

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	42978	American Security Ins Co	Property and Casualty	DE	1,283,640	1,966,860	706,723	360,187	12.6%	12.6%
2	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,134,944	1,236,363	2,961,032	704,561	11.2%	23.8%
3	24554	XL Ins Amer Inc	Property and Casualty	DE	860,402	496,000	0	54,240	8.5%	32.2%
4	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	573,257	336,926	0	9,604	5.6%	37.9%
5	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	531,390	640,691	2,869,684	-2,030,877	5.2%	43.1%
6	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	486,100	223,100	4,549	3,549	4.8%	47.9%
7	26247	American Guar & Liab Ins	Property and Casualty	NY	476,647	445,320	51,713	-66,638	4.7%	52.6%
8	39845	Westport Ins Corp	Property and Casualty	MO	459,178	462,470	223,304	308,644	4.5%	57.1%
9	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	425,066	483,169	0	61,476	4.2%	61.3%
10	19402	AIG Prop Cas Co	Property and Casualty	IL	416,119	412,542	0	56,927	4.1%	65.3%
11	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	331,617	273,234	506,450	-18,550	3.3%	68.6%
12	29742	Integon Natl Ins Co	Property and Casualty	NC	322,267	159,251	0	13,145	3.2%	71.8%
13	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	306,335	139,194	0	-29,654	3.0%	74.8%
14	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	305,015	284,689	0	27,798	3.0%	77.8%
15	21873	Firemans Fund Ins Co	Property and Casualty	CA	269,367	180,151	0	1	2.6%	80.4%
16	20281	Federal Ins Co	Property and Casualty	IN	258,532	324,231	73,094	74,762	2.5%	83.0%
17	21458	Employers Ins Co of Wausau	Property and Casualty	WI	238,151	187,707	0	0	2.3%	85.3%
18	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	198,843	151,276	0	6,025	2.0%	87.3%
19	12832	National Gen Premier Ins Co	Authorized Surplus Lines Writer	CA	172,915	94,552	0	0	1.7%	89.0%
20	22314	RSUI Ind Co	Property and Casualty	NH	157,932	112,915	0	0	1.6%	90.5%
21	29700	North Amer Elite Ins Co	Property and Casualty	NH	133,447	122,411	0	-217,000	1.3%	91.8%
22	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	125,602	94,512	0	6,680	1.2%	93.1%
23	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	116,626	28,129	0	65	1.1%	94.2%
24	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	114,405	133,887	236,124	-137,421	1.1%	95.3%
25	33162	Bankers Ins Co	Property and Casualty	FL	88,825	96,029	0	0	0.9%	96.2%
		<i>ALL OTHERS</i>			384,662	312,395	142,752	-343,972	3.8%	100.0%
		TOTAL			10,171,284	9,398,004	7,775,425	-1,156,448	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	02.5. Private flood	19402	AIG Prop Cas Co	Property and Casualty	IL	416,119	412,542	0	56,927	4.1%
2019	02.5. Private flood	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	531,390	640,691	2,869,684	-2,030,877	5.2%
2019	02.5. Private flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	2,352	1,664	0	0	0.0%
2019	02.5. Private flood	19100	Amco Ins Co	Property and Casualty	IA	37,985	35,344	0	0	0.4%
2019	02.5. Private flood	20427	American Cas Co Of Reading PA	Property and Casualty	PA	269	275	0	0	0.0%
2019	02.5. Private flood	26247	American Guar & Liab Ins	Property and Casualty	NY	476,647	445,320	51,713	-66,638	4.7%
2019	02.5. Private flood	23469	American Modern Home Ins Co	Property and Casualty	OH	-7,061	-7,061	0	0	-0.1%
2019	02.5. Private flood	28401	American Natl Prop & Cas Co	Property and Casualty	MO	24	5	0	0	0.0%
2019	02.5. Private flood	42978	American Security Ins Co	Property and Casualty	DE	1,283,640	1,966,860	706,723	360,187	12.6%
2019	02.5. Private flood	40142	American Zurich Ins Co	Property and Casualty	IL	797	812	0	1	0.0%
2019	02.5. Private flood	42390	Amguard Ins Co	Property and Casualty	PA	84	9	0	0	0.0%
2019	02.5. Private flood	11150	Arch Ins Co	Property and Casualty	MO	4,753	2,853	0	656	0.0%
2019	02.5. Private flood	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	573,257	336,926	0	9,604	5.6%
2019	02.5. Private flood	33162	Bankers Ins Co	Property and Casualty	FL	88,825	96,029	0	0	0.9%
2019	02.5. Private flood	18279	Bankers Standard Ins Co	Property and Casualty	PA	-4,275	-973	0	4,805	0.0%
2019	02.5. Private flood	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	1,128	1,046	0	-130	0.0%
2019	02.5. Private flood	20443	Continental Cas Co	Property and Casualty	IL	2,678	2,404	0	0	0.0%
2019	02.5. Private flood	35289	Continental Ins Co	Property and Casualty	PA	2,083	1,422	0	0	0.0%
2019	02.5. Private flood	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	85,013	35,124	0	382	0.8%
2019	02.5. Private flood	42587	Depositors Ins Co	Property and Casualty	IA	2,596	1,830	0	0	0.0%
2019	02.5. Private flood	21334	Empire Ind Ins Co	Authorized Surplus Lines Writer	OK	4,995	4,626	0	118	0.0%
2019	02.5. Private flood	21458	Employers Ins Co of Wausau	Property and Casualty	WI	238,151	187,707	0	0	2.3%
2019	02.5. Private flood	11045	Excelsior Ins Co	Property and Casualty	NH	0	0	0	-226,056	0.0%
2019	02.5. Private flood	20281	Federal Ins Co	Property and Casualty	IN	258,532	324,231	73,094	74,762	2.5%
2019	02.5. Private flood	21873	Firemans Fund Ins Co	Property and Casualty	CA	269,367	180,151	0	1	2.6%
2019	02.5. Private flood	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	305,015	284,689	0	27,798	3.0%
2019	02.5. Private flood	36064	Hanover Amer Ins Co	Property and Casualty	NH	10,965	5,845	0	-1,505	0.1%
2019	02.5. Private flood	22292	Hanover Ins Co	Property and Casualty	NH	1,314	500	0	-57	0.0%
2019	02.5. Private flood	19682	Hartford Fire Ins Co	Property and Casualty	CT	6,082	6,799	0	0	0.1%
2019	02.5. Private flood	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	1,976	2,548	0	-829	0.0%
2019	02.5. Private flood	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	116,626	28,129	0	65	1.1%
2019	02.5. Private flood	29742	Integon Natl Ins Co	Property and Casualty	NC	322,267	159,251	0	13,145	3.2%
2019	02.5. Private flood	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	331,617	273,234	506,450	-18,550	3.3%
2019	02.5. Private flood	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	425,066	483,169	0	61,476	4.2%
2019	02.5. Private flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	114,405	133,887	236,124	-137,421	1.1%
2019	02.5. Private flood	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	0	190	0	59	0.0%
2019	02.5. Private flood	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	6,147	3,416	0	-1,329	0.1%
2019	02.5. Private flood	23434	Middlesex Ins Co	Property and Casualty	WI	4,966	3,510	0	418	0.0%
2019	02.5. Private flood	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	4,104	2,373	0	0	0.0%
2019	02.5. Private flood	11991	National Cas Co	Property and Casualty	OH	16,401	15,780	0	1,461	0.2%
2019	02.5. Private flood	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	306,335	139,194	0	-29,654	3.0%
2019	02.5. Private flood	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	92	92	0	0	0.0%
2019	02.5. Private flood	12832	National Gen Premier Ins Co	Authorized Surplus Lines Writer	CA	172,915	94,552	0	0	1.7%

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2019	02.5. Private flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	1,036	648	0	0	0.0%
2019	02.5. Private flood	23787	Nationwide Mut Ins Co	Property and Casualty	OH	3,651	2,884	0	0	0.0%
2019	02.5. Private flood	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	723	722	0	0	0.0%
2019	02.5. Private flood	24171	Netherlands Ins Co The	Property and Casualty	NH	29,426	24,788	5,998	9,402	0.3%
2019	02.5. Private flood	29700	North Amer Elite Ins Co	Property and Casualty	NH	133,447	122,411	0	-217,000	1.3%
2019	02.5. Private flood	24082	Ohio Security Ins Co	Property and Casualty	NH	272	279	0	0	0.0%
2019	02.5. Private flood	20346	Pacific Ind Co	Property and Casualty	WI	0	0	28,380	7,602	0.0%
2019	02.5. Private flood	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	14,933	12,885	0	321	0.1%
2019	02.5. Private flood	22314	RSUI Ind Co	Property and Casualty	NH	157,932	112,915	0	0	1.6%
2019	02.5. Private flood	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	400	4,564	948	-539	0.0%
2019	02.5. Private flood	21180	Sentry Select Ins Co	Property and Casualty	WI	3,126	2,098	0	158	0.0%
2019	02.5. Private flood	11126	Sompo Amer Ins Co	Property and Casualty	NY	75	75	0	0	0.0%
2019	02.5. Private flood	40045	Starnet Ins Co	Property and Casualty	IA	95	95	0	0	0.0%
2019	02.5. Private flood	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	125,602	94,512	0	6,680	1.2%
2019	02.5. Private flood	28665	The Cincinnati Cas Co	Property and Casualty	OH	1,324	337	0	0	0.0%
2019	02.5. Private flood	23280	The Cincinnati Ind Co	Property and Casualty	OH	9,154	10,005	0	0	0.1%
2019	02.5. Private flood	10677	The Cincinnati Ins Co	Property and Casualty	OH	47,955	49,281	0	-250,222	0.5%
2019	02.5. Private flood	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	86,810	83,264	0	3,936	0.9%
2019	02.5. Private flood	20494	Transportation Ins Co	Property and Casualty	IL	122	10	0	0	0.0%
2019	02.5. Private flood	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	486,100	223,100	4,549	3,549	4.8%
2019	02.5. Private flood	21113	United States Fire Ins Co	Property and Casualty	DE	92	27	0	6	0.0%
2019	02.5. Private flood	20397	Vigilant Ins Co	Property and Casualty	NY	0	0	107,426	107,426	0.0%
2019	02.5. Private flood	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	198,843	151,276	0	6,025	2.0%
2019	02.5. Private flood	39845	Westport Ins Corp	Property and Casualty	MO	459,178	462,470	223,304	308,644	4.5%
2019	02.5. Private flood	24554	XL Ins Amer Inc	Property and Casualty	DE	860,402	496,000	0	54,240	8.5%
2019	02.5. Private flood	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,134,944	1,236,363	2,961,032	704,561	11.2%
2019	02.5. Private flood	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	0	0	0	-56	0.0%
2019	02.5. Private flood		TOTAL			10,171,284	9,398,004	7,775,425	(1,156,448)	100.0%