

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	02.5. Private flood	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	500	679	0	0	0.002%	0.002%
2023	02.5. Private flood	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acc Ins Mgmt Llc Grp	Licensed	AR	24,726	18,833	0	1,834	0.080%	0.082%
2023	02.5. Private flood	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	159,428	174,171	0	-87,563	0.518%	0.600%
2023	02.5. Private flood	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	IL	217,749	449,362	0	32,209	0.707%	1.307%
2023	02.5. Private flood	35300	Allianz Global Risks Us Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	610,061	713,800	0	-2,674	1.981%	3.288%
2023	02.5. Private flood	36420	Allianz Underwriters Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	IL	0	796	0	0	0.000%	3.288%
2023	02.5. Private flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	-218	1,027	0	-34	-0.001%	3.288%
2023	02.5. Private flood	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	40,497	39,553	0	358	0.132%	3.419%
2023	02.5. Private flood	19720	American Alt Ins Corp	Property and Casualty	N	Stock	N	P	Munich Re Grp	Licensed	DE	0	0	0	1	0.000%	3.419%
2023	02.5. Private flood	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	21,543	12,804	0	255	0.070%	3.489%
2023	02.5. Private flood	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	442,268	659,314	0	-18,242	1.436%	4.925%
2023	02.5. Private flood	19380	American Home Assur Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	12,482	33,881	0	-894	0.041%	4.966%
2023	02.5. Private flood	28401	American Natl Prop & Cas Co	Property and Casualty	N	Stock	N	P	Brookfield Reins Ltd	Licensed	MO	0	0	4,439	4,439	0.000%	4.966%
2023	02.5. Private flood	42978	American Security Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	1,405,252	1,576,373	-47,253	-28,389	4.564%	9.530%
2023	02.5. Private flood	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	16	461	0	-17	0.000%	9.530%
2023	02.5. Private flood	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	5,626	25,270	0	-1,069	0.018%	9.548%
2023	02.5. Private flood	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	843,386	780,255	0	-28,446	2.739%	12.287%
2023	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	62,053	48,852	0	18,394	0.202%	12.489%
2023	02.5. Private flood	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	30,061	13,899	0	4,075	0.098%	12.587%
2023	02.5. Private flood	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	2,288	1,500	0	0	0.007%	12.594%
2023	02.5. Private flood	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	941	888	0	0	0.003%	12.597%
2023	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	125	6,277	0	0	0.000%	12.598%
2023	02.5. Private flood	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	168,030	103,146	0	56,143	0.546%	13.143%
2023	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	-11,618	0.000%	13.143%
2023	02.5. Private flood	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	NJ	22,397	27,177	0	-1,516	0.073%	13.216%
2023	02.5. Private flood	31534	Citizens Ins Co Of Amer	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	2,082	3,314	0	-346	0.007%	13.223%
2023	02.5. Private flood	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	11,709	12,840	0	1,455	0.038%	13.261%
2023	02.5. Private flood	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	855	214	0	70	0.003%	13.264%
2023	02.5. Private flood	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	789	789	0	0	0.003%	13.266%
2023	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	85,899	84,467	0	18,162	0.279%	13.545%
2023	02.5. Private flood	12758	Cumis Specialty Ins Co Inc	Property and Casualty	N	Stock	N	P	Trustage Grp	Authorized Surplus Lines W	IA	0	-10	0	0	0.000%	13.545%
2023	02.5. Private flood	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	2,559	6,352	95,048	94,987	0.008%	13.553%
2023	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	11,811	0	205	0.038%	13.592%
2023	02.5. Private flood	21407	Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	76,334	72,315	0	1,131	0.248%	13.840%
2023	02.5. Private flood	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	2,082,841	1,878,894	0	0	6.765%	20.604%
2023	02.5. Private flood	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	38,449	26,494	0	309	0.125%	20.729%
2023	02.5. Private flood	41718	Endurance Amer Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Authorized Surplus Lines W	DE	1,633,014	1,698,568	0	42,120	5.304%	26.033%
2023	02.5. Private flood	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	137,756	133,359	0	-40,081	0.447%	26.480%
2023	02.5. Private flood	11380	Firemans Fund Ind Corp	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Not Licensed	NJ	1,704	615	0	0	0.006%	26.486%
2023	02.5. Private flood	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	653,829	659,160	178,894	-617,617	2.124%	28.609%
2023	02.5. Private flood	21784	Firemens Ins Co Of Washington Dc	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	1,500	2,259	0	0	0.005%	28.614%
2023	02.5. Private flood	43877	First Mut Ins Co	Property and Casualty	N	Mutual	N	P	Licensed	Licensed	NC	34,839	33,848	0	0	0.113%	28.727%
2023	02.5. Private flood	13978	Florists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Sentry Ins Grp	Licensed	WI	15,590	15,590	0	-754	0.051%	28.778%
2023	02.5. Private flood	24414	General Cas Co Of Wi	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Licensed	WI	0	0	0	773	0.000%	28.778%
2023	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	62,265	66,464	0	7,115	0.202%	28.980%
2023	02.5. Private flood	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	22,595	21,756	0	40	0.073%	29.054%
2023	02.5. Private flood	14167	Guideone Natl Ins Co	Property and Casualty	N	Stock	N	P	Guideone Ins Grp	Authorized Surplus Lines W	IA	4,689	8,178	0	182	0.015%	29.069%
2023	02.5. Private flood	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	13,005	12,954	0	-1,049	0.042%	29.111%
2023	02.5. Private flood	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	611	594	0	-44	0.002%	29.113%
2023	02.5. Private flood	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	6,297	3,820	0	0	0.020%	29.134%
2023	02.5. Private flood	12536	Homeowners Of Amer Ins Co	Property and Casualty	N	Stock	N	P	Licensed	Licensed	TX	29,097	34,149	0	0	0.095%	29.228%
2023	02.5. Private flood	12936	Houston Specialty Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty Ins	Authorized Surplus Lines W	TX	123,642	58,773	0	32,952	0.402%	29.630%
2023	02.5. Private flood	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	2,655	2,485	0	114	0.009%	29.638%
2023	02.5. Private flood	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline Ins Grp Llc Grp	Licensed	TX	56,177	30,925	4,274	3,963	0.182%	29.821%
2023	02.5. Private flood	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	3,142,797	3,510,573	211,904	-2,187,973	10.207%	40.028%
2023	02.5. Private flood	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	330,783	336,960	20,034	15,495	1.074%	41.102%
2023	02.5. Private flood	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	11,003	9,453	0	0	0.036%	41.138%
2023	02.5. Private flood	33138	Landmark Amer Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	NH	689,762	613,499	0	0	2.240%	43.378%

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2023	02.5. Private flood	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	1,294,368	1,432,876	22,500	57,402	4.204%	47.582%
2023	02.5. Private flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	841,352	881,466	0	-1,769	2.733%	50.315%
2023	02.5. Private flood	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	1,104	959	0	0	0.004%	50.318%
2023	02.5. Private flood	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	12,955	13,486	0	-1,046	0.042%	50.360%
2023	02.5. Private flood	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	65,377	78,449	0	-755	0.212%	50.573%
2023	02.5. Private flood	20362	Mitsui Sumitomo Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	NY	23,268	18,261	0	0	0.076%	50.648%
2023	02.5. Private flood	37974	Mt Hawley Ins Co	Property and Casualty	N	Stock	N	P	Rii Ins Grp	Authorized Surplus Lines W	IL	15,714	15,464	0	0	0.051%	50.699%
2023	02.5. Private flood	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	8,491	0	17,159	0.000%	50.699%
2023	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	1,428,120	1,438,156	15,476	-316,925	4.638%	55.338%
2023	02.5. Private flood	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	108	78	0	-76	0.000%	55.338%
2023	02.5. Private flood	23728	National Gen Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	MO	917	6,156	0	0	0.003%	55.341%
2023	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	488,724	388,461	0	1,822	1.587%	56.928%
2023	02.5. Private flood	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	CT	20,212	19,256	0	1,123	0.066%	56.994%
2023	02.5. Private flood	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	1,617,366	1,650,958	254,688	282,161	5.253%	62.247%
2023	02.5. Private flood	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	210	456	0	0	0.001%	62.247%
2023	02.5. Private flood	10723	Nationwide Assur Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	771	764	0	25	0.003%	62.250%
2023	02.5. Private flood	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	499	450	0	12	0.002%	62.251%
2023	02.5. Private flood	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	0	1,103	0	26	0.000%	62.251%
2023	02.5. Private flood	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	6,602	6,602	0	23	0.021%	62.273%
2023	02.5. Private flood	24171	Netherlands Ins Co The	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-28	0.000%	62.273%
2023	02.5. Private flood	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	15,145	11,432	0	996	0.049%	62.322%
2023	02.5. Private flood	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Fin Grp	Licensed	NJ	0	0	0	29	0.000%	62.322%
2023	02.5. Private flood	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	115,299	52,264	5,431	20,999	0.374%	62.697%
2023	02.5. Private flood	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Grp	Licensed	AZ	79,965	25,779	0	1,091	0.260%	62.956%
2023	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	43,890	39,446	0	-8,427	0.143%	63.099%
2023	02.5. Private flood	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	47,533	33,972	0	3,732	0.154%	63.253%
2023	02.5. Private flood	16650	Rockingham Specialty Inc	Property and Casualty	N	Stock	N	P	Rockingham Grp	Licensed	VA	8,037	8,389	0	9	0.026%	63.279%
2023	02.5. Private flood	22314	Rsvi Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NH	65,513	60,696	0	0	0.213%	63.492%
2023	02.5. Private flood	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	61	61	0	-17	0.000%	63.492%
2023	02.5. Private flood	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	21	5	0	0	0.000%	63.492%
2023	02.5. Private flood	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	-387	1,149	0	-510	-0.001%	63.491%
2023	02.5. Private flood	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	1,075	2,565	0	153	0.003%	63.495%
2023	02.5. Private flood	17045	Spinnaker Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Not Licensed	TX	489	348	0	0	0.002%	63.496%
2023	02.5. Private flood	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	80,902	55,236	0	0	0.263%	63.759%
2023	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	388,000	343,850	0	-188,104	1.260%	65.019%
2023	02.5. Private flood	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	205,834	222,021	0	1,820	0.663%	65.688%
2023	02.5. Private flood	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Licensed	NY	728	746	0	0	0.002%	65.690%
2023	02.5. Private flood	16848	Sutton Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sutton Natl Ins Holdin	Licensed	OK	23,006	5,101	0	345	0.075%	65.765%
2023	02.5. Private flood	29874	Swiss Re Corp Solutions Amer Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	141,892	94,876	0	9,966	0.461%	66.225%
2023	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	63,550	69,976	0	5,275	0.206%	66.432%
2023	02.5. Private flood	29700	Swiss Re Corp Solutions Elite Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	1,475,576	1,280,486	0	248,157	4.792%	71.224%
2023	02.5. Private flood	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	8,705	5,392	0	0	0.028%	71.253%
2023	02.5. Private flood	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	360	5,786	0	0	0.001%	71.254%
2023	02.5. Private flood	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	85,132	84,010	0	0	0.276%	71.530%
2023	02.5. Private flood	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club M G	Licensed	NC	68,638	62,274	23,927	24,985	0.223%	71.753%
2023	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	45,294	54,540	0	-19,591	0.147%	71.900%
2023	02.5. Private flood	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	653	7,238	0	-1,316	0.002%	71.902%
2023	02.5. Private flood	41807	Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	2,321,243	1,775,961	156,277	79,738	7.539%	79.441%
2023	02.5. Private flood	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	6,000	6,315	11,099	-23,901	0.019%	79.461%
2023	02.5. Private flood	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Licensed	OK	2,511,292	2,747,417	89,000	369,916	8.156%	87.617%
2023	02.5. Private flood	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	850	355	0	0	0.003%	87.620%
2023	02.5. Private flood	21423	Union Ins Co Of Providence	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	45,005	41,589	0	643	0.146%	87.766%
2023	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	268	0.000%	87.766%
2023	02.5. Private flood	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club M G	Licensed	NC	1,807	1,367	-17	1,485	0.006%	87.772%
2023	02.5. Private flood	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	231	184	0	69	0.001%	87.773%
2023	02.5. Private flood	10815	Verlan Fire Ins Co Md	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	74,770	84,375	0	3,055	0.243%	88.015%
2023	02.5. Private flood	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	852,948	881,809	0	11,091	2.770%	90.786%
2023	02.5. Private flood	15350	West Bend Mut Ins Co	Property and Casualty	N	Mutual	N	P	Licensed	Licensed	WI	370	370	0	0	0.001%	90.787%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE 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	02.5. Private flood	39845	Westport Ins Corp	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	-59,243	-977	12,260	-16,631	-0.192%	90.594%
2023	02.5. Private flood	11523	Wright Natl Flood Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	48,808	44,668	0	0	0.159%	90.753%
2023	02.5. Private flood	24554	XI Ins Amer Inc	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	959,278	908,874	0	4,154	3.116%	93.868%
2023	02.5. Private flood	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	136	136	0	-5	0.000%	93.869%
2023	02.5. Private flood	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	1,887,774	1,820,298	0	50,678	6.131%	100.000%
<b>2023</b>	<b>02.5. Private flood</b>		<b>TOTAL</b>									<b>30,790,012</b>	<b>30,842,051</b>	<b>1,057,981</b>	<b>(2,072,239)</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