

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	02.5. Private flood	31325	Acadia Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	0	315	0	0	0.000%	0.000%
2024	02.5. Private flood	16890	Accelerant Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Llc Grp	Authorized Surplus Lines W	AR	4,471	9,856	0	0	0.016%	0.016%
2024	02.5. Private flood	44318	Admiral Ind Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	DE	6,615	942	0	16	0.023%	0.039%
2024	02.5. Private flood	19402	Aig Prop Cas Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	112,774	121,718	0	-78,205	0.399%	0.438%
2024	02.5. Private flood	26883	Aig Specialty Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	IL	134	46,645	0	-93,729	0.000%	0.438%
2024	02.5. Private flood	35300	Allianz Global Risks Us Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	680,391	663,322	2,367,536	15,736,871	2.405%	2.843%
2024	02.5. Private flood	42579	Allied Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	0	0	0	-70	0.000%	2.843%
2024	02.5. Private flood	19100	Amco Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	8,960	21,060	0	-1,323	0.032%	2.875%
2024	02.5. Private flood	20427	American Cas Co Of Reading Pa	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	8,030	16,620	0	1,363	0.028%	2.903%
2024	02.5. Private flood	26247	American Guar & Liab Ins	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	0	34,440	0	-21,276	0.000%	2.903%
2024	02.5. Private flood	19380	American Home Assur Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	NY	-14	3,276	0	-16,101	0.000%	2.903%
2024	02.5. Private flood	42978	American Security Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Licensed	DE	1,428,987	1,441,544	2,414,525	3,202,014	5.051%	7.954%
2024	02.5. Private flood	40142	American Zurich Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	IL	0	2	0	-26	0.000%	7.954%
2024	02.5. Private flood	11150	Arch Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Licensed	MO	45,609	27,826	0	51,293	0.161%	8.115%
2024	02.5. Private flood	21199	Arch Specialty Ins Co	Property and Casualty	N	Stock	N	P	Arch Ins Grp	Authorized Surplus Lines W	MO	740,643	797,908	250,000	5,297,726	2.618%	10.733%
2024	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	12,980	30,787	0	-5,398	0.046%	10.779%
2024	02.5. Private flood	18988	Auto Owners Ins Co	Property and Casualty	N	Mutual	N	P	Auto Owners Grp	Licensed	MI	48,730	36,496	187,597	273,128	0.172%	10.951%
2024	02.5. Private flood	38911	Berkley Natl Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	25,874	20,887	0	0	0.091%	11.042%
2024	02.5. Private flood	29580	Berkley Regional Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,106	992	0	0	0.004%	11.046%
2024	02.5. Private flood	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NE	661,960	463,793	0	199,257	2.340%	13.386%
2024	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	-14	0.000%	13.386%
2024	02.5. Private flood	38989	Chubb Custom Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	NJ	28,119	26,924	0	-1,895	0.099%	13.485%
2024	02.5. Private flood	31534	Citizens Ins Co Of Amer	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	MI	1,822	1,809	0	-362	0.006%	13.492%
2024	02.5. Private flood	20443	Continental Cas Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	19,228	14,709	0	726	0.068%	13.560%
2024	02.5. Private flood	35289	Continental Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	582	897	0	297	0.002%	13.562%
2024	02.5. Private flood	10804	Continental Western Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	1,000	501	0	0	0.004%	13.565%
2024	02.5. Private flood	18961	Crestbrook Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	100,000	0.000%	13.565%
2024	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	65,210	76,771	0	-6,350	0.230%	13.796%
2024	02.5. Private flood	42587	Depositors Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	-5	1,832	0	-267	0.000%	13.796%
2024	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	11,843	0	42,104	0.042%	13.838%
2024	02.5. Private flood	21407	Emcasco Ins Co	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	61,989	68,155	0	220,646	0.219%	14.057%
2024	02.5. Private flood	21458	Employers Ins Co Of Wausau	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	2,265,679	2,223,067	4,644,392	12,455,154	8.008%	22.065%
2024	02.5. Private flood	21415	Employers Mut Cas Co	Property and Casualty	N	Mutual	N	P	Emc Ins Co Grp	Licensed	IA	74,991	56,858	1,400,000	4,754,400	0.265%	22.330%
2024	02.5. Private flood	41718	Endurance Amer Specialty Ins Co	Property and Casualty	N	Mutual	N	P	Sompo Grp	Authorized Surplus Lines W	DE	1,618,484	1,653,921	0	230,497	5.721%	28.051%
2024	02.5. Private flood	20281	Federal Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Licensed	IN	150,271	138,897	0	4,009	0.531%	28.582%
2024	02.5. Private flood	11380	Firemans Fund Ind Corp	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Authorized Surplus Lines W	NJ	6,375	2,974	0	0	0.023%	28.604%
2024	02.5. Private flood	21873	Firemans Fund Ins Co	Property and Casualty	N	Stock	N	P	Allianz Ins Grp	Licensed	IL	747,242	692,693	25,000,000	31,500,000	2.641%	31.245%
2024	02.5. Private flood	33588	First Liberty Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	IL	74	18	0	0	0.000%	31.246%
2024	02.5. Private flood	43877	First Mut Ins Co	Property and Casualty	N	Mutual	N	P		Licensed	NC	33,604	32,828	0	0	0.119%	31.364%
2024	02.5. Private flood	13978	Florists Mut Ins Co	Property and Casualty	N	Mutual	N	P	Sentry Ins Grp	Licensed	WI	0	0	0	-2,448	0.000%	31.364%
2024	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	-761	0.000%	31.364%
2024	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	0	0	0	-13,036	0.000%	31.364%
2024	02.5. Private flood	23809	Granite State Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	20,510	23,858	0	15,965	0.072%	31.437%
2024	02.5. Private flood	14167	Guidone Natl Ins Co	Property and Casualty	N	Stock	N	P	Guidone Ins Grp	Authorized Surplus Lines W	IA	18,393	13,163	0	-138	0.065%	31.502%
2024	02.5. Private flood	17534	Hadron Specialty Ins Co	Property and Casualty	N	Stock	N	P	Acp Ins Mgmt Llc Grp	Authorized Surplus Lines W	AR	5,579	1,657	0	817	0.020%	31.522%
2024	02.5. Private flood	36064	Hanover Amer Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	16,499	16,922	0	-706	0.058%	31.580%
2024	02.5. Private flood	22292	Hanover Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	500	503	0	-44	0.002%	31.582%
2024	02.5. Private flood	19682	Hartford Fire Ins Co	Property and Casualty	N	Stock	N	P	Hartford Fire & Cas G	Licensed	CT	24,999	7,181	0	0	0.088%	31.670%
2024	02.5. Private flood	12536	Homeowners Of Amer Ins Co	Property and Casualty	N	Stock	N	P	Porch Grp	Licensed	TX	18,531	12,752	10,102	0	0.065%	31.736%
2024	02.5. Private flood	12936	Houston Specialty Ins Co	Property and Casualty	N	Stock	N	P	Skyward Specialty Ins	Authorized Surplus Lines W	TX	121,766	123,380	0	41,031	0.430%	32.166%
2024	02.5. Private flood	27960	Illinois Union Ins Co	Property and Casualty	N	Stock	N	P	Chubb Ltd Grp	Authorized Surplus Lines W	IL	2,915	2,804	0	-374	0.010%	32.176%
2024	02.5. Private flood	11090	Incline Cas Co	Property and Casualty	N	Stock	N	P	Incline Ins Grp Llc Grp	Licensed	TX	87,147	68,590	38,651	73,371	0.308%	32.484%
2024	02.5. Private flood	36940	Indian Harbor Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Authorized Surplus Lines W	DE	3,469,687	3,335,448	336,566	1,211,593	12.264%	44.748%
2024	02.5. Private flood	29742	Integon Natl Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	NC	170,641	225,779	283,014	255,078	0.603%	45.351%
2024	02.5. Private flood	10749	Intrepid Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	574	10,620	0	0	0.002%	45.353%
2024	02.5. Private flood	33138	Landmark Amer Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Authorized Surplus Lines W	NH	686,856	704,967	2,035,700	4,749,999	2.428%	47.781%
2024	02.5. Private flood	19437	Lexington Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Authorized Surplus Lines W	DE	698,104	849,669	441,055	4,262,609	2.467%	50.248%
2024	02.5. Private flood	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	WI	751,447	797,578	0	-3,667	2.656%	52.904%
2024	02.5. Private flood	23043	Liberty Mut Ins Co	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	MA	16	8	0	0	0.000%	52.904%

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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 %
2024	02.5. Private flood	10725	Liberty Surplus Ins Corp	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Authorized Surplus Lines W	NH	1,000	1,046	0	0	0.004%	52.908%
2024	02.5. Private flood	22306	Massachusetts Bay Ins Co	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	9,859	10,543	0	-1,010	0.035%	52.943%
2024	02.5. Private flood	23434	Middlesex Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	107,465	91,068	0	-5,547	0.380%	53.322%
2024	02.5. Private flood	20362	Mitsui Sumitomo Ins Co Of Amer	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Licensed	NY	19,385	22,789	0	0	0.069%	53.391%
2024	02.5. Private flood	41807	Ms Transverse Specialty Ins Co	Property and Casualty	N	Stock	N	P	Ms & Ad Ins Grp	Authorized Surplus Lines W	TX	3,575,867	3,339,336	1,243,761	1,995,751	12.639%	66.030%
2024	02.5. Private flood	37974	Mt Hawley Ins Co	Property and Casualty	N	Stock	N	P	Rli Ins Grp	Authorized Surplus Lines W	IL	75,756	59,664	0	1,248,832	0.268%	66.298%
2024	02.5. Private flood	11991	National Cas Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	0	10,757	-4,497	0.000%	66.298%
2024	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	1,429,998	1,304,328	154,759	513,643	5.054%	71.352%
2024	02.5. Private flood	20478	National Fire Ins Co Of Hartford	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	261	191	0	40	0.001%	71.353%
2024	02.5. Private flood	23728	National Gen Ins Co	Property and Casualty	N	Stock	N	P	Allstate Ins Grp	Licensed	MO	716,034	362,091	0	28	2.531%	73.884%
2024	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	997,316	668,399	211,097	432,971	3.525%	77.409%
2024	02.5. Private flood	20052	National Liab & Fire Ins Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	CT	76	4,430	0	-2,068	0.000%	77.409%
2024	02.5. Private flood	19445	National Union Fire Ins Co Of Pittsb	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	PA	1,407,476	1,477,310	8,496,992	11,989,048	4.975%	82.384%
2024	02.5. Private flood	28223	Nationwide Agribusiness Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	IA	213	210	0	0	0.001%	82.385%
2024	02.5. Private flood	10723	Nationwide Assur Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	12	176	0	-21	0.000%	82.385%
2024	02.5. Private flood	23760	Nationwide Gen Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	441	470	0	7	0.002%	82.386%
2024	02.5. Private flood	10948	Nationwide Ins Co Of Fl	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	80	31	0	6	0.000%	82.386%
2024	02.5. Private flood	23787	Nationwide Mut Ins Co	Property and Casualty	N	Mutual	N	P	Nationwide Corp Grp	Licensed	OH	0	0	0	-34	0.000%	82.386%
2024	02.5. Private flood	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Licensed	OH	0	275	0	-340	0.000%	82.386%
2024	02.5. Private flood	24171	Netherlands Ins Co The	Property and Casualty	N	Stock	N	P	Liberty Mut Grp	Licensed	NH	0	0	0	-58	0.000%	82.386%
2024	02.5. Private flood	23841	New Hampshire Ins Co	Property and Casualty	N	Stock	N	P	American Intl Grp	Licensed	IL	11,054	15,772	0	11,019	0.039%	82.426%
2024	02.5. Private flood	21105	North River Ins Co	Property and Casualty	N	Stock	N	P	Fairfax Natl Grp	Licensed	NJ	0	0	0	12	0.000%	82.426%
2024	02.5. Private flood	32700	Owners Ins Co	Property and Casualty	N	Stock	N	P	Auto Owners Grp	Licensed	OH	142,430	123,640	472,068	658,851	0.503%	82.929%
2024	02.5. Private flood	16754	Palomar Excess & Surplus Ins Co	Property and Casualty	N	Stock	N	P	Palomar Holdings Grp	Authorized Surplus Lines W	AZ	61,794	88,202	2,127,894	2,960,678	0.218%	83.147%
2024	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	43,925	58,301	672,978	1,135,930	0.155%	83.303%
2024	02.5. Private flood	11515	Qbe Specialty Ins Co	Property and Casualty	N	Stock	N	P	Qbe Ins Grp	Authorized Surplus Lines W	ND	23,866	27,133	0	-562	0.084%	83.387%
2024	02.5. Private flood	16650	Rockingham Specialty Inc	Property and Casualty	N	Stock	N	P	Rockingham Grp	Authorized Surplus Lines W	VA	-50	1,730	0	-18	0.000%	83.387%
2024	02.5. Private flood	22314	Rsui Ind Co	Property and Casualty	N	Stock	N	P	Berkshire Hathaway G	Licensed	NH	71,701	68,632	0	0	0.253%	83.640%
2024	02.5. Private flood	41297	Scottsdale Ins Co	Property and Casualty	N	Stock	N	P	Nationwide Corp Grp	Authorized Surplus Lines W	OH	37	45	0	-4	0.000%	83.640%
2024	02.5. Private flood	24988	Sentry Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	33,648	27,991	0	0	0.119%	83.759%
2024	02.5. Private flood	21180	Sentry Select Ins Co	Property and Casualty	N	Stock	N	P	Sentry Ins Grp	Licensed	WI	0	0	0	929	0.000%	83.759%
2024	02.5. Private flood	38997	Sompo Amer Fire & Mar Ins Co Amer	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	1,712	262	0	0	0.006%	83.765%
2024	02.5. Private flood	11126	Sompo Amer Ins Co	Property and Casualty	N	Stock	N	P	Sompo Grp	Licensed	NY	324	324	0	708	0.001%	83.766%
2024	02.5. Private flood	17045	Spinnaker Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sh1 Holdings Grp	Authorized Surplus Lines W	TX	-144	-3	0	0	-0.001%	83.766%
2024	02.5. Private flood	40045	Starnet Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	115,132	82,342	0	0	0.407%	84.173%
2024	02.5. Private flood	44776	Starstone Specialty Ins Co	Property and Casualty	N	Stock	N	P	Core Specialty Ins Ho	Authorized Surplus Lines W	DE	0	189,265	0	-50,535	0.000%	84.173%
2024	02.5. Private flood	26387	Steadfast Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Authorized Surplus Lines W	IL	0	107,295	0	-20,758	0.000%	84.173%
2024	02.5. Private flood	16578	Stillwater Prop & Cas Ins Co	Property and Casualty	N	Stock	N	P	Wt Holdings Grp	Licensed	NY	493	656	0	0	0.002%	84.175%
2024	02.5. Private flood	16848	Sutton Specialty Ins Co	Property and Casualty	N	Stock	N	P	Sutton Natl Grp	Authorized Surplus Lines W	OK	100,684	57,571	0	4,672	0.356%	84.530%
2024	02.5. Private flood	29874	Swiss Re Corp Solutions Amer Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	70,710	99,325	0	6,230	0.250%	84.780%
2024	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	177,179	143,704	1,000,000	6,019,322	0.626%	85.407%
2024	02.5. Private flood	29700	Swiss Re Corp Solutions Elite Ins Co	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	1,217,203	1,500,430	0	25,836,321	4.302%	89.709%
2024	02.5. Private flood	28665	The Cincinnati Cas Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	8,778	9,029	0	369	0.031%	89.740%
2024	02.5. Private flood	23280	The Cincinnati Ind Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	1,661	1,578	0	63	0.006%	89.746%
2024	02.5. Private flood	10677	The Cincinnati Ins Co	Property and Casualty	N	Stock	N	P	Cincinnati Fin Grp	Licensed	OH	110,587	97,917	27,351	116,949	0.391%	90.137%
2024	02.5. Private flood	12617	The Members Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	82,301	74,659	82,771	118,926	0.291%	90.428%
2024	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	25,559	26,820	0	1,938	0.090%	90.518%
2024	02.5. Private flood	20494	Transportation Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	IL	524	541	0	-2,222	0.002%	90.520%
2024	02.5. Private flood	31003	Tri State Ins Co Of Mn	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	3,000	3,127	0	0	0.011%	90.530%
2024	02.5. Private flood	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	N	P	Trisura Grp	Authorized Surplus Lines W	OK	344,247	1,410,350	98,355	1,919,601	1.217%	91.747%
2024	02.5. Private flood	25844	Union Ins Co	Property and Casualty	N	Stock	N	P	Wr Berkley Corp Grp	Licensed	IA	850	851	0	0	0.003%	91.750%
2024	02.5. Private flood	21423	Union Ins Co Of Providence	Property and Casualty	N	Stock	N	P	Emc Ins Co Grp	Licensed	IA	38,214	41,630	0	127,042	0.135%	91.885%
2024	02.5. Private flood	12537	United Specialty Ins Co	Property and Casualty	N	Stock	N	P	Market Grp	Authorized Surplus Lines W	DE	0	0	0	90,000	0.000%	91.885%
2024	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	343	0.000%	91.885%
2024	02.5. Private flood	32972	Universal Ins Co	Property and Casualty	N	Stock	N	P	Automobile Club Mi G	Licensed	NC	2,797	2,208	0	-1,527	0.010%	91.895%
2024	02.5. Private flood	10687	Utica Natl Assur Co	Property and Casualty	N	Stock	N	P	Utica Grp	Licensed	NY	25	13	0	0	0.000%	91.895%
2024	02.5. Private flood	20508	Valley Forge Ins Co	Property and Casualty	N	Stock	N	P	Cna Ins Grp	Licensed	PA	517	288	0	77	0.002%	91.897%
2024	02.5. Private flood	10815	Verlan Fire Ins Co Md	Property and Casualty	N	Stock	N	P	The Hanover Ins Grp	Licensed	NH	70,776	62,353	0	30	0.250%	92.147%
2024	02.5. Private flood	40428	Voyager Ind Ins Co	Property and Casualty	N	Stock	N	P	Assurant Inc Grp	Authorized Surplus Lines W	GA	957,994	868,307	562,859	2,658,510	3.386%	95.533%

NORTH CAROLINA DEPARTMENT OF INSURANCE
NORTH CAROLINA PROPERTY AND CASUALTY - PRIVATE FLOOD BUSINESS
FOR THE YEAR ENDED DECEMBER 31, 2024

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 %
2024	02.5. Private flood	15350	West Bend Ins Co	Property and Casualty	N	Stock	N	P	West Bend Ins Grp	Licensed	WI	0	0	14,113	25,000	0.000%	95.533%
2024	02.5. Private flood	39845	Westport Ins Corp	Property and Casualty	N	Stock	N	P	Swiss Re Grp	Licensed	MO	0	0	0	-3,362	0.000%	95.533%
2024	02.5. Private flood	11523	Wright Natl Flood Ins Co	Property and Casualty	N	Stock	N	P		Licensed	TX	48,408	49,347	0	0	0.171%	95.704%
2024	02.5. Private flood	24554	XI Ins Amer Inc	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	1,215,207	1,117,164	0	34,629	4.295%	99.999%
2024	02.5. Private flood	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	N	P	Axa Ins Grp	Licensed	DE	164	164	0	16	0.001%	100.000%
2024	02.5. Private flood	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	N	P	Zurich Ins Grp	Licensed	NY	0	923,524	0	-221,550	0.000%	100.000%
2024	02.5. Private flood		TOTAL									28,292,452	29,562,849	54,584,893	142,028,152	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