

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2022**

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2022	02.3. Federal flood	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	2,725,519	2,830,086	115,772	-2,858,405	3.563%	3.563%
2022	02.3. Federal flood	10111	American Bankers Ins Co Of Fi	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	10,231,407	11,817,274	1,825,925	332,404	13.374%	16.937%
2022	02.3. Federal flood	10872	American Strategic Ins Corp	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	FL	754,790	722,858	23,645	-54,807	0.987%	17.924%
2022	02.3. Federal flood	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	2,858,847	3,063,174	493,378	66,799	3.737%	21.661%
2022	02.3. Federal flood	33162	Bankers Ins Co	Property and Casualty	N	Stock	N	P	Bankers Ins Grp	Licensed	FL	2,998,552	3,439,603	276,321	305,841	3.920%	25.580%
2022	02.3. Federal flood	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	169,886	176,724	0	0	0.222%	25.802%
2022	02.3. Federal flood	10897	First Protective Ins Co	Property and Casualty	N	Stock	N	P	Frontline Ins Grp	Licensed	FL	201,498	197,027	15,000	-3,450	0.263%	26.066%
2022	02.3. Federal flood	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	262,571	283,363	0	-3,234	0.343%	26.409%
2022	02.3. Federal flood	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	9,783,374	11,250,091	711,266	711,266	12.789%	39.198%
2022	02.3. Federal flood	30104	Hartford Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	166,568	273,918	27,212	27,212	0.218%	39.415%
2022	02.3. Federal flood	17221	Homesite Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins G	Licensed	WI	459,177	459,177	0	0	0.600%	40.016%
2022	02.3. Federal flood	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	6,524,604	6,280,711	372,314	341,584	8.529%	48.544%
2022	02.3. Federal flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	369,860	361,931	0	7,000	0.483%	49.028%
2022	02.3. Federal flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Not Licensed	OH	0	0	0	-15,000	0.000%	49.028%
2022	02.3. Federal flood	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins G	Licensed	FL	108,395	132,685	1,027	1,027	0.142%	49.169%
2022	02.3. Federal flood	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	N	Mutual	N	P	North Carolina Farm B	Licensed	NC	11,857,855	11,857,855	787,749	-434,060	15.500%	64.670%
2022	02.3. Federal flood	23248	Occidental Fire & Cas Co Of Nc	Property and Casualty	N	Stock	N	P	lat Reins Co Grp	Licensed	NC	612,357	612,357	0	0	0.800%	65.470%
2022	02.3. Federal flood	40231	Old Dominion Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins G	Licensed	FL	15,395	15,333	0	0	0.020%	65.490%
2022	02.3. Federal flood	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Licensed	PA	164,209	273,839	11,692	-1,683	0.215%	65.705%
2022	02.3. Federal flood	12873	Privilege Underwriters Recp Exch	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holdings	Licensed	FL	107,622	107,770	0	61,414	0.141%	65.846%
2022	02.3. Federal flood	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	673,937	724,882	49,253	45,154	0.881%	66.727%
2022	02.3. Federal flood	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	10,351,624	11,186,779	730,003	680,774	13.531%	80.258%
2022	02.3. Federal flood	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Transverse Ins Grp Lk	Authorized Surplus Lines W	TX	48,569	25,708	0	14,081	0.063%	80.322%
2022	02.3. Federal flood	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	1,612,724	1,893,426	15,665	668,834	2.108%	82.430%
2022	02.3. Federal flood	10759	Universal N Amer Ins Co	Property and Casualty	N	Stock	N	P	Universal Ins Co Grp	Licensed	TX	22,061	22,300	0	2,000	0.029%	82.458%
2022	02.3. Federal flood	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automobl	Licensed	TX	6,261,314	6,407,935	227,583	-626,115	8.185%	90.643%
2022	02.3. Federal flood	24112	Westfield Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	52,826	52,826	399	399	0.069%	90.712%
2022	02.3. Federal flood	11523	Wright Natl Flood Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	7,105,277	7,813,906	459,816	525,872	9.288%	100.000%
<b>2022</b>	<b>02.3. Federal flood</b>		<b>TOTAL</b>									<b>76,500,818</b>	<b>82,283,538</b>	<b>6,144,020</b>	<b>(205,093)</b>	<b>100.000%</b>	

**BUSINESS\_SUB\_TYPE\_CODE:**

BB=Blue Cross/Blue Shield  
 HI=Hospital, Medical, and Dental Service or Indemnity (HMDI)  
 HM=Health Maintenance Organization (HMO)  
 LH=Limited Health Services Organization (LHSO)  
 OS=ODS (Organized Delivery System)  
 N=None  
 MA=MEWA (Multiple Employers Welfare Arrangement)  
 MC=Motor Club  
 PD=Prepaid Dental  
 PF=Pre-Need Funeral  
 PL=Prepaid Legal  
 SL=Surplus Lines

**COMPANY\_SUB\_TYPE\_CODE:**

C=Captive  
 CF=Captive-Other (Filer)  
 CO=Captive-Other  
 CP=Captive-Pure  
 CS=Captive-Special Purpose Financial Insurer (Filer)  
 GM=City, Town, County, state, Parish, Township Mutual  
 ML=Manager managed Limited Liability Company  
 N=None  
 NP=Non-Profit  
 RC=Risk Retention Group (RRG) - Captive  
 RM=Residual Market Mechanism  
 RR=RRG  
 RT=Risk Retention Group (RRG) - Traditional  
 SI=State Insurance Funds  
 SV=Special Purpose Vehicle

**STATEMENT\_TYPE\_CODE:**

Indicates the line of business of the Filing Statement submitted by the company for the annual filing period.  
 F= Fraternal  
 L= Life, Accident, and Health  
 P= Property and Casualty  
 T= Title  
 X= Health