

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2021**

| 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                | 12,922,202              | 12,999,373             | 7,646,527          | 4,944,283              | 15.2%          | 15.2%                     |
| 2    | 14842             | North Carolina Farm Bur Mut Ins Co | Property and Casualty | NC                | 12,104,952              | 12,104,952             | 2,227,649          | 1,540,138              | 14.2%          | 29.4%                     |
| 3    | 37478             | Hartford Ins Co Of The Midwest     | Property and Casualty | IN                | 11,994,264              | 12,318,333             | 2,795,045          | 2,795,045              | 14.1%          | 43.5%                     |
| 4    | 39926             | Selective Ins Co Of The Southeast  | Property and Casualty | IN                | 11,437,064              | 11,353,043             | 1,083,044          | 491,345                | 13.4%          | 57.0%                     |
| 5    | 11523             | Wright Natl Flood Ins Co           | Property and Casualty | TX                | 7,581,987               | 7,823,251              | 383,320            | 409,816                | 8.9%           | 65.9%                     |
| 6    | 18600             | USAA Gen Ind Co                    | Property and Casualty | TX                | 6,382,112               | 6,305,269              | 1,059,665          | 708,566                | 7.5%           | 73.4%                     |
| 7    | 29742             | Integon Natl Ins Co                | Property and Casualty | NC                | 6,060,954               | 5,725,179              | 592,748            | 416,776                | 7.1%           | 80.5%                     |
| 8    | 33162             | Bankers Ins Co                     | Property and Casualty | FL                | 3,564,519               | 3,585,289              | 104,846            | -26,764                | 4.2%           | 84.7%                     |
| 9    | 18988             | Auto Owners Ins Co                 | Property and Casualty | MI                | 3,075,388               | 3,059,349              | 4,513,486          | 3,583,510              | 3.6%           | 88.3%                     |
| 10   | 19232             | Allstate Ins Co                    | Property and Casualty | IL                | 3,002,108               | 3,120,569              | 834,744            | 3,423,540              | 3.5%           | 91.9%                     |
| 11   | 16188             | Trisura Specialty Ins Co           | Property and Casualty | OK                | 1,575,257               | 1,149,767              | 85,072             | 85,072                 | 1.9%           | 93.7%                     |
| 12   | 23248             | Occidental Fire & Cas Co Of NC     | Property and Casualty | NC                | 963,528                 | 963,528                | 0                  | 0                      | 1.1%           | 94.8%                     |
| 13   | 39217             | QBE Ins Corp                       | Property and Casualty | PA                | 806,960                 | 828,533                | 0                  | -24,283                | 0.9%           | 95.8%                     |
| 14   | 10872             | American Strategic Ins Corp        | Property and Casualty | FL                | 693,272                 | 645,734                | 310,932            | 348,612                | 0.8%           | 96.6%                     |
| 15   | 17221             | Homesite Ins Co                    | Property and Casualty | WI                | 604,984                 | 565,118                | 0                  | 0                      | 0.7%           | 97.3%                     |
| 16   | 23035             | Liberty Mut Fire Ins Co            | Property and Casualty | WI                | 379,509                 | 373,313                | 26,115             | 26,115                 | 0.4%           | 97.8%                     |
| 17   | 18058             | Philadelphia Ind Ins Co            | Property and Casualty | PA                | 334,883                 | 327,868                | 120,681            | 118,306                | 0.4%           | 98.2%                     |
| 18   | 11185             | Foremost Ins Co Grand Rapids MI    | Property and Casualty | MI                | 289,035                 | 288,437                | 48,150             | -30,729                | 0.3%           | 98.5%                     |
| 19   | 24112             | Westfield Ins Co                   | Property and Casualty | OH                | 238,817                 | 238,817                | 30,009             | 30,009                 | 0.3%           | 98.8%                     |
| 20   | 10897             | First Protective Ins Co            | Property and Casualty | FL                | 202,843                 | 203,654                | 30,000             | -6,900                 | 0.2%           | 99.0%                     |
| 21   | 26298             | Farmers Prop & Cas Ins Co          | Property and Casualty | RI                | 196,257                 | 199,946                | 3,445              | 2,445                  | 0.2%           | 99.3%                     |
| 22   | 30104             | Hartford Underwriters Ins Co       | Property and Casualty | CT                | 181,215                 | 196,066                | 50,787             | 50,787                 | 0.2%           | 99.5%                     |
| 23   | 10969             | United Prop & Cas Ins Co           | Property and Casualty | FL                | 172,559                 | 183,912                | 53,674             | 18,674                 | 0.2%           | 99.7%                     |
| 24   | 14788             | NGM Ins Co                         | Property and Casualty | FL                | 164,247                 | 162,559                | 90,238             | 90,238                 | 0.2%           | 99.9%                     |
| 25   | 12873             | Privilege Underwriters Recp Exch   | Reciprocal            | FL                | 98,832                  | 92,739                 | 0                  | 3,005                  | 0.1%           | 100.0%                    |
|      |                   | <i>ALL OTHERS</i>                  |                       |                   | <i>18,443</i>           | <i>14,174</i>          | <i>30,000</i>      | <i>50,674</i>          | <i>0.0%</i>    | <i>100.0%</i>             |
|      |                   | <b>TOTAL</b>                       |                       |                   | <b>85,046,191</b>       | <b>84,828,772</b>      | <b>22,120,177</b>  | <b>19,048,280</b>      | <b>100.0%</b>  |                           |

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2021**

| 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 % |
|-------------|----------------------------|-------------------|------------------------------------|-----------------------|-------------------|-------------------------|------------------------|--------------------|------------------------|----------------|
| 2021        | 02.3. Federal flood        | 19232             | Allstate Ins Co                    | Property and Casualty | IL                | 3,002,108               | 3,120,569              | 834,744            | 3,423,540              | 3.5%           |
| 2021        | 02.3. Federal flood        | 10111             | American Bankers Ins Co Of FL      | Property and Casualty | FL                | 12,922,202              | 12,999,373             | 7,646,527          | 4,944,283              | 15.2%          |
| 2021        | 02.3. Federal flood        | 10872             | American Strategic Ins Corp        | Property and Casualty | FL                | 693,272                 | 645,734                | 310,932            | 348,612                | 0.8%           |
| 2021        | 02.3. Federal flood        | 18988             | Auto Owners Ins Co                 | Property and Casualty | MI                | 3,075,388               | 3,059,349              | 4,513,486          | 3,583,510              | 3.6%           |
| 2021        | 02.3. Federal flood        | 33162             | Bankers Ins Co                     | Property and Casualty | FL                | 3,564,519               | 3,585,289              | 104,846            | -26,764                | 4.2%           |
| 2021        | 02.3. Federal flood        | 26298             | Farmers Prop & Cas Ins Co          | Property and Casualty | RI                | 196,257                 | 199,946                | 3,445              | 2,445                  | 0.2%           |
| 2021        | 02.3. Federal flood        | 37710             | First Amer Prop & Cas Ins Co       | Property and Casualty | CA                | 0                       | 261                    | 0                  | 0                      | 0.0%           |
| 2021        | 02.3. Federal flood        | 10897             | First Protective Ins Co            | Property and Casualty | FL                | 202,843                 | 203,654                | 30,000             | -6,900                 | 0.2%           |
| 2021        | 02.3. Federal flood        | 11185             | Foremost Ins Co Grand Rapids MI    | Property and Casualty | MI                | 289,035                 | 288,437                | 48,150             | -30,729                | 0.3%           |
| 2021        | 02.3. Federal flood        | 37478             | Hartford Ins Co Of The Midwest     | Property and Casualty | IN                | 11,994,264              | 12,318,333             | 2,795,045          | 2,795,045              | 14.1%          |
| 2021        | 02.3. Federal flood        | 30104             | Hartford Underwriters Ins Co       | Property and Casualty | CT                | 181,215                 | 196,066                | 50,787             | 50,787                 | 0.2%           |
| 2021        | 02.3. Federal flood        | 17221             | Homesite Ins Co                    | Property and Casualty | WI                | 604,984                 | 565,118                | 0                  | 0                      | 0.7%           |
| 2021        | 02.3. Federal flood        | 29742             | Integon Natl Ins Co                | Property and Casualty | NC                | 6,060,954               | 5,725,179              | 592,748            | 416,776                | 7.1%           |
| 2021        | 02.3. Federal flood        | 23035             | Liberty Mut Fire Ins Co            | Property and Casualty | WI                | 379,509                 | 373,313                | 26,115             | 26,115                 | 0.4%           |
| 2021        | 02.3. Federal flood        | 23779             | Nationwide Mut Fire Ins Co         | Property and Casualty | OH                | 0                       | 0                      | 0                  | 45,000                 | 0.0%           |
| 2021        | 02.3. Federal flood        | 23787             | Nationwide Mut Ins Co              | Property and Casualty | OH                | 0                       | 0                      | 30,000             | 32,327                 | 0.0%           |
| 2021        | 02.3. Federal flood        | 23841             | New Hampshire Ins Co               | Property and Casualty | IL                | 0                       | 0                      | 0                  | -26,653                | 0.0%           |
| 2021        | 02.3. Federal flood        | 14788             | NGM Ins Co                         | Property and Casualty | FL                | 164,247                 | 162,559                | 90,238             | 90,238                 | 0.2%           |
| 2021        | 02.3. Federal flood        | 14842             | North Carolina Farm Bur Mut Ins Co | Property and Casualty | NC                | 12,104,952              | 12,104,952             | 2,227,649          | 1,540,138              | 14.2%          |
| 2021        | 02.3. Federal flood        | 23248             | Occidental Fire & Cas Co Of NC     | Property and Casualty | NC                | 963,528                 | 963,528                | 0                  | 0                      | 1.1%           |
| 2021        | 02.3. Federal flood        | 40231             | Old Dominion Ins Co                | Property and Casualty | FL                | 1,655                   | 1,619                  | 0                  | 0                      | 0.0%           |
| 2021        | 02.3. Federal flood        | 18058             | Philadelphia Ind Ins Co            | Property and Casualty | PA                | 334,883                 | 327,868                | 120,681            | 118,306                | 0.4%           |
| 2021        | 02.3. Federal flood        | 12873             | Privilege Underwriters Recp Exch   | Reciprocal            | FL                | 98,832                  | 92,739                 | 0                  | 3,005                  | 0.1%           |
| 2021        | 02.3. Federal flood        | 39217             | QBE Ins Corp                       | Property and Casualty | PA                | 806,960                 | 828,533                | 0                  | -24,283                | 0.9%           |
| 2021        | 02.3. Federal flood        | 39926             | Selective Ins Co Of The Southeast  | Property and Casualty | IN                | 11,437,064              | 11,353,043             | 1,083,044          | 491,345                | 13.4%          |
| 2021        | 02.3. Federal flood        | 16188             | Trisura Specialty Ins Co           | Property and Casualty | OK                | 1,575,257               | 1,149,767              | 85,072             | 85,072                 | 1.9%           |
| 2021        | 02.3. Federal flood        | 10969             | United Prop & Cas Ins Co           | Property and Casualty | FL                | 172,559                 | 183,912                | 53,674             | 18,674                 | 0.2%           |
| 2021        | 02.3. Federal flood        | 10759             | Universal N Amer Ins Co            | Property and Casualty | TX                | 16,788                  | 12,294                 | 0                  | 0                      | 0.0%           |
| 2021        | 02.3. Federal flood        | 18600             | USAA Gen Ind Co                    | Property and Casualty | TX                | 6,382,112               | 6,305,269              | 1,059,665          | 708,566                | 7.5%           |
| 2021        | 02.3. Federal flood        | 24112             | Westfield Ins Co                   | Property and Casualty | OH                | 238,817                 | 238,817                | 30,009             | 30,009                 | 0.3%           |
| 2021        | 02.3. Federal flood        | 11523             | Wright Natl Flood Ins Co           | Property and Casualty | TX                | 7,581,987               | 7,823,251              | 383,320            | 409,816                | 8.9%           |
| <b>2021</b> | <b>02.3. Federal flood</b> |                   | <b>TOTAL</b>                       |                       |                   | <b>85,046,191</b>       | <b>84,828,772</b>      | <b>22,120,177</b>  | <b>19,048,280</b>      | <b>100.0%</b>  |