	164,218	11,537	-5,834	0.2%
2017	02.3. Federal flood	14788	NGM Ins Co	Property and Casualty	FL	106,001	104,098	46,921	46,921	0.1%
2017	02.3. Federal flood	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,308,557	12,308,557	7,211,794	1,070,960	13.5%
2017	02.3. Federal flood	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	391,791	391,791	0	0	0.4%
2017	02.3. Federal flood	40231	Old Dominion Ins Co	Property and Casualty	FL	675	675	0	0	0.0%
2017	02.3. Federal flood	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	276,579	253,939	2,749,199	76,302	0.3%
2017	02.3. Federal flood	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	42,110	53,697	0	-2,918	0.0%
2017	02.3. Federal flood	39217	QBE Ins Corp	Property and Casualty	PA	1,124,708	1,154,421	1,551,960	1,186,408	1.2%
2017	02.3. Federal flood	39039	Rural Comm Ins Co	Property and Casualty	MN	-6,213	-6,213	75,434	75,434	0.0%
2017	02.3. Federal flood	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	13,647,209	13,379,948	19,349,462	-1,570,873	14.9%
2017	02.3. Federal flood	36560	Service Ins Co	Property and Casualty	FL	1,076,218	1,076,218	0	0	1.2%
2017	02.3. Federal flood	19070	Standard Fire Ins Co	Property and Casualty	CT	-1,293	-1,293	0	0	0.0%
2017	02.3. Federal flood	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	-738	-344	0	0	0.0%
2017	02.3. Federal flood	10969	United Prop & Cas Ins Co	Property and Casualty	FL	199,048	158,588	33,694	-30,806	0.2%
2017	02.3. Federal flood	10759	Universal N Amer Ins Co	Property and Casualty	TX	2,783	1,467	0	0	0.0%
2017	02.3. Federal flood	18600	USAA Gen Ind Co	Property and Casualty	TX	5,732,874	5,510,016	2,932,184	-1,499,287	6.3%

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 FOR THE YEAR ENDED DECEMBER 31, 2017

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 %
2017	02.3. Federal flood	24112	Westfield Ins Co	Property and Casualty	OH	77,734	77,734	62,942	62,942	0.1%
2017	02.3. Federal flood	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	9,437,405	9,276,971	3,755,767	-310,131	10.3%
<b>2017</b>	<b>02.3. Federal flood</b>		<b>TOTAL</b>			<b>91,313,305</b>	<b>89,508,215</b>	<b>112,142,271</b>	<b>28,615,892</b>	<b>100.0%</b>