

December 19, 2017

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 2016 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,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

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Enclosure

RF-17-18

**N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS  
2016 CALENDAR YEAR BY NCRF CEDING MEMBER Co OR GROUP  
EXCLUDING DESIGNATED AGENT BUSINESS**

	<b>2016 WRITTEN PREMIUM</b>	<b>2016 CEDED PREMIUM</b>	<b>2016 % CEDED</b>
07673 21st Century Centennial Ins Co	4,316,191	2,951,643	68.39%
02696 Agent Alliance Ins Co	1,855,341	1,891,648	101.96%
07372 Allied Prop & Cas Ins Co	7,617,733	2,648,055	34.76%
* 07031 Allstate Ins Co	261,184,171	72,942,775	27.93%
07803 AMCO Ins Co	2,004,012	367	0.02%
07066 American Reliable Ins Co	571,805	14,830	2.59%
* 08007 American States Ins Co	23,894,239	4,807,566	20.12%
03514 Amica Mut Ins Co	23,055,422	1,167,022	5.06%
09994 Atlantic Cas Ins Co	10,981,586	10,708,546	97.51%
* 07093 Auto Owners Ins Co	57,181,483	593,446	1.04%
* 02128 BITCO General Ins Corp	2,412,387	4,103	0.17%
* 03583 Central Mut Ins Co	20,573,194	700,920	3.41%
* 07838 Cincinnati Ins Co	38,289,066	190,295	0.50%
27984 Discovery Ins Co	19,319,325	19,319,325	100.00%
05092 Electric Ins Co	1,444,938	19,400	1.34%
* 06119 Employers Mut Cas Co	11,222,573	250,121	2.23%
05967 Encompass Indemnity Co	601,492	827	0.14%
* 09073 Erie Ins Co	133,195,217	1,634,293	1.23%
09836 Esurance Ins Co	10,071,311	7,144,858	70.94%
* 04287 Federal Ins Co	3,651,888	11,857	0.32%
04729 Firemens Ins Co of Washington DC	1,316,938	8,964	0.68%
* 07275 Foremost Ins Co Grand Rapids MI	1,421,640	390,220	27.45%
07159 GEICO Indemnity Co	84,732,994	81,500,298	96.18%
09813 Grain Dealers Mut Ins Co	502,477	40,573	8.07%
27778 Greenville Cas Ins Co	3,223,097	3,310,404	102.71%
* 09818 Hanover Ins Co	4,898,692	646,654	13.20%
* 07345 Harleysville Preferred Ins Co	2,807,957	14,991	0.53%
* 01238 Hartford Cas Ins Co	36,861,967	1,577,268	4.28%
* 07610 Horace Mann Ins Co	14,993,209	1,502,341	10.02%
* 07611 Integon General Ins Corp	244,849,260	163,524,657	66.79%
09547 Knightbrook Ins Co	4,861,534	4,708,593	96.85%
* 09824 Liberty Mut Ins Co	67,275,476	15,299,682	22.74%
09134 Merastar Ins Co	258,504	65,731	25.43%
* 05293 Metropolitan Prop & Cas Ins Co	43,120,275	10,793,087	25.03%
07504 Nationwide General Ins Co	97,180,143	26,904,409	27.69%
07612 Nationwide Ins Co of America	26,713,486	12,119,232	45.37%
* 06124 Nationwide Mut Ins Co	266,403,234	76,837,371	28.84%
06142 NGM Ins Co	3,760,515	310,456	8.26%
* 07524 North Carolina Farm Bureau Mut Ins Co	308,517,232	34,632,879	11.23%
* 02112 Ohio Cas Ins Co	5,609,203	2,735	0.05%
10511 Peak Prop & Cas Ins Corp	35,173,147	31,355,213	89.15%
* 02085 Peerless Ins Co	2,886,182	2,743	0.10%
* 06098 Pennsylvania National Mut Cas Ins Co	30,355,369	761,186	2.51%
27676 Permanent General Assurance Corp of Ohio	1,046,257	993,949	95.00%

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	<b>2016 WRITTEN PREMIUM</b>	<b>2016 CEDED PREMIUM</b>	<b>2016 % CEDED</b>
* 10545 Progressive Premier Ins Co of Illinois	168,466,898	56,830,207	33.73%
10546 Progressive Universal Ins Co	11,983,664	9,253,416	77.22%
* 07960 SAFECO Ins Co of America	1,107,998	117,179	10.58%
* 07967 Selective Ins Co of the Southeast	14,369,085	32,391	0.23%
07352 Southern General Ins Co	6,720,708	6,715,120	99.92%
* 07601 Southern Guaranty Ins Co	1,935,590	248,849	12.86%
07494 Southern Ins Co of Virginia	2,824,993	186,271	6.59%
07633 State Automobile Prop & Cas Ins Co	13,736,411	1,336,341	9.73%
07667 State Farm Mut Automobile Ins Co	466,719,013	113,203,545	24.26%
10394 State National Ins Co Inc	11,769,780	10,994,828	93.42%
11366 Stonewood Ins Co	20,371,371	18,847,417	92.52%
11371 The Members Ins Co	11,137,303	4,773,876	42.86%
* 02034 The Travelers Indemnity Co	85,107,815	6,985,627	8.21%
* 06460 Titan Indemnity Co	33,394,447	30,168,281	90.34%
05163 Unitrin Auto & Home Ins Co	11,484,146	1,012,617	8.82%
07202 Unitrin Safeguard Ins Co	14,347,315	988,571	6.89%
05394 Universal Ins Co	25,016,969	24,087,440	96.28%
* 03542 USAA Cas Ins Co	210,944,391	41,039,849	19.46%
* 05899 Utica Mut Ins Co	6,096,576	170,141	2.79%
09041 Wilshire Ins Co	14,045,413	13,039,400	92.84%
* 02038 Zurich American Ins Co	13,156,143	32,772	0.25%
<b>All other companies</b>	411,979,718	32,795,357	
<b>Total</b>	3,478,927,909	967,165,027	27.80%

\* includes all companies in a group

**Comparison of Previous Years:**

<b>2015</b>	3,320,038,093	921,031,565	27.74
<b>2014</b>	3,212,696,462	862,116,491	26.83
<b>2013</b>	3,131,099,383	828,875,228	26.47
<b>2012</b>	3,086,390,653	782,400,061	25.35

**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.