

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2019

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	14,241,226	14,846,162	27,797,050	12,457,757	16.6%	16.6%
2	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	13,057,370	13,435,859	9,259,969	9,259,969	15.2%	31.8%
3	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,113,390	12,113,390	15,922,254	15,617,333	14.1%	46.0%
4	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	11,173,236	11,689,421	16,187,273	13,469,112	13.0%	59.0%
5	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	8,559,627	8,538,881	6,951,602	4,317,461	10.0%	69.0%
6	18600	USAA Gen Ind Co	Property and Casualty	TX	6,156,019	6,112,944	5,609,253	-903,458	7.2%	76.2%
7	29742	Integon Natl Ins Co	Property and Casualty	NC	5,040,013	4,594,972	3,852,730	1,785,308	5.9%	82.1%
8	33162	Bankers Ins Co	Property and Casualty	FL	4,044,847	4,204,092	2,904,041	2,758,357	4.7%	86.8%
9	18988	Auto Owners Ins Co	Property and Casualty	MI	3,053,216	3,041,406	3,395,635	2,176,170	3.6%	90.3%
10	19232	Allstate Ins Co	Property and Casualty	IL	2,727,239	2,747,847	2,622,279	1,409,641	3.2%	93.5%
11	39217	QBE Ins Corp	Property and Casualty	PA	992,798	1,043,876	1,800,316	1,728,022	1.2%	94.7%
12	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	989,466	989,466	0	0	1.2%	95.8%
13	17221	Homesite Ins Co	Property and Casualty	WI	681,958	601,923	0	0	0.8%	96.6%
14	10872	American Strategic Ins Corp	Property and Casualty	FL	587,899	553,925	331,802	-664,557	0.7%	97.3%
15	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	397,310	408,191	1,251,508	295,808	0.5%	97.8%
16	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	306,927	325,307	180,040	-48,619	0.4%	98.1%
17	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	272,357	284,428	569,591	147,833	0.3%	98.5%
18	24112	Westfield Ins Co	Property and Casualty	OH	216,830	216,830	37,565	37,565	0.3%	98.7%
19	10897	First Protective Ins Co	Property and Casualty	FL	215,827	226,544	476,433	464,133	0.3%	99.0%
20	10969	United Prop & Cas Ins Co	Property and Casualty	FL	208,977	210,955	172,432	195,932	0.2%	99.2%
21	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	199,891	198,295	124,565	124,565	0.2%	99.4%
22	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	181,505	197,873	360,863	108,691	0.2%	99.7%
23	14788	NGM Ins Co	Property and Casualty	FL	163,920	138,037	22,427	22,427	0.2%	99.9%
24	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	75,317	68,216	12,099	11,730	0.1%	99.9%
25	16188	Trisura Specialty Ins Co	Property and Casualty	OK	25,461	94	0	3,992	0.0%	100.0%
		<i>ALL OTHERS</i>			27,763	28,025	277,292	-612,531	0.0%	100.0%
		TOTAL			85,710,389	86,816,959	100,119,019	64,162,641	100.0%	

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FOR THE YEAR ENDED DECEMBER 31, 2019

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 %
2019	02.3. Federal flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	0	0	0	-8	0.0%
2019	02.3. Federal flood	19232	Allstate Ins Co	Property and Casualty	IL	2,727,239	2,747,847	2,622,279	1,409,641	3.2%
2019	02.3. Federal flood	19100	Amco Ins Co	Property and Casualty	IA	0	0	0	945	0.0%
2019	02.3. Federal flood	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	14,241,226	14,846,162	27,797,050	12,457,757	16.6%
2019	02.3. Federal flood	10872	American Strategic Ins Corp	Property and Casualty	FL	587,899	553,925	331,802	-664,557	0.7%
2019	02.3. Federal flood	18988	Auto Owners Ins Co	Property and Casualty	MI	3,053,216	3,041,406	3,395,635	2,176,170	3.6%
2019	02.3. Federal flood	33162	Bankers Ins Co	Property and Casualty	FL	4,044,847	4,204,092	2,904,041	2,758,357	4.7%
2019	02.3. Federal flood	42587	Depositors Ins Co	Property and Casualty	IA	0	0	0	51	0.0%
2019	02.3. Federal flood	21652	Farmers Ins Exch	Reciprocal	CA	0	0	0	-14,865	0.0%
2019	02.3. Federal flood	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	17,319	19,236	2,943	3,763	0.0%
2019	02.3. Federal flood	10897	First Protective Ins Co	Property and Casualty	FL	215,827	226,544	476,433	464,133	0.3%
2019	02.3. Federal flood	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	306,927	325,307	180,040	-48,619	0.4%
2019	02.3. Federal flood	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	13,057,370	13,435,859	9,259,969	9,259,969	15.2%
2019	02.3. Federal flood	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	199,891	198,295	124,565	124,565	0.2%
2019	02.3. Federal flood	17221	Homesite Ins Co	Property and Casualty	WI	681,958	601,923	0	0	0.8%
2019	02.3. Federal flood	29742	Integon Natl Ins Co	Property and Casualty	NC	5,040,013	4,594,972	3,852,730	1,785,308	5.9%
2019	02.3. Federal flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	397,310	408,191	1,251,508	295,808	0.5%
2019	02.3. Federal flood	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	181,505	197,873	360,863	108,691	0.2%
2019	02.3. Federal flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	-1,747	-1,747	0	-643,106	0.0%
2019	02.3. Federal flood	23787	Nationwide Mut Ins Co	Property and Casualty	OH	0	0	918	-243,878	0.0%
2019	02.3. Federal flood	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	0	0	0	22	0.0%
2019	02.3. Federal flood	23841	New Hampshire Ins Co	Property and Casualty	IL	-275	-275	253,434	264,548	0.0%
2019	02.3. Federal flood	14788	NGM Ins Co	Property and Casualty	FL	163,920	138,037	22,427	22,427	0.2%
2019	02.3. Federal flood	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,113,390	12,113,390	15,922,254	15,617,333	14.1%
2019	02.3. Federal flood	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	989,466	989,466	0	0	1.2%
2019	02.3. Federal flood	40231	Old Dominion Ins Co	Property and Casualty	FL	1,464	1,445	0	0	0.0%
2019	02.3. Federal flood	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	272,357	284,428	569,591	147,833	0.3%
2019	02.3. Federal flood	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	75,317	68,216	12,099	11,730	0.1%
2019	02.3. Federal flood	39217	QBE Ins Corp	Property and Casualty	PA	992,798	1,043,876	1,800,316	1,728,022	1.2%
2019	02.3. Federal flood	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	11,173,236	11,689,421	16,187,273	13,469,112	13.0%
2019	02.3. Federal flood	16188	Trisura Specialty Ins Co	Property and Casualty	OK	25,461	94	0	3,992	0.0%
2019	02.3. Federal flood	10969	United Prop & Cas Ins Co	Property and Casualty	FL	208,977	210,955	172,432	195,932	0.2%
2019	02.3. Federal flood	10759	Universal N Amer Ins Co	Property and Casualty	TX	11,002	9,366	19,997	19,997	0.0%
2019	02.3. Federal flood	18600	USAA Gen Ind Co	Property and Casualty	TX	6,156,019	6,112,944	5,609,253	-903,458	7.2%
2019	02.3. Federal flood	24112	Westfield Ins Co	Property and Casualty	OH	216,830	216,830	37,565	37,565	0.3%
2019	02.3. Federal flood	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	8,559,627	8,538,881	6,951,602	4,317,461	10.0%
2019	02.3. Federal flood		TOTAL			85,710,389	86,816,959	100,119,019	64,162,641	100.0%