

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	42978	American Security Ins Co	Property and Casualty	DE	1,632,022	1,675,318	157,797	-164,405	11.0%	11.0%
2	21458	Employers Ins Co of Wausau	Property and Casualty	WI	1,614,555	967,054	0	2	10.8%	21.8%
3	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	1,498,333	816,205	264,759	680,330	10.1%	31.9%
4	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,228,491	1,145,750	345,384	-525,303	8.2%	40.1%
5	24554	XL Ins Amer Inc	Property and Casualty	DE	1,049,142	1,052,111	0	119,837	7.0%	47.1%
6	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	964,381	839,385	0	69,074	6.5%	53.6%
7	39845	Westport Ins Corp	Property and Casualty	MO	767,511	583,852	66,847	-113,551	5.2%	58.8%
8	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	557,077	426,901	0	107,250	3.7%	62.5%
9	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	520,339	540,915	0	8,569	3.5%	66.0%
10	21873	Firemans Fund Ins Co	Property and Casualty	CA	512,418	419,313	0	44,697	3.4%	69.4%
11	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	453,217	406,965	0	0	3.0%	72.5%
12	26247	American Guar & Liab Ins	Property and Casualty	NY	448,448	446,165	0	5,644	3.0%	75.5%
13	19402	AIG Prop Cas Co	Property and Casualty	IL	420,104	479,981	0	140,748	2.8%	78.3%
14	29742	Integon Natl Ins Co	Property and Casualty	NC	413,255	369,836	0	15,536	2.8%	81.1%
15	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	374,277	392,151	0	245,780	2.5%	83.6%
16	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	365,048	474,048	421,114	1,037,315	2.5%	86.1%
17	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	301,424	250,323	15,000	19,783	2.0%	88.1%
18	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	216,436	199,260	0	-17,942	1.5%	89.5%
19	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	183,679	97,970	0	6,831	1.2%	90.8%
20	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	168,645	94,120	0	0	1.1%	91.9%
21	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	166,961	161,354	0	4,647	1.1%	93.0%
22	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	156,048	125,598	0	-12,617	1.0%	94.1%
23	16188	Trisura Specialty Ins Co	Property and Casualty	OK	94,820	40,222	132,245	132,245	0.6%	94.7%
24	29700	North Amer Elite Ins Co	Property and Casualty	NH	88,017	96,736	0	-133,000	0.6%	95.3%
25	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	70,428	75,569	287,985	284,989	0.5%	95.8%
		<i>ALL OTHERS</i>			631,331	742,050	646,961	566,652	4.2%	100.0%
		TOTAL			14,896,407	12,919,152	2,338,092	2,523,111	100.0%	

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	02.5. Private flood	19402	AIG Prop Cas Co	Property and Casualty	IL	420,104	479,981	0	140,748	2.8%
2020	02.5. Private flood	35300	Allianz Global Risks US Ins Co	Property and Casualty	IL	520,339	540,915	0	8,569	3.5%
2020	02.5. Private flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	2,177	2,272	0	54	0.0%
2020	02.5. Private flood	19100	Amco Ins Co	Property and Casualty	IA	22,044	33,301	0	575	0.1%
2020	02.5. Private flood	20427	American Cas Co Of Reading PA	Property and Casualty	PA	3,203	1,501	0	0	0.0%
2020	02.5. Private flood	26247	American Guar & Liab Ins	Property and Casualty	NY	448,448	446,165	0	5,644	3.0%
2020	02.5. Private flood	23469	American Modern Home Ins Co	Property and Casualty	OH	-10,435	-10,435	0	0	-0.1%
2020	02.5. Private flood	28401	American Natl Prop & Cas Co	Property and Casualty	MO	-16	4	5,200	5,200	0.0%
2020	02.5. Private flood	42978	American Security Ins Co	Property and Casualty	DE	1,632,022	1,675,318	157,797	-164,405	11.0%
2020	02.5. Private flood	40142	American Zurich Ins Co	Property and Casualty	IL	915	704	0	-8	0.0%
2020	02.5. Private flood	42390	Amguard Ins Co	Property and Casualty	PA	394	319	0	0	0.0%
2020	02.5. Private flood	11150	Arch Ins Co	Property and Casualty	MO	6,879	6,555	0	1,389	0.0%
2020	02.5. Private flood	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	964,381	839,385	0	69,074	6.5%
2020	02.5. Private flood	33162	Bankers Ins Co	Property and Casualty	FL	69,705	83,359	0	0	0.5%
2020	02.5. Private flood	18279	Bankers Standard Ins Co	Property and Casualty	PA	751	-479	0	-602	0.0%
2020	02.5. Private flood	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	NE	946	51	0	9	0.0%
2020	02.5. Private flood	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	2,198	1,656	0	355	0.0%
2020	02.5. Private flood	20443	Continental Cas Co	Property and Casualty	IL	201	1,388	0	0	0.0%
2020	02.5. Private flood	35289	Continental Ins Co	Property and Casualty	PA	2,783	2,721	0	0	0.0%
2020	02.5. Private flood	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	49,522	63,507	0	2,636	0.3%
2020	02.5. Private flood	42587	Depositors Ins Co	Property and Casualty	IA	6,309	4,265	0	140	0.0%
2020	02.5. Private flood	21334	Empire Ind Ins Co	Authorized Surplus Lines Writer	OK	0	1,072	0	-321	0.0%
2020	02.5. Private flood	21458	Employers Ins Co of Wausau	Property and Casualty	WI	1,614,555	967,054	0	2	10.8%
2020	02.5. Private flood	21415	Employers Mut Cas Co	Property and Casualty	IA	206	53	0	0	0.0%
2020	02.5. Private flood	20281	Federal Ins Co	Property and Casualty	IN	69,812	102,427	15,537	-10,593	0.5%
2020	02.5. Private flood	21873	Firemans Fund Ins Co	Property and Casualty	CA	512,418	419,313	0	44,697	3.4%
2020	02.5. Private flood	43877	First Mut Ins Co	Property and Casualty	NC	22,702	11,042	0	0	0.2%
2020	02.5. Private flood	34916	First Specialty Ins Corp	Authorized Surplus Lines Writer	MO	216,436	199,260	0	-17,942	1.5%
2020	02.5. Private flood	20559	General Security Ind Co of AZ	Authorized Surplus Lines Writer	AZ	12,000	7,923	0	218	0.1%
2020	02.5. Private flood	37362	General Star Ind Co	Authorized Surplus Lines Writer	DE	168,645	94,120	0	0	1.1%
2020	02.5. Private flood	23809	Granite State Ins Co	Property and Casualty	IL	3,488	579	0	46	0.0%
2020	02.5. Private flood	36064	Hanover Amer Ins Co	Property and Casualty	NH	19,758	14,664	0	2,167	0.1%
2020	02.5. Private flood	22292	Hanover Ins Co	Property and Casualty	NH	908	1,328	0	227	0.0%
2020	02.5. Private flood	19682	Hartford Fire Ins Co	Property and Casualty	CT	3,379	4,651	0	0	0.0%
2020	02.5. Private flood	12536	Homeowners of Amer Ins Co	Property and Casualty	TX	3,249	772	0	0	0.0%
2020	02.5. Private flood	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	3,844	3,760	0	-707	0.0%
2020	02.5. Private flood	39640	Independent Specialty Ins Co	Authorized Surplus Lines Writer	DE	1,113	1,113	0	0	0.0%
2020	02.5. Private flood	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	1,498,333	816,205	264,759	680,330	10.1%
2020	02.5. Private flood	29742	Integon Natl Ins Co	Property and Casualty	NC	413,255	369,836	0	15,536	2.8%
2020	02.5. Private flood	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	453,217	406,965	0	0	3.0%
2020	02.5. Private flood	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	374,277	392,151	0	245,780	2.5%
2020	02.5. Private flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	156,048	125,598	0	-12,617	1.0%
2020	02.5. Private flood	10725	Liberty Surplus Ins Corp	Authorized Surplus Lines Writer	NH	1,828	368	0	-1,733	0.0%

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2020	02.5. Private flood	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	17,633	14,628	0	1,743	0.1%
2020	02.5. Private flood	23434	Middlesex Ins Co	Property and Casualty	WI	30,552	21,762	0	2,835	0.2%
2020	02.5. Private flood	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	3,479	3,995	0	0	0.0%
2020	02.5. Private flood	11991	National Cas Co	Property and Casualty	OH	25,260	22,651	0	-1,018	0.2%
2020	02.5. Private flood	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	557,077	426,901	0	107,250	3.7%
2020	02.5. Private flood	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	254	254	0	0	0.0%
2020	02.5. Private flood	23728	National Gen Ins Co	Property and Casualty	MO	1,647	1,108	0	124	0.0%
2020	02.5. Private flood	12832	National Gen Premier Ins Co	Authorized Surplus Lines Writer	CA	42,258	82,429	0	6,458	0.3%
2020	02.5. Private flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	1,066	1,055	0	26	0.0%
2020	02.5. Private flood	23787	Nationwide Mut Ins Co	Property and Casualty	OH	150	798	0	6	0.0%
2020	02.5. Private flood	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	10,440	9,369	77,222	100,253	0.1%
2020	02.5. Private flood	24171	Netherlands Ins Co The	Property and Casualty	NH	3,496	16,952	179,145	30,127	0.0%
2020	02.5. Private flood	23841	New Hampshire Ins Co	Property and Casualty	IL	50	10	0	1	0.0%
2020	02.5. Private flood	29700	North Amer Elite Ins Co	Property and Casualty	NH	88,017	96,736	0	-133,000	0.6%
2020	02.5. Private flood	21105	North River Ins Co	Property and Casualty	NJ	462	118	0	6	0.0%
2020	02.5. Private flood	24082	Ohio Security Ins Co	Property and Casualty	NH	432	366	0	0	0.0%
2020	02.5. Private flood	20346	Pacific Ind Co	Property and Casualty	WI	0	0	9,106	9,106	0.0%
2020	02.5. Private flood	24198	Peerless Ins Co	Property and Casualty	NH	1	0	0	0	0.0%
2020	02.5. Private flood	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	11,190	12,306	0	768	0.1%
2020	02.5. Private flood	22314	RSUI Ind Co	Property and Casualty	NH	66,077	110,500	0	0	0.4%
2020	02.5. Private flood	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	0	0	-948	-1,409	0.0%
2020	02.5. Private flood	21180	Sentry Select Ins Co	Property and Casualty	WI	3,283	3,231	0	108	0.0%
2020	02.5. Private flood	11126	Sompo Amer Ins Co	Property and Casualty	NY	2,075	585	0	0	0.0%
2020	02.5. Private flood	40045	Starnet Ins Co	Property and Casualty	IA	552	96	0	0	0.0%
2020	02.5. Private flood	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	IL	166,961	161,354	0	4,647	1.1%
2020	02.5. Private flood	28665	The Cincinnati Cas Co	Property and Casualty	OH	2,759	2,043	0	0	0.0%
2020	02.5. Private flood	23280	The Cincinnati Ind Co	Property and Casualty	OH	10,000	10,012	0	0	0.1%
2020	02.5. Private flood	10677	The Cincinnati Ins Co	Property and Casualty	OH	64,500	56,991	207,752	264,521	0.4%
2020	02.5. Private flood	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	70,428	75,569	287,985	284,989	0.5%
2020	02.5. Private flood	20494	Transportation Ins Co	Property and Casualty	IL	847	652	0	0	0.0%
2020	02.5. Private flood	16188	Trisura Specialty Ins Co	Property and Casualty	OK	94,820	40,222	132,245	132,245	0.6%
2020	02.5. Private flood	25844	Union Ins Co	Property and Casualty	IA	500	119	0	0	0.0%
2020	02.5. Private flood	21423	Union Ins Co Of Providence	Property and Casualty	IA	2,518	7	0	0	0.0%
2020	02.5. Private flood	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	365,048	474,048	421,114	1,037,315	2.5%
2020	02.5. Private flood	21113	United States Fire Ins Co	Property and Casualty	DE	0	65	0	-2	0.0%
2020	02.5. Private flood	20397	Vigilant Ins Co	Property and Casualty	NY	0	0	153,947	153,947	0.0%
2020	02.5. Private flood	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	301,424	250,323	15,000	19,783	2.0%
2020	02.5. Private flood	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	183,679	97,970	0	6,831	1.2%
2020	02.5. Private flood	39845	Westport Ins Corp	Property and Casualty	MO	767,511	583,852	66,847	-113,551	5.2%
2020	02.5. Private flood	11523	Wright Natl Flood Ins Co	Property and Casualty	TX	29,866	29,386	0	0	0.2%
2020	02.5. Private flood	24554	XL Ins Amer Inc	Property and Casualty	DE	1,049,142	1,052,111	0	119,837	7.0%
2020	02.5. Private flood	37885	XL Specialty Ins Co	Property and Casualty	DE	121	121	0	0	0.0%
2020	02.5. Private flood	16535	Zurich Amer Ins Co	Property and Casualty	NY	1,228,491	1,145,750	345,384	-525,303	8.2%

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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 %
2020	02.5. Private flood		TOTAL			14,896,407	12,919,152	2,338,092	2,523,111	100.0%