

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2020

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	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	12,978,443	13,301,180	3,497,227	3,497,227	15.7%	15.7%
2	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	12,952,424	13,789,041	6,170,640	8,220,715	15.7%	31.4%
3	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,169,219	12,169,219	5,083,029	3,982,444	14.7%	46.2%
4	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	11,635,140	11,889,725	4,744,208	4,647,899	14.1%	60.3%
5	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	8,327,743	8,683,974	2,948,200	2,124,445	10.1%	70.3%
6	18600	USAA Gen Ind Co	Property and Casualty	TX	6,311,788	6,282,945	1,168,981	1,183,351	7.6%	78.0%
7	29742	Integon Natl Ins Co	Property and Casualty	NC	5,570,944	5,229,370	1,620,082	1,570,586	6.7%	84.7%
8	33162	Bankers Ins Co	Property and Casualty	FL	3,739,890	3,918,891	1,811,796	1,359,279	4.5%	89.3%
9	19232	Allstate Ins Co	Property and Casualty	IL	2,861,764	2,838,478	1,243,555	1,149,959	3.5%	92.7%
10	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	976,019	976,019	0	0	1.2%	93.9%
11	39217	QBE Ins Corp	Property and Casualty	PA	888,355	958,880	534,969	711,768	1.1%	95.0%
12	16188	Trisura Specialty Ins Co	Property and Casualty	OK	634,666	234,278	81,719	77,727	0.8%	95.8%
13	10872	American Strategic Ins Corp	Property and Casualty	FL	586,271	603,319	33,923	17,419	0.7%	96.5%
14	17221	Homesite Ins Co	Property and Casualty	WI	584,525	642,436	5,379	5,379	0.7%	97.2%
15	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	381,002	400,199	42,990	40,990	0.5%	97.6%
16	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	352,725	304,388	2,300	1,324	0.4%	98.1%
17	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	281,336	293,664	2,034	-14,142	0.3%	98.4%
18	24112	Westfield Ins Co	Property and Casualty	OH	255,567	255,567	26,997	26,997	0.3%	98.7%
19	10897	First Protective Ins Co	Property and Casualty	FL	214,702	219,917	16,199	34,649	0.3%	99.0%
20	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	203,068	203,061	93,620	93,620	0.2%	99.2%
21	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	197,503	184,353	77,688	78,688	0.2%	99.5%
22	10969	United Prop & Cas Ins Co	Property and Casualty	FL	189,513	203,870	57,434	47,434	0.2%	99.7%
23	14788	NGM Ins Co	Property and Casualty	FL	152,755	155,187	0	0	0.2%	99.9%
24	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	93,002	87,312	0	1,639	0.1%	100.0%
25	10759	Universal N Amer Ins Co	Property and Casualty	TX	10,102	6,360	0	0	0.0%	100.0%
		<i>ALL OTHERS</i>			-4,677	7,631	0	-43,813	0.0%	100.0%
		TOTAL			82,543,789	83,839,264	29,262,970	28,815,584	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2020

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 %
2020	02.3. Federal flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	0	0	0	-52	0.0%
2020	02.3. Federal flood	19232	Allstate Ins Co	Property and Casualty	IL	2,861,764	2,838,478	1,243,555	1,149,959	3.5%
2020	02.3. Federal flood	19100	Amco Ins Co	Property and Casualty	IA	0	0	0	-1,086	0.0%
2020	02.3. Federal flood	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	12,952,424	13,789,041	6,170,640	8,220,715	15.7%
2020	02.3. Federal flood	10872	American Strategic Ins Corp	Property and Casualty	FL	586,271	603,319	33,923	17,419	0.7%
2020	02.3. Federal flood	33162	Bankers Ins Co	Property and Casualty	FL	3,739,890	3,918,891	1,811,796	1,359,279	4.5%
2020	02.3. Federal flood	42587	Depositors Ins Co	Property and Casualty	IA	0	0	0	-68	0.0%
2020	02.3. Federal flood	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	-6,126	6,200	0	-1,547	0.0%
2020	02.3. Federal flood	10897	First Protective Ins Co	Property and Casualty	FL	214,702	219,917	16,199	34,649	0.3%
2020	02.3. Federal flood	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	281,336	293,664	2,034	-14,142	0.3%
2020	02.3. Federal flood	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	12,978,443	13,301,180	3,497,227	3,497,227	15.7%
2020	02.3. Federal flood	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	203,068	203,061	93,620	93,620	0.2%
2020	02.3. Federal flood	17221	Homesite Ins Co	Property and Casualty	WI	584,525	642,436	5,379	5,379	0.7%
2020	02.3. Federal flood	29742	Integon Natl Ins Co	Property and Casualty	NC	5,570,944	5,229,370	1,620,082	1,570,586	6.7%
2020	02.3. Federal flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	381,002	400,199	42,990	40,990	0.5%
2020	02.3. Federal flood	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	197,503	184,353	77,688	78,688	0.2%
2020	02.3. Federal flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	0	0	0	-46,545	0.0%
2020	02.3. Federal flood	23787	Nationwide Mut Ins Co	Property and Casualty	OH	0	0	0	-1,821	0.0%
2020	02.3. Federal flood	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	0	0	0	-22	0.0%
2020	02.3. Federal flood	23841	New Hampshire Ins Co	Property and Casualty	IL	0	0	0	7,328	0.0%
2020	02.3. Federal flood	14788	NGM Ins Co	Property and Casualty	FL	152,755	155,187	0	0	0.2%
2020	02.3. Federal flood	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	12,169,219	12,169,219	5,083,029	3,982,444	14.7%
2020	02.3. Federal flood	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	976,019	976,019	0	0	1.2%
2020	02.3. Federal flood	40231	Old Dominion Ins Co	Property and Casualty	FL	1,524	1,506	0	0	0.0%
2020	02.3. Federal flood	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	352,725	304,388	2,300	1,324	0.4%
2020	02.3. Federal flood	12873	Privilege Underwriters Recp Exch	Reciprocal	FL	93,002	87,312	0	1,639	0.1%
2020	02.3. Federal flood	39217	QBE Ins Corp	Property and Casualty	PA	888,355	958,880	534,969	711,768	1.1%
2020	02.3. Federal flood	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	11,635,140	11,889,725	4,744,208	4,647,899	14.1%
2020	02.3. Federal flood	19070	Standard Fire Ins Co	Property and Casualty	CT	-75	-75	0	0	0.0%
2020	02.3. Federal flood	16188	Trisura Specialty Ins Co	Property and Casualty	OK	634,666	234,278	81,719	77,727	0.8%
2020	02.3. Federal flood	10969	United Prop & Cas Ins Co	Property and Casualty	FL	189,513	203,870	57,434	47,434	0.2%
2020	02.3. Federal flood	10759	Universal N Amer Ins Co	Property and Casualty	TX	10,102	6,360	0	0	0.0%
2020	02.3. Federal flood	18600	USAA Gen Ind Co	Property and Casualty	TX	6,311,788	6,282,945	1,168,981	1,183,351	7.6%
2020	02.3. Federal flood	24112	Westfield Ins Co	Property and Casualty	OH	255,567	255,567	26,997	26,997	0.3%
2020	02.3. Federal flood	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	8,327,743	8,683,974	2,948,200	2,124,445	10.1%
2020	02.3. Federal flood		TOTAL			82,543,789	83,839,264	29,262,970	28,815,584	100.0%