

November 19, 2015

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 written premium in North Carolina by company or group, and the ratio of ceded written premium to total written premium.

The report for calendar year 2014 is attached. 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 Page 15 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 Bill Benton, Business Operations Analyst at 919-645-3187 or email him at [web@ncrb.org](mailto:web@ncrb.org).

Sincerely,

Edith Davis

Chief Operating Officer

North Carolina Reinsurance Facility

ETD: web

Enclosure

RF-15-16

**N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS  
2014 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP  
EXCLUDING DESIGNATED AGENT BUSINESS**

	2014 WRITTEN PREMIUM	2014 CEDED PREMIUM	2014 % CEDED
7673 21st Century Centennial Insurance Company	7,991,623	5,874,111	73.50%
2696 Agent Alliance Insurance Company	3,481,388	3,465,322	99.54%
7372 Allied Property & Casualty Insurance Company	6,469,956	1,978,087	30.57%
* 7031 Allstate Insurance Company	250,985,648	66,935,782	26.67%
7066 American Reliable Insurance Company	665,236	15,419	2.32%
* 8007 American States Insurance Company	26,837,107	7,166,870	26.71%
3514 Amica Mutual Insurance Company	21,501,476	975,776	4.54%
9994 Atlantic Casualty Insurance Company	8,224,229	8,039,270	97.75%
* 7093 Auto Owners Insurance Company	52,018,120	579,925	1.11%
* 2128 BITCO General Insurance Corporation	1,994,974	2,475	0.12%
11040 Builders Mutual Insurance Company	1,270,930	13,624	1.07%
* 3583 Central Mutual Insurance Company	19,019,973	883,165	4.64%
* 7838 Cincinnati Insurance Company	34,596,689	167,678	0.48%
7373 Depositors Insurance Company	806,918	7,255	0.90%
27984 Discovery Insurance Company	17,855,359	17,854,402	99.99%
5092 Electric Insurance Company	1,396,715	9,162	0.66%
* 6119 Employers Mutual Casualty Company	8,752,129	283,059	3.23%
5967 Encompass Indemnity Company	3,600,469	20,835	0.58%
* 9073 Erie Insurance Company	113,791,556	1,547,789	1.36%
9836 Esurance Insurance Company	6,555,244	4,833,878	73.74%
* 4287 Federal Insurance Company	3,376,743	12,241	0.36%
* 9812 Firemans Fund Insurance Company	3,448,053	14,039	0.41%
4729 Firemens Insurance Company of Washington District	2,106,893	7,424	0.35%
* 7275 Foremost Insurance Company Grand Rapids MI	1,670,745	308,689	18.48%
7159 GEICO Indemnity Company	66,338,179	64,613,880	97.40%
* 7307 Government Employees Insurance Company	170,724,130	215	0.00%
9813 Grain Dealers Mutual Insurance Company	988,336	279,509	28.28%
27778 Greenville Casualty Insurance Company	3,749,474	3,769,434	100.53%
* 7345 Harleysville Preferred Insurance Company	2,732,146	35,078	1.28%
* 1238 Hartford Casualty Insurance Company	37,689,172	1,488,538	3.95%
* 7610 Horace Mann Insurance Company	15,574,017	1,893,163	12.16%
* 7611 Integon General Insurance Corporation	218,491,329	149,252,709	68.31%
* 9824 Liberty Mutual Insurance Company	64,362,101	12,591,836	19.56%
9134 Merastar Insurance Company	304,834	65,974	21.64%
* 5293 Metropolitan Property & Casualty Insurance Company	39,980,716	12,250,133	30.64%
7979 Mid Century Insurance Company	290	178	61.38%
7504 Nationwide General Insurance Company	29,472,847	9,070,329	30.78%
7612 Nationwide Insurance Company of America	109,423,795	35,971,407	32.87%
* 6124 Nationwide Mutual Insurance Company	291,412,803	90,732,014	31.14%
6142 NGM Insurance Company	4,638,338	464,200	10.01%
* 7524 North Carolina Farm Bureau Mutual Insurance Company	295,206,482	32,379,025	10.97%
* 2112 Ohio Casualty Insurance Company	4,654,187	132,260	2.84%
10074 Omni Insurance Company	242,606	259,128	106.81%
10511 Peak Property & Casualty Insurance Corporation	28,675,057	25,669,391	89.52%

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	2014 WRITTEN PREMIUM	2014 CEDED PREMIUM	2014 % CEDED
* 2085 Peerless Insurance Company	7,359,256	65,061	0.88%
* 6098 Pennsylvania National Mutual Casualty Insurance Co	32,346,748	979,275	3.03%
* 7534 Progressive Casualty Insurance Company	79,625,353	37,805,061	47.48%
10545 Progressive Premier Insurance Company of Illinois	35,711,329	16,433,709	46.02%
10546 Progressive Universal Insurance Company	25,970,963	23,120,685	89.03%
* 7960 SAFECO Insurance Company of America	1,690,585	527,353	31.19%
* 7967 Selective Insurance Company of the Southeast	10,721,580	20,775	0.19%
7352 Southern General Insurance Company	6,859,032	6,858,819	100.00%
* 7601 Southern Guaranty Insurance Company	2,631,714	403,706	15.34%
7494 Southern Insurance Company of Virginia	2,268,415	184,873	8.15%
4737 Starr Indemnity & Liability Company	795,219	25,249	3.18%
7633 State Automobile Property & Casualty Insurance Con	13,619,620	1,277,557	9.38%
7667 State Farm Mutual Automobile Insurance Company	407,717,343	96,457,762	23.66%
10394 State National Insurance Company Inc	11,006,670	10,716,822	97.37%
11366 Stonewood Insurance Company	1,188,842	1,122,221	94.40%
11371 The Members Insurance Company	8,947,720	3,786,004	42.31%
* 6460 Titan Indemnity Company	14,519,332	9,505,675	65.47%
* 2034 Travelers Indemnity Company	76,739,140	4,908,183	6.40%
5163 Unitrin Auto & Home Insurance Company	16,071,118	1,612,238	10.03%
7202 Unitrin Safeguard Insurance Company	16,207,454	1,361,179	8.40%
5394 Universal Insurance Company	21,178,628	20,426,143	96.45%
* 3542 USAA Casualty Insurance Company	191,273,651	37,615,789	19.67%
* 5899 Utica Mutual Insurance Company	7,149,417	138,762	1.94%
9041 Wilshire Insurance Company	26,417,776	24,972,576	94.53%
* 2038 Zurich American Insurance Company	10,785,068	155,662	1.44%
<b>All other companies</b>	200,815,477	(279,328)	
<b>Total</b>	3,212,696,462	862,116,491	26.83%

\* includes all companies in a group

**Comparison of Previous Years:**

<b>2013</b>	3,131,099,383	828,875,228	26.47
<b>2012</b>	3,086,390,653	782,400,061	25.35
<b>2011</b>	3,046,360,529	756,507,628	24.83
<b>(Revised) 2010</b>	3,067,492,986	733,888,922	23.92

**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.