

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	02.5. Private flood	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,378	2,234	0	0	0.005%	0.005%
2022	02.5. Private flood	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Accelerant Us Holding	Licensed	AR	3,878	746	0	76	0.014%	0.019%
2022	02.5. Private flood	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	246,135	307,658	0	-56,662	0.877%	0.896%
2022	02.5. Private flood	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	IL	460,375	302,959	0	57,297	1.641%	2.537%
2022	02.5. Private flood	35300	Allianz Global Risks Us Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	933,066	870,746	0	-2,380,383	3.325%	5.862%
2022	02.5. Private flood	36420	Allianz Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	1,063	267	0	0	0.004%	5.866%
2022	02.5. Private flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	2,572	2,457	0	33	0.009%	5.875%
2022	02.5. Private flood	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	40,089	38,196	0	990	0.143%	6.018%
2022	02.5. Private flood	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	7,986	8,922	0	652	0.028%	6.046%
2022	02.5. Private flood	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	448,305	490,663	0	-16,119	1.598%	7.644%
2022	02.5. Private flood	19380	American Home Assur Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	42,205	54,347	0	4,779	0.150%	7.794%
2022	02.5. Private flood	28401	American Natl Prop & Cas Co	Property and Casualty	N	Stock	N	P	Brookfield Asset Mgm	Licensed	MO	0	0	660	660	0.000%	7.794%
2022	02.5. Private flood	42978	American Security Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	1,694,434	1,434,245	36,535	34,087	6.039%	13.833%
2022	02.5. Private flood	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	702	670	0	-2	0.003%	13.836%
2022	02.5. Private flood	42390	Amguard Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	PA	2,936	3,456	0	0	0.010%	13.846%
2022	02.5. Private flood	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	55,652	47,768	0	2,635	0.198%	14.044%
2022	02.5. Private flood	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	879,624	845,102	0	3,175	3.133%	17.179%
2022	02.5. Private flood	10717	Aspen Specialty Ins Co	Property and Casualty	N	Stock	N	P	Apollo Global Mgmt G	Authorized Surplus Lines W	ND	35,650	13,391	0	0	0.127%	17.306%
2022	02.5. Private flood	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,218	1,238	0	0	0.004%	17.311%
2022	02.5. Private flood	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	731	552	0	0	0.003%	17.313%
2022	02.5. Private flood	31295	Berkley Specialty Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Authorized Surplus Lines W	DE	37,857	31,705	0	0	0.135%	17.448%
2022	02.5. Private flood	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	56,123	32,066	0	7,910	0.200%	17.648%
2022	02.5. Private flood	12489	Bridgeway Ins Co	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	0	0	0	-467	0.000%	17.648%
2022	02.5. Private flood	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	NJ	42,376	35,544	0	5,759	0.151%	17.799%
2022	02.5. Private flood	31534	Citizens Ins Co Of Amer	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	3,748	3,606	0	138	0.013%	17.813%
2022	02.5. Private flood	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	5,937	6,113	0	1,115	0.021%	17.834%
2022	02.5. Private flood	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	52	49	0	-256	0.000%	17.834%
2022	02.5. Private flood	44520	Crum & Forster Specialty Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Authorized Surplus Lines W	DE	84,881	82,860	0	6,816	0.303%	18.136%
2022	02.5. Private flood	12758	Cumis Specialty Ins Co Inc	Property and Casualty	N	Stock	N	P	Trustage Grp	Authorized Surplus Lines W	IA	1,400	531	0	0	0.005%	18.141%
2022	02.5. Private flood	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	9,412	7,742	0	88	0.034%	18.175%
2022	02.5. Private flood	25186	Emc Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	11,827	11,827	0	-327	0.021%	18.217%
2022	02.5. Private flood	21407	Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	61,989	63,038	0	-1,775	0.222%	18.438%
2022	02.5. Private flood	21334	Empire Ind Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	OK	0	1	0	0	0.000%	18.438%
2022	02.5. Private flood	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	1,850,213	1,799,629	0	0	6.594%	25.032%
2022	02.5. Private flood	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	14,563	14,757	186,671	151,220	0.052%	25.084%
2022	02.5. Private flood	41718	Endurance Amer Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Authorized Surplus Lines W	DE	1,928,686	1,484,786	0	559,446	6.874%	31.957%
2022	02.5. Private flood	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	126,381	126,128	0	11,437	0.450%	32.408%
2022	02.5. Private flood	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	655,859	588,963	0	779,759	2.337%	34.745%
2022	02.5. Private flood	21784	Firemens Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	5,000	5,000	0	0	0.018%	34.763%
2022	02.5. Private flood	43877	First Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	32,210	32,512	0	0	0.115%	34.878%
2022	02.5. Private flood	13978	Florists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Sentry Ins Grp	Licensed	IL	16,925	16,925	0	125	0.060%	34.938%
2022	02.5. Private flood	20559	General Security Ind Co Of Az	Property and Casualty	N	Stock	N	P	Scor Grp	Authorized Surplus Lines W	AZ	17,700	17,578	0	3,251	0.063%	35.001%
2022	02.5. Private flood	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	24,472	21,576	0	3,244	0.087%	35.088%
2022	02.5. Private flood	14167	Guideone Natl Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Authorized Surplus Lines W	IA	9,310	5,967	0	2,658	0.033%	35.122%
2022	02.5. Private flood	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	14,146	12,972	0	-707	0.050%	35.172%
2022	02.5. Private flood	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	595	595	0	-86	0.002%	35.174%
2022	02.5. Private flood	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	2,563	2,078	0	0	0.009%	35.183%
2022	02.5. Private flood	12536	Homeowners Of Amer Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	37,318	28,465	0	0	0.133%	35.316%
2022	02.5. Private flood	12936	Houston Specialty Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty Ins	Authorized Surplus Lines W	TX	17,000	6,429	0	0	0.061%	35.377%
2022	02.5. Private flood	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	2,293	2,247	0	109	0.008%	35.385%
2022	02.5. Private flood	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline P&C Grp	Licensed	TX	12,315	2,623	0	311	0.044%	35.429%
2022	02.5. Private flood	39640	Independent Specialty Ins Co	Property and Casualty	N	Stock	N	P	Markel Corp Grp	Authorized Surplus Lines W	DE	100	100	0	0	0.000%	35.429%
2022	02.5. Private flood	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	2,847,865	2,389,653	99,708	2,693,044	10.149%	45.579%
2022	02.5. Private flood	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	245,299	285,583	0	643	0.874%	46.453%
2022	02.5. Private flood	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	9,314	779	0	0	0.033%	46.486%
2022	02.5. Private flood	33138	Landmark Amer Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	NH	479,485	421,677	0	0	1.709%	48.195%
2022	02.5. Private flood	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	1,620,298	1,589,387	129,512	-181,370	5.775%	53.969%
2022	02.5. Private flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	953,650	886,319	0	355	3.399%	57.368%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	02.5. Private flood	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	596	449	0	0	0.002%	57.370%
2022	02.5. Private flood	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	13,134	16,423	0	-394	0.047%	57.417%
2022	02.5. Private flood	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	70,184	62,808	0	11,526	0.250%	57.667%
2022	02.5. Private flood	20362	Mitsui Sumitomo Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	NY	2,437	3,344	0	0	0.009%	57.676%
2022	02.5. Private flood	37974	Mt Hawley Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Authorized Surplus Lines W	IL	17,213	5,512	0	0	0.061%	57.737%
2022	02.5. Private flood	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	14,792	15,229	0	-765	0.053%	57.790%
2022	02.5. Private flood	20079	National Fire & Marine Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	NE	1,313,754	1,204,607	0	335,955	4.682%	62.472%
2022	02.5. Private flood	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	251	242	0	-23	0.001%	62.473%
2022	02.5. Private flood	23728	National Gen Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	MO	4,449	8,608	0	0	0.016%	62.489%
2022	02.5. Private flood	12832	National Gen Premier Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Authorized Surplus Lines W	CA	329,551	272,101	86,918	84,064	1.174%	63.663%
2022	02.5. Private flood	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	CT	13,781	10,383	0	1,627	0.049%	63.712%
2022	02.5. Private flood	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	1,628,514	1,548,808	0	280,647	5.804%	69.516%
2022	02.5. Private flood	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	-548	5,789	0	0	-0.002%	69.514%
2022	02.5. Private flood	10723	Nationwide Assur Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	291	127	0	7	0.001%	69.515%
2022	02.5. Private flood	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	311	169	0	9	0.001%	69.516%
2022	02.5. Private flood	23779	Nationwide Mut Fire Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Not Licensed	OH	0	25	0	-16	0.000%	69.516%
2022	02.5. Private flood	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	1,260	158	0	11	0.004%	69.521%
2022	02.5. Private flood	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	6,812	6,555	44,717	44,666	0.024%	69.545%
2022	02.5. Private flood	24171	Netherlands Ins Co The	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-1,240	0.000%	69.545%
2022	02.5. Private flood	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	13,996	6,906	0	1,297	0.050%	69.595%
2022	02.5. Private flood	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	0	0	0	64	0.000%	69.595%
2022	02.5. Private flood	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Grp	Licensed	AZ	1,265	591	0	0	0.005%	69.599%
2022	02.5. Private flood	10786	Princeton Excess & Surplus Lines Ins	Property and Casualty	N	Stock	N	P	Munich Re Grp	Authorized Surplus Lines W	DE	36,169	35,799	16,609	13,517	0.129%	69.728%
2022	02.5. Private flood	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	-651	-2,542	0	571	-0.002%	69.726%
2022	02.5. Private flood	16650	Rockingham Specialty Inc	Property and Casualty	N	Stock	N	P	Rockingham Grp	Licensed	VA	3,198	1,067	0	8	0.011%	69.737%
2022	02.5. Private flood	22314	Rsuil Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NH	55,858	51,614	0	0	0.199%	69.937%
2022	02.5. Private flood	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	61	53	0	-9	0.000%	69.937%
2022	02.5. Private flood	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	3,714	3,730	0	233	0.013%	69.950%
2022	02.5. Private flood	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	2,075	2,075	0	0	0.007%	69.957%
2022	02.5. Private flood	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	15,287	16,859	0	0	0.054%	70.012%
2022	02.5. Private flood	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Hol	Authorized Surplus Lines W	DE	267,241	303,333	0	172,102	0.952%	70.964%
2022	02.5. Private flood	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	239,391	227,856	0	-906	0.853%	71.817%
2022	02.5. Private flood	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Licensed	NY	831	537	0	0	0.003%	71.820%
2022	02.5. Private flood	34916	Swiss Re Corp Solutions Capacity Ins	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Authorized Surplus Lines W	MO	89,477	110,335	0	5,727	0.319%	72.139%
2022	02.5. Private flood	29700	Swiss Re Corp Solutions Elite Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	1,042,247	712,538	0	0	3.714%	75.854%
2022	02.5. Private flood	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	3,914	3,911	0	0	0.014%	75.868%
2022	02.5. Private flood	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	10,011	10,001	0	0	0.036%	75.903%
2022	02.5. Private flood	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	92,891	84,517	0	0	0.331%	76.234%
2022	02.5. Private flood	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	57,799	53,713	292	770	0.206%	76.440%
2022	02.5. Private flood	23850	Tokio Marine Specialty Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Authorized Surplus Lines W	DE	62,485	70,566	0	3,748	0.223%	76.663%
2022	02.5. Private flood	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	9,395	8,648	0	2,100	0.033%	76.697%
2022	02.5. Private flood	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Transverse Ins Grp Lh	Authorized Surplus Lines W	TX	1,371,839	993,926	43,010	106,418	4.889%	81.586%
2022	02.5. Private flood	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	6,500	6,348	179,040	214,040	0.233%	81.609%
2022	02.5. Private flood	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	842,726	514,044	8,383	304,706	3.003%	84.612%
2022	02.5. Private flood	21423	Union Ins Co Of Providence	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	35,696	35,696	0	-1,002	0.127%	84.739%
2022	02.5. Private flood	12537	United Specialty Ins Co	Property and Casualty	N	Stock	N	P	Market Corp Grp	Authorized Surplus Lines W	DE	3,964	105,964	21,434	21,434	0.014%	84.753%
2022	02.5. Private flood	21113	United States Fire Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	DE	0	0	0	-2	0.000%	84.753%
2022	02.5. Private flood	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	1,057	794	0	26	0.004%	84.757%
2022	02.5. Private flood	10815	Verlan Fire Ins Co Md	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	78,138	79,056	0	-3,025	0.278%	85.036%
2022	02.5. Private flood	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	827,691	664,111	0	12,389	2.950%	87.986%
2022	02.5. Private flood	13196	Western World Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	NH	0	6,698	0	0	0.000%	87.986%
2022	02.5. Private flood	39845	Westport Ins Corp	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	111,140	226,117	0	27,543	0.396%	88.382%
2022	02.5. Private flood	11523	Wright Natl Flood Ins Co	Property and Casualty	N	Stock	N	P	Licensed	Licensed	TX	40,623	40,016	0	0	0.145%	88.526%
2022	02.5. Private flood	24554	XI Ins Amer Inc	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	1,176,855	1,083,989	0	-35,267	4.194%	92.721%
2022	02.5. Private flood	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	115	115	0	3	0.000%	92.721%
2022	02.5. Private flood	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	2,042,462	1,878,288	0	-32,066	7.279%	100.000%
<b>2022</b>	<b>02.5. Private flood</b>		<b>TOTAL</b>									<b>28,059,403</b>	<b>24,942,033</b>	<b>853,489</b>	<b>3,264,151</b>	<b>100.000%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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 %
------	------------------	-------------------	--------------	---------------	------------------------	--------------	-----------------------	---------------------	------------	----------------	-------------------	-------------------------	------------------------	--------------------	------------------------	----------------	---------------------------

**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