

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	42978	American Security Ins Co	Property and Casualty	DE	2,498,230	1,874,976	3,121,886	3,794,460	23.8%	23.8%
2	21482	Factory Mut Ins Co	Property and Casualty	RI	2,159,281	1,937,593	8,585,757	15,716,741	20.6%	44.5%
3	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,373,154	1,146,488	50,000	3,282,548	13.1%	57.6%
4	10014	Affiliated Fm Ins Co	Property and Casualty	RI	600,260	582,593	706,242	-773,835	5.7%	63.3%
5	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	514,594	608,088	0	-15,513	4.9%	68.2%
6	26247	American Guar & Liab Ins	Property and Casualty	NY	391,182	510,154	0	136,340	3.7%	71.9%
7	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	388,857	236,662	0	5,994,065	3.7%	75.6%
8	19402	AIG Prop Cas Co	Property and Casualty	PA	354,136	415,414	0	-39,879	3.4%	79.0%
9	39845	Westport Ins Corp	Property and Casualty	MO	338,868	308,261	0	-649,929	3.2%	82.3%
10	21458	Employers Ins Co of Wausau	Property and Casualty	WI	295,373	254,233	0	-5,110	2.8%	85.1%
11	20281	Federal Ins Co	Property and Casualty	IN	293,632	282,881	371,607	420,473	2.8%	87.9%
12	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	210,808	235,850	200,000	725,000	2.0%	89.9%
13	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	153,055	108,074	0	0	1.5%	91.4%
14	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	152,883	161,216	123,451	566,019	1.5%	92.8%
15	33162	Bankers Ins Co	Property and Casualty	FL	104,775	108,785	0	-81,471	1.0%	93.8%
16	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	97,702	128,278	0	-12,152	0.9%	94.7%
17	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	92,331	86,991	0	1,902	0.9%	95.6%
18	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	81,402	85,091	0	-14,385	0.8%	96.4%
19	29700	North Amer Elite Ins Co	Property and Casualty	NH	69,903	47,532	0	350,000	0.7%	97.1%
20	22314	RSUI Ind Co	Property and Casualty	NH	69,633	68,732	0	0	0.7%	97.7%
21	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	57,494	18,494	0	1,000	0.5%	98.3%
22	10677	The Cincinnati Ins Co	Property and Casualty	OH	45,977	46,749	0	250,222	0.4%	98.7%
23	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	31,876	13,639	227,382	227,671	0.3%	99.0%
24	19100	Amco Ins Co	Property and Casualty	IA	25,258	5,476	0	0	0.2%	99.3%
25	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	19,189	15,235	0	2,374	0.2%	99.5%
		<i>ALL OTHERS</i>			57,474	49,959	81,596	476,049	0.5%	100.0%
		TOTAL			10,477,327	9,337,444	13,467,921	30,352,590	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 %
2018	02.5. Private flood	10014	Affiliated Fm Ins Co	Property and Casualty	RI	600,260	582,593	706,242	-773,835	5.7%
2018	02.5. Private flood	19402	AIG Prop Cas Co	Property and Casualty	PA	354,136	415,414	0	-39,879	3.4%
2018	02.5. Private flood	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	388,857	236,662	0	5,994,065	3.7%
2018	02.5. Private flood	36420	Allianz Underwriters Ins Co	Authorized Surplus Lines Writer	IL	0	1,441	0	0	0.0%
2018	02.5. Private flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	2,132	1,648	0	0	0.0%
2018	02.5. Private flood	19100	Amco Ins Co	Property and Casualty	IA	25,258	5,476	0	0	0.2%
2018	02.5. Private flood	20427	American Cas Co Of Reading PA	Property and Casualty	PA	17	-20	0	0	0.0%
2018	02.5. Private flood	26247	American Guar & Liab Ins	Property and Casualty	NY	391,182	510,154	0	136,340	3.7%
2018	02.5. Private flood	23469	American Modern Home Ins Co	Property and Casualty	OH	-20,063	-11,468	0	0	-0.2%
2018	02.5. Private flood	42978	American Security Ins Co	Property and Casualty	DE	2,498,230	1,874,976	3,121,886	3,794,460	23.8%
2018	02.5. Private flood	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	-8,338	-8,338	0	0	-0.1%
2018	02.5. Private flood	40142	American Zurich Ins Co	Property and Casualty	IL	837	631	0	55	0.0%
2018	02.5. Private flood	33162	Bankers Ins Co	Property and Casualty	FL	104,775	108,785	0	-81,471	1.0%
2018	02.5. Private flood	18279	Bankers Standard Ins Co	Property and Casualty	PA	1,077	1,163	0	-3,941	0.0%
2018	02.5. Private flood	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	269	26	0	10	0.0%
2018	02.5. Private flood	20443	Continental Cas Co	Property and Casualty	IL	1,119	121	0	0	0.0%
2018	02.5. Private flood	42587	Depositors Ins Co	Property and Casualty	IA	588	319	0	0	0.0%
2018	02.5. Private flood	21334	Empire Ind Ins Co	Authorized Surplus Lines Writer	OK	3,175	3,140	0	163	0.0%
2018	02.5. Private flood	21458	Employers Ins Co of Wausau	Property and Casualty	WI	295,373	254,233	0	-5,110	2.8%
2018	02.5. Private flood	11045	Excelsior Ins Co	Property and Casualty	NH	0	0	0	226,056	0.0%
2018	02.5. Private flood	21482	Factory Mut Ins Co	Property and Casualty	RI	2,159,281	1,937,593	8,585,757	15,716,741	20.6%
2018	02.5. Private flood	20281	Federal Ins Co	Property and Casualty	IN	293,632	282,881	371,607	420,473	2.8%
2018	02.5. Private flood	21873	Firemans Fund Ins Co	Property and Casualty	CA	5,718	4,376	0	0	0.1%
2018	02.5. Private flood	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	153,055	108,074	0	0	1.5%
2018	02.5. Private flood	36064	Hanover Amer Ins Co	Property and Casualty	NH	3,764	3,988	0	1,013	0.0%
2018	02.5. Private flood	19682	Hartford Fire Ins Co	Property and Casualty	CT	7,425	6,919	0	0	0.1%
2018	02.5. Private flood	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	2,239	4,465	0	43	0.0%
2018	02.5. Private flood	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	210,808	235,850	200,000	725,000	2.0%
2018	02.5. Private flood	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	514,594	608,088	0	-15,513	4.9%
2018	02.5. Private flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	152,883	161,216	123,451	566,019	1.5%
2018	02.5. Private flood	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	1,592	2,115	0	656	0.0%
2018	02.5. Private flood	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	2,332	2,895	0	1,054	0.0%
2018	02.5. Private flood	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	2,166	9,814	0	0	0.0%
2018	02.5. Private flood	11991	National Cas Co	Property and Casualty	OH	10,550	2,331	0	0	0.1%
2018	02.5. Private flood	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	97,702	128,278	0	-12,152	0.9%
2018	02.5. Private flood	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	690	461	0	0	0.0%
2018	02.5. Private flood	24171	Netherlands Ins Co The	Property and Casualty	NH	18,598	7,797	0	146,500	0.2%
2018	02.5. Private flood	29700	North Amer Elite Ins Co	Property and Casualty	NH	69,903	47,532	0	350,000	0.7%
2018	02.5. Private flood	24082	Ohio Security Ins Co	Property and Casualty	NH	289	169	0	0	0.0%
2018	02.5. Private flood	20346	Pacific Ind Co	Property and Casualty	WI	0	0	35,722	56,500	0.0%
2018	02.5. Private flood	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	19,189	15,235	0	2,374	0.2%
2018	02.5. Private flood	22314	RSUI Ind Co	Property and Casualty	NH	69,633	68,732	0	0	0.7%
2018	02.5. Private flood	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	7,687	3,523	0	2,000	0.1%

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2018	02.5. Private flood	11126	Sompo Japan Ins Co of Amer	Property and Casualty	NY	75	31	0	0	0.0%
2018	02.5. Private flood	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	92,331	86,991	0	1,902	0.9%
2018	02.5. Private flood	28665	The Cincinnati Cas Co	Property and Casualty	OH	65	386	0	0	0.0%
2018	02.5. Private flood	23280	The Cincinnati Ind Co	Property and Casualty	OH	10,347	10,959	0	0	0.1%
2018	02.5. Private flood	10677	The Cincinnati Ins Co	Property and Casualty	OH	45,977	46,749	0	250,222	0.4%
2018	02.5. Private flood	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	81,402	85,091	0	-14,385	0.8%
2018	02.5. Private flood	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	57,494	18,494	0	1,000	0.5%
2018	02.5. Private flood	20397	Vigilant Ins Co	Property and Casualty	NY	0	0	45,874	45,874	0.0%
2018	02.5. Private flood	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	31,876	13,639	227,382	227,671	0.3%
2018	02.5. Private flood	39845	Westport Ins Corp	Property and Casualty	MO	338,868	308,261	0	-649,929	3.2%
2018	02.5. Private flood	24554	XL Ins Amer Inc	Property and Casualty	DE	2,470	413	0	10	0.0%
2018	02.5. Private flood	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,373,154	1,146,488	50,000	3,282,548	13.1%
2018	02.5. Private flood	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	654	654	0	56	0.0%
2018	02.5. Private flood		TOTAL			10,477,327	9,337,444	13,467,921	30,352,590	100.0%