

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	21482	Factory Mut Ins Co	Property and Casualty	RI	2,006,094	2,392,041	3,314,871	-4,102,207	21.4%	21.4%
2	42978	American Security Ins Co	Property and Casualty	DE	1,783,534	1,841,116	392,362	48,071	19.0%	40.4%
3	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	680,079	711,507	0	106,726	7.2%	47.6%
4	16535	Zurich Amer Ins Co	Property and Casualty	NY	622,233	361,472	614,629	644,123	6.6%	54.3%
5	10014	Affiliated Fm Ins Co	Property and Casualty	RI	541,480	538,465	609,302	-516,120	5.8%	60.0%
6	26247	American Guar & Liab Ins	Property and Casualty	NY	514,760	194,440	0	27,157	5.5%	65.5%
7	19402	AIG Prop Cas Co	Property and Casualty	PA	498,684	500,555	0	87,801	5.3%	70.8%
8	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	482,349	1,084,974	31,186	-63,814	5.1%	76.0%
9	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	375,387	304,352	0	66,968	4.0%	80.0%
10	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	331,797	198,076	0	0	3.5%	83.5%
11	20281	Federal Ins Co	Property and Casualty	IN	272,974	304,605	64,120	39,415	2.9%	86.4%
12	39845	Westport Ins Corp	Property and Casualty	MO	245,293	342,654	111,617	553,071	2.6%	89.0%
13	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	214,108	186,782	0	0	2.3%	91.3%
14	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	180,517	265,029	0	65,247	1.9%	93.2%
15	33162	Bankers Ins Co	Property and Casualty	FL	112,255	109,153	0	68,793	1.2%	94.4%
16	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	84,694	83,654	0	17,359	0.9%	95.3%
17	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	DE	71,403	41,033	0	3,692	0.8%	96.1%
18	23469	American Modern Home Ins Co	Property and Casualty	OH	68,697	89,477	73,723	73,723	0.7%	96.8%
19	22314	RSUI Ind Co	Property and Casualty	NH	68,019	49,893	0	0	0.7%	97.5%
20	21458	Employers Ins of Wausau	Property and Casualty	WI	64,631	29,481	0	5,110	0.7%	98.2%
21	10677	The Cincinnati Ins Co	Property and Casualty	OH	38,185	8,769	0	0	0.4%	98.6%
22	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	33,369	40,368	196,695	196,695	0.4%	99.0%
23	29700	North Amer Elite Ins Co	Property and Casualty	NH	29,086	6,778	0	0	0.3%	99.3%
24	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	14,232	4,758	0	0	0.2%	99.5%
25	23280	The Cincinnati Ind Co	Property and Casualty	OH	10,792	3,900	0	0	0.1%	99.6%
		<i>ALL OTHERS</i>			40,698	49,830	3,024	4,095	0.4%	100.0%
		TOTAL			9,385,350	9,743,162	5,411,529	-2,674,095	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	02.5. Private flood	10014	Affiliated Fm Ins Co	Property and Casualty	RI	541,480	538,465	609,302	-516,120	5.8%
2017	02.5. Private flood	19402	AIG Prop Cas Co	Property and Casualty	PA	498,684	500,555	0	87,801	5.3%
2017	02.5. Private flood	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	331,797	198,076	0	0	3.5%
2017	02.5. Private flood	36420	Allianz Underwriters Ins Co	Authorized Surplus Lines Writer	IL	5,764	5,767	0	0	0.1%
2017	02.5. Private flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	79	27	0	0	0.0%
2017	02.5. Private flood	19100	Amco Ins Co	Property and Casualty	IA	178	9	0	0	0.0%
2017	02.5. Private flood	26247	American Guar & Liab Ins	Property and Casualty	NY	514,760	194,440	0	27,157	5.5%
2017	02.5. Private flood	23469	American Modern Home Ins Co	Property and Casualty	OH	68,697	89,477	73,723	73,723	0.7%
2017	02.5. Private flood	42978	American Security Ins Co	Property and Casualty	DE	1,783,534	1,841,116	392,362	48,071	19.0%
2017	02.5. Private flood	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	482,349	1,084,974	31,186	-63,814	5.1%
2017	02.5. Private flood	33162	Bankers Ins Co	Property and Casualty	FL	112,255	109,153	0	68,793	1.2%
2017	02.5. Private flood	18279	Bankers Standard Ins Co	Property and Casualty	PA	1,224	677	0	278	0.0%
2017	02.5. Private flood	21334	Empire Ind Ins Co	Authorized Surplus Lines Writer	OK	2,040	1,367	0	61	0.0%
2017	02.5. Private flood	21458	Employers Ins of Wausau	Property and Casualty	WI	64,631	29,481	0	5,110	0.7%
2017	02.5. Private flood	21482	Factory Mut Ins Co	Property and Casualty	RI	2,006,094	2,392,041	3,314,871	-4,102,207	21.4%
2017	02.5. Private flood	20281	Federal Ins Co	Property and Casualty	IN	272,974	304,605	64,120	39,415	2.9%
2017	02.5. Private flood	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	33,369	40,368	196,695	196,695	0.4%
2017	02.5. Private flood	36064	Hanover Amer Ins Co	Property and Casualty	NH	5,003	6,443	0	0	0.1%
2017	02.5. Private flood	19682	Hartford Fire Ins Co	Property and Casualty	CT	6,360	4,913	0	0	0.1%
2017	02.5. Private flood	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	4,293	19,072	0	-539	0.0%
2017	02.5. Private flood	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	214,108	186,782	0	0	2.3%
2017	02.5. Private flood	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	680,079	711,507	0	106,726	7.2%
2017	02.5. Private flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	180,517	265,029	0	65,247	1.9%
2017	02.5. Private flood	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	2,613	1,901	0	1,019	0.0%
2017	02.5. Private flood	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	3,530	3,233	0	0	0.0%
2017	02.5. Private flood	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	14,232	4,758	0	0	0.2%
2017	02.5. Private flood	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	375,387	304,352	0	66,968	4.0%
2017	02.5. Private flood	29700	North Amer Elite Ins Co	Property and Casualty	NH	29,086	6,778	0	0	0.3%
2017	02.5. Private flood	22314	RSUI Ind Co	Property and Casualty	NH	68,019	49,893	0	0	0.7%
2017	02.5. Private flood	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	DE	71,403	41,033	0	3,692	0.8%
2017	02.5. Private flood	28665	The Cincinnati Cas Co	Property and Casualty	OH	600	276	3,024	3,024	0.0%
2017	02.5. Private flood	23280	The Cincinnati Ind Co	Property and Casualty	OH	10,792	3,900	0	0	0.1%
2017	02.5. Private flood	10677	The Cincinnati Ins Co	Property and Casualty	OH	38,185	8,769	0	0	0.4%
2017	02.5. Private flood	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	84,694	83,654	0	17,359	0.9%
2017	02.5. Private flood	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	9,014	6,145	0	252	0.1%
2017	02.5. Private flood	39845	Westport Ins Corp	Property and Casualty	MO	245,293	342,654	111,617	553,071	2.6%
2017	02.5. Private flood	16535	Zurich Amer Ins Co	Property and Casualty	NY	622,233	361,472	614,629	644,123	6.6%
2017	02.5. Private flood		TOTAL			9,385,350	9,743,162	5,411,529	(2,674,095)	100.0%