

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - FEDERAL FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2023

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 %
2023	02.3. Federal flood	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Lic Grp		AR	-3,822	-748	0	-76	-0.005%	-0.005%
2023	02.3. Federal flood	19232	Allstate Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	IL	3,124,416	2,894,285	114,030	88,207	3.798%	3.793%
2023	02.3. Federal flood	10111	American Bankers Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	FL	10,508,488	10,573,130	847,343	1,014,027	12.774%	16.567%
2023	02.3. Federal flood	10872	American Strategic Ins Corp	Property and Casualty	N	Stock	N	P	Progressive Grp	Licensed	FL	811,601	788,690	21,918	25,829	0.987%	17.553%
2023	02.3. Federal flood	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	3,101,709	2,917,036	169,066	120,481	3.770%	21.324%
2023	02.3. Federal flood	33162	Bankers Ins Co	Property and Casualty	N	Stock	N	P	Bankers Ins Grp	Licensed	FL	3,107,384	3,028,748	7,993	2,458	3.777%	25.101%
2023	02.3. Federal flood	26298	Farmers Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	RI	184,926	177,690	7,185	7,185	0.225%	25.326%
2023	02.3. Federal flood	10897	First Protective Ins Co	Property and Casualty	N	Stock	N	P	Frontline Ins Grp	Licensed	FL	238,556	222,247	0	0	0.290%	25.616%
2023	02.3. Federal flood	11185	Foremost Ins Co Grand Rapids Mi	Property and Casualty	N	Stock	N	P	Farmers Ins Grp	Licensed	MI	332,191	281,437	0	-3,250	0.404%	26.020%
2023	02.3. Federal flood	37478	Hartford Ins Co Of The Midwest	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	IN	10,251,811	10,006,896	810,525	810,525	12.462%	38.481%
2023	02.3. Federal flood	17221	Homesite Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins G	Licensed	WI	486,778	488,347	0	45,430	0.592%	39.073%
2023	02.3. Federal flood	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	8,034,748	7,407,240	418,896	584,362	9.767%	48.840%
2023	02.3. Federal flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	380,278	393,046	1,549	1,549	0.462%	49.302%
2023	02.3. Federal flood	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-2,400	0.000%	49.302%
2023	02.3. Federal flood	14788	Ngm Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins G	Licensed	FL	113,319	113,216	0	0	0.138%	49.440%
2023	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	13,093,693	13,093,693	349,629	315,813	15.916%	65.356%
2023	02.3. Federal flood	23248	Occidental Fire & Cas Co Of Nc	Property and Casualty	N	Stock	N	P	Iat Reins Co Grp	Licensed	NC	398,602	398,602	0	0	0.485%	65.840%
2023	02.3. Federal flood	40231	Old Dominion Ins Co	Property and Casualty	N	Stock	N	P	American Family Ins G	Licensed	FL	15,568	15,715	0	0	0.019%	65.859%
2023	02.3. Federal flood	18058	Philadelphia Ind Ins Co	Property and Casualty	N	Stock	N	P	Tokio Marine Holdings	Licensed	PA	135,101	158,553	618	5,743	0.164%	66.023%
2023	02.3. Federal flood	12873	Privilege Underwriters Recp Exch	Property and Casualty	N	Reciprocal	N	P	Tokio Marine Holdings	Licensed	FL	127,808	117,476	0	157	0.155%	66.179%
2023	02.3. Federal flood	39217	Qbe Ins Corp	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	PA	658,955	652,205	62,443	223,316	0.801%	66.980%
2023	02.3. Federal flood	39926	Selective Ins Co Of The Southeast	Property and Casualty	N	Stock	N	P	Selective Ins Grp	Licensed	IN	11,432,807	10,688,157	623,437	609,763	13.897%	80.877%
2023	02.3. Federal flood	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	112,236	88,267	0	1,606	0.136%	81.013%
2023	02.3. Federal flood	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	1,164,724	799,395	381,160	585,450	1.416%	82.429%
2023	02.3. Federal flood	10759	Universal N Amer Ins Co	Property and Casualty	N	Stock	N	P	Universal Ins Co Grp	Licensed	TX	27,853	26,752	892	-1,108	0.034%	82.463%
2023	02.3. Federal flood	18600	Usaa Gen Ind Co	Property and Casualty	N	Stock	N	P	United Serv Automobi	Licensed	TX	6,542,499	6,348,109	370,596	581,658	7.953%	90.416%
2023	02.3. Federal flood	24112	Westfield Ins Co	Property and Casualty	N	Stock	N	P	Westfield Grp	Licensed	OH	47	47	0	0	0.000%	90.416%
2023	02.3. Federal flood	11523	Wright Natl Flood Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	7,884,669	7,360,818	226,188	310,958	9.584%	100.000%
2023	02.3. Federal flood		TOTAL									82,266,945	79,039,049	4,413,468	5,327,683	100.000%	

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