

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2018

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	15,261,715	16,299,154	86,118,628	103,511,302	16.7%	16.7%
2	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	14,007,755	14,005,541	50,451,549	50,451,549	15.4%	32.1%
3	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	13,161,229	13,417,958	75,440,170	78,754,380	14.4%	46.5%
4	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,677,909	12,677,909	113,280,479	116,044,747	13.9%	60.4%
5	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	9,291,919	9,330,013	27,951,717	31,380,242	10.2%	70.6%
6	18600	USAA Gen Ind Co	Property and Casualty	TX	6,139,826	5,822,780	33,031,431	40,550,995	6.7%	77.3%
7	33162	Bankers Ins Co	Property and Casualty	FL	4,513,569	4,410,106	23,504,067	23,362,899	4.9%	82.3%
8	29742	Integon Natl Ins Co	Property and Casualty	NC	4,449,668	3,490,010	16,337,286	18,795,176	4.9%	87.2%
9	18988	Auto Owners Ins Co	Property and Casualty	MI	3,049,708	3,028,211	13,181,175	14,682,498	3.3%	90.5%
10	19232	Allstate Ins Co	Property and Casualty	IL	2,884,163	2,874,000	20,949,825	22,544,263	3.2%	93.7%
11	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	1,365,200	1,365,200	0	0	1.5%	95.2%
12	39217	QBE Ins Corp	Property and Casualty	PA	1,069,970	1,099,365	2,761,144	3,262,433	1.2%	96.3%
13	10872	American Strategic Ins Corp	Property and Casualty	FL	552,765	524,358	2,926,424	3,980,061	0.6%	97.0%
14	17221	Homesite Ins Co	Property and Casualty	WI	528,427	542,204	609,194	609,194	0.6%	97.5%
15	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	415,008	389,994	900,009	1,812,709	0.5%	98.0%
16	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	335,416	340,409	2,164,008	2,226,226	0.4%	98.4%
17	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	283,415	265,093	346,476	598,200	0.3%	98.7%
18	10897	First Protective Ins Co	Property and Casualty	FL	239,414	210,612	2,881,186	2,930,386	0.3%	98.9%
19	10969	United Prop & Cas Ins Co	Property and Casualty	FL	214,366	202,496	721,187	742,687	0.2%	99.2%
20	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	196,012	186,316	799,478	1,051,650	0.2%	99.4%
21	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	195,819	201,073	2,129,710	2,129,710	0.2%	99.6%
22	23841	New Hampshire Ins Co	Property and Casualty	IL	148,073	148,073	222,915	260,215	0.2%	99.8%
23	14788	NGM Ins Co	Property and Casualty	FL	112,827	110,835	718,218	718,218	0.1%	99.9%
24	24112	Westfield Ins Co	Property and Casualty	OH	79,784	79,784	207,946	207,946	0.1%	100.0%
25	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	71,246	62,679	0	-910	0.1%	100.0%
		<i>ALL OTHERS</i>			<i>-41,897</i>	<i>21,808</i>	<i>359,524</i>	<i>88,761</i>	<i>0.0%</i>	<i>100.0%</i>
		TOTAL			91,203,306	91,105,981	477,993,746	520,695,537	100.0%	

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NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2018

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 %
2018	02.3. Federal flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	0	0	0	-17	0.0%
2018	02.3. Federal flood	19232	Allstate Ins Co	Property and Casualty	IL	2,884,163	2,874,000	20,949,825	22,544,263	3.2%
2018	02.3. Federal flood	19100	Amco Ins Co	Property and Casualty	IA	0	0	0	-322	0.0%
2018	02.3. Federal flood	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	15,261,715	16,299,154	86,118,628	103,511,302	16.7%
2018	02.3. Federal flood	10872	American Strategic Ins Corp	Property and Casualty	FL	552,765	524,358	2,926,424	3,980,061	0.6%
2018	02.3. Federal flood	18988	Auto Owners Ins Co	Property and Casualty	MI	3,049,708	3,028,211	13,181,175	14,682,498	3.3%
2018	02.3. Federal flood	33162	Bankers Ins Co	Property and Casualty	FL	4,513,569	4,410,106	23,504,067	23,362,899	4.9%
2018	02.3. Federal flood	26905	Century Natl Ins Co	Property and Casualty	CA	2,420	7,826	0	0	0.0%
2018	02.3. Federal flood	42587	Depositors Ins Co	Property and Casualty	IA	0	0	0	-16	0.0%
2018	02.3. Federal flood	21652	Farmers Ins Exch	Reciprocal	CA	0	213	0	1,501	0.0%
2018	02.3. Federal flood	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	21,255	26,596	2,351	3,077	0.0%
2018	02.3. Federal flood	10897	First Protective Ins Co	Property and Casualty	FL	239,414	210,612	2,881,186	2,930,386	0.3%
2018	02.3. Federal flood	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	335,416	340,409	2,164,008	2,226,226	0.4%
2018	02.3. Federal flood	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	14,007,755	14,005,541	50,451,549	50,451,549	15.4%
2018	02.3. Federal flood	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	195,819	201,073	2,129,710	2,129,710	0.2%
2018	02.3. Federal flood	17221	Homesite Ins Co	Property and Casualty	WI	528,427	542,204	609,194	609,194	0.6%
2018	02.3. Federal flood	29742	Integon Natl Ins Co	Property and Casualty	NC	4,449,668	3,490,010	16,337,286	18,795,176	4.9%
2018	02.3. Federal flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	415,008	389,994	900,009	1,812,709	0.5%
2018	02.3. Federal flood	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	196,012	186,316	799,478	1,051,650	0.2%
2018	02.3. Federal flood	32620	National Interstate Ins Co	Property and Casualty	OH	0	53,492	0	-3,384	0.0%
2018	02.3. Federal flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	-50,089	-50,089	206,430	-38,191	-0.1%
2018	02.3. Federal flood	23787	Nationwide Mut Ins Co	Property and Casualty	OH	-21,473	-21,473	21,400	26,770	0.0%
2018	02.3. Federal flood	23841	New Hampshire Ins Co	Property and Casualty	IL	148,073	148,073	222,915	260,215	0.2%
2018	02.3. Federal flood	14788	NGM Ins Co	Property and Casualty	FL	112,827	110,835	718,218	718,218	0.1%
2018	02.3. Federal flood	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,677,909	12,677,909	113,280,479	116,044,747	13.9%
2018	02.3. Federal flood	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	1,365,200	1,365,200	0	0	1.5%
2018	02.3. Federal flood	40231	Old Dominion Ins Co	Property and Casualty	FL	1,399	1,254	0	0	0.0%
2018	02.3. Federal flood	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	283,415	265,093	346,476	598,200	0.3%
2018	02.3. Federal flood	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	71,246	62,679	0	-910	0.1%
2018	02.3. Federal flood	39217	QBE Ins Corp	Property and Casualty	PA	1,069,970	1,099,365	2,761,144	3,262,433	1.2%
2018	02.3. Federal flood	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	13,161,229	13,417,958	75,440,170	78,754,380	14.4%
2018	02.3. Federal flood	19070	Standard Fire Ins Co	Property and Casualty	CT	670	670	30,000	0	0.0%
2018	02.3. Federal flood	10969	United Prop & Cas Ins Co	Property and Casualty	FL	214,366	202,496	721,187	742,687	0.2%
2018	02.3. Federal flood	10759	Universal N Amer Ins Co	Property and Casualty	TX	3,921	3,319	99,343	99,343	0.0%
2018	02.3. Federal flood	18600	USAA Gen Ind Co	Property and Casualty	TX	6,139,826	5,822,780	33,031,431	40,550,995	6.7%
2018	02.3. Federal flood	24112	Westfield Ins Co	Property and Casualty	OH	79,784	79,784	207,946	207,946	0.1%
2018	02.3. Federal flood	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	9,291,919	9,330,013	27,951,717	31,380,242	10.2%
2018	02.3. Federal flood		TOTAL			91,203,306	91,105,981	477,993,746	520,695,537	100.0%