



December 14, 2023

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Ceded Premium Volume by Company or Group

The Board of Governors has authorized the annual release of a report of Facility ceded written premium. This report compares total liability written premium in North Carolina by company or group and the ratio of ceded liability written premium to total written premium.

Attached is the report for calendar year 2022. Listed on the report, in alphabetical order, are all companies that had Facility ceded premium activity during the year.

- Groups are identified by one member company and marked with an asterisk (\*). Please note that groupings for NCRF membership are not identical to NAIC company groupings.
- Shown for each company (or group) is the total direct North Carolina automobile liability written premium reported for the year on Statutory Page 14 of the annual statement(s) for North Carolina and the written premium for ceded business from the Facility's accounting reports.
- Premiums for designated agent business ceded to the Facility have been excluded.

If you have any questions about this report, please call Kevin Braswell, Manager Planning and Analysis, at 919-719-3029 or email him at [kdb@ncrb.org](mailto:kdb@ncrb.org).

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC:ko

Enclosure

RF-23-19

**NC AUTOMOBILE LIABILITY WRITTEN PREMIUMS  
2022 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP  
EXCLUDING DESIGNATED AGENT BUSINESS**

	<b>2022 WRITTEN PREMIUM</b>	<b>2022 CEDED PREMIUM</b>	<b>2022 % CEDED</b>
* 09823 ACE American Ins Co	23,121,964	2,350	0.01%
02696 Agent Alliance Ins Co	441,250	441,192	99.99%
07372 Allied P&C Ins Co	3,551,193	313,232	8.82%
* 07031 Allstate Ins Co	280,720,478	35,126,809	12.51%
04886 American Millennium Ins Co	90,260	134,566	149.09%
* 08007 American States Ins Co	20,593,389	4,366,144	21.20%
03514 Amica Mut Ins Co	24,988,938	1,105,033	4.42%
09994 Atlantic Cas Ins Co	11,177,180	11,177,221	100.00%
* 07093 Auto Owners Ins Co	110,190,062	622,390	0.56%
* 02128 BITCO General Ins Corp	2,794,689	3,974	0.14%
* 03583 Central Mut Ins Co	18,507,432	528,461	2.86%
27984 Discovery Ins Co	19,748,445	19,748,445	100.00%
05092 Electric Ins Co	1,833,103	29,554	1.61%
* 06119 Employers Mut Cas Co	13,074,282	86,671	0.66%
* 09073 Erie Ins Co	196,128,814	8,759,465	4.47%
09836 Esurance Ins Co	10,441,818	5,795,071	55.50%
* 05293 Farmers P&C Ins Co	29,500,124	5,452,836	18.48%
04729 Firemens Ins Co of Wash DC	1,114,526	17,026	1.53%
* 07275 Foremost Ins Co Grand Rapids MI	603,871	406,049	67.24%
07159 GEICO Indemnity Co	147,308,950	141,897,750	96.33%
* 07301 General Cas Co of Wisconsin	917,747	4,478	0.49%
27778 Greenville Cas Ins Co	3,742,293	3,722,092	99.46%
* 01238 Hartford Cas Ins Co	44,671,525	2,065,356	4.62%
* 07610 Horace Mann Ins Co	15,467,772	646,719	4.18%
11099 Incline Cas Co	21,898,620	19,724,738	90.07%
07144 Infinity Ins Co	3,939,858	2,461,575	62.48%
* 07611 Integon General Ins Corp	521,565,243	262,587,747	50.35%
11034 Kemper Independence Ins Co	1,924,333	225,219	11.70%
* 09824 Liberty Mutual Ins Co	80,700,998	21,473,913	26.61%
10033 Mendakota Insurance Company	30,753	31,540	102.56%
11692 Midvale Indemnity Co	318,703	228,109	71.57%
02543 Milbank Ins Co	8,732,389	4,048,039	46.36%
07504 Nationwide General Ins Co	64,314,703	21,513,820	33.45%
07612 Nationwide Ins Co of America	66,259,882	10,192,303	15.38%
* 06124 Nationwide Mut Ins Co	130,540,618	16,932,796	12.97%
* 07524 NC Farm Bureau Mut Ins Co	410,996,584	36,219,177	8.81%
06142 NGM Ins Co	4,995,798	177,780	3.56%
* 10511 Peak P&C Ins Corp	53,675,426	46,835,302	87.26%
* 06098 Penn National Mut Cas Ins Co	37,710,823	588,915	1.56%
* 27676 Perm Gen Assurance Corp of Ohio	13,154,601	12,960,754	98.53%
* 10545 Progressive Premier Ins Co of Illinois	527,686,590	197,987,010	37.52%
10546 Progressive Universal Ins Co	4,693,112	2,462,382	52.47%
* 07960 SAFECO Ins Co of America	246,644	14,199	5.76%
* 07967 Selective Ins Co of the Southeast	30,949,851	26,977	0.09%

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2022 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP  
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	<b>2022 WRITTEN PREMIUM</b>	<b>2022 CEDED PREMIUM</b>	<b>2022 % CEDED</b>
* 06127 Sentry Ins Co	17,322,233	374,752	2.16%
07352 Southern General Ins Co	8,609,153	8,594,351	99.83%
07633 State Automobile P&C Ins Co	6,597,448	533,730	8.09%
07667 State Farm Mut Auto Ins Co	561,076,069	153,417,531	27.34%
11366 Stonewood Ins Co	22,849,340	20,272,607	88.72%
* 07838 The Cincinnati Ins Co	40,575,626	1,552,919	3.83%
11371 The Members Ins Co	19,495,044	11,031,689	56.59%
* 02034 The Travelers Indemnity Co	100,172,769	6,319,754	6.31%
06550 Truck Ins Exchange	1,287,645	1,296,433	100.68%
05163 Unitrin Auto & Home Ins Co	4,184,098	300,507	7.18%
07202 Unitrin Safeguard Ins Co	7,248,552	270,876	3.74%
05394 Universal Ins Co	10,783,761	10,362,518	96.09%
* 03542 USAA Cas Ins Co	283,360,639	31,644,781	11.17%
* 05899 Utica Mut Ins Co	8,178,708	806,987	9.87%
 <b>All other companies</b>	 777,626,997		
 <b>Total</b>	 4,834,433,716	 1,145,924,613	 23.70%
* includes all companies in a group			

**Comparison of Previous Years:**

<b>2021</b>	4,567,188,257	1,137,629,821	24.91%
<b>2020</b>	4,296,939,511	1,078,531,753	25.10%
<b>2019</b>	4,190,335,683	1,071,003,907	25.56%
<b>2018</b>	4,025,407,582	1,084,378,934	26.94%
<b>2017</b>	3,729,253,377	1,047,720,620	28.09%
<b>2016</b>	3,478,927,909	967,165,027	27.80%

**NOTES:**

1. Written Premiums are from Company annual statements (as written).
2. Ceded Premiums are from amounts reported to NCRF (as reported) and may include adjustments for prior periods, thus ceded could exceed written on this exhibit.
3. NCRF company groups may not be the same as NAIC company groups.