



December 19, 2019

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.

Attached is the report for calendar year 2018. 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

TFC: web

Enclosure

RF-19-16

**N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS  
2018 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP  
EXCLUDING DESIGNATED AGENT BUSINESS**

|   | <b>2018<br/>WRITTEN<br/>PREMIUM</b> | <b>2018<br/>CEDED<br/>PREMIUM</b> | <b>2018<br/>%<br/>CEDED</b> |
|---|-------------------------------------|-----------------------------------|-----------------------------|
| 02696 Agent Alliance Ins Co             | 1,104,064                           | 1,102,937                         | 99.90%                      |
| 07372 Allied Property & Cas Ins Co      | 7,135,077                           | 3,186,040                         | 44.65%                      |
| * 07031 Allstate Ins Co                 | 278,148,811                         | 65,484,673                        | 23.54%                      |
| 7803 AMCO Ins Co                        | 1,553,346                           | 473                               | 0.03%                       |
| 04886 American Millennium Ins Co        | 5,552,562                           | 5,298,072                         | 95.42%                      |
| * 08007 American States Ins Co          | 16,780,542                          | 3,414,717                         | 20.35%                      |
| 05697 Amguard Ins Co                    | 15,899,730                          | 12,556,318                        | 78.97%                      |
| 03514 Amica Mutual Ins Co               | 27,278,800                          | 1,349,968                         | 4.95%                       |
| 09994 Atlantic Cas Ins Co               | 12,009,418                          | 11,771,650                        | 98.02%                      |
| * 07093 Auto Owners Ins Co              | 74,568,158                          | 638,339                           | 0.86%                       |
| * 2128 BITCO General Ins Corporation    | 2,105,573                           | 1,396                             | 0.07%                       |
| * 03583 Central Mutual Ins Co           | 22,414,118                          | 824,908                           | 3.68%                       |
| 27984 Discovery Ins Co                  | 24,039,482                          | 24,039,802                        | 100.00%                     |
| 05092 Electric Ins Co                   | 1,829,097                           | 43,843                            | 2.40%                       |
| * 06119 Employers Mutual Cas Co         | 13,044,553                          | 277,667                           | 2.13%                       |
| * 09073 Erie Ins Co                     | 166,938,715                         | 5,441,345                         | 3.26%                       |
| 09836 Esurance Ins Co                   | 10,656,531                          | 6,302,300                         | 59.14%                      |
| * 04287 Federal Ins Co                  | 3,279,184                           | 6,930                             | 0.21%                       |
| 04729 Firemens Ins Co of Washington DC  | 772,472                             | 9,064                             | 1.17%                       |
| * 07275 Foremost Ins Co Grand Rapids MI | 1,014,849                           | 357,255                           | 35.20%                      |
| 07159 GEICO Indemnity Co                | 119,436,705                         | 115,699,578                       | 96.87%                      |
| 7301 General Cas Co of Wisconsin        | 623,353                             | 3,755                             | 0.60%                       |
| 09813 Grain Dealers Mutual Ins Co       | 158,766                             | 9,769                             | 6.15%                       |
| 27778 Greenville Cas Ins Co             | 4,434,994                           | 4,498,621                         | 101.43%                     |
| * 09818 Hanover Ins Co                  | 5,619,093                           | 395,915                           | 7.05%                       |
| * 07345 Harleysville Preferred Ins Co   | 1,690,264                           | 11,896                            | 0.70%                       |
| * 01238 Hartford Cas Ins Co             | 33,006,183                          | 1,205,706                         | 3.65%                       |
| * 07610 Horace Mann Ins Co              | 16,297,265                          | 1,005,957                         | 6.17%                       |
| 07144 Infinity Ins Co                   | 175,151                             | 2,600                             | 1.48%                       |
| * 07611 Integon General Ins Corporation | 389,229,588                         | 233,886,564                       | 60.09%                      |
| 11034 Kemper Independence Ins Co        | 52,517                              | 6,102                             | 11.62%                      |
| * 09824 Liberty Mutual Ins Co           | 77,413,851                          | 17,757,368                        | 22.94%                      |
| 09134 Merastar Ins Co                   | 55,470                              | 13,664                            | 24.63%                      |
| * 05293 Metropolitan Prop & Cas Ins Co  | 42,988,082                          | 11,296,969                        | 26.28%                      |
| 11692 Midvale Indemnity Co              | 43,803                              | 35,454                            | 80.94%                      |
| 07504 Nationwide General Ins Co         | 130,061,747                         | 42,977,189                        | 33.04%                      |
| 07612 Nationwide Ins Co of America      | 10,438,404                          | 7,709,866                         | 73.86%                      |
| * 06124 Nationwide Mutual Ins Co        | 196,813,639                         | 32,555,767                        | 16.54%                      |
| 06142 NGM Ins Co                        | 5,004,675                           | 271,383                           | 5.42%                       |
| * 07524 NC Farm Bureau Mutual Ins Co    | 361,906,992                         | 38,273,819                        | 10.58%                      |
| 10511 Peak Property & Cas Ins Co        | 55,079,503                          | 50,139,555                        | 91.03%                      |
| * 06098 Penn National Mutual Cas Ins Co | 34,735,780                          | 704,044                           | 2.03%                       |
| 27676 Perm General Assurance Co of OH   | 8,768,538                           | 8,079,559                         | 92.14%                      |

**N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS  
2018 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP  
EXCLUDING DESIGNATED AGENT BUSINESS**

|   | <b>2018<br/>WRITTEN<br/>PREMIUM</b> | <b>2018<br/>CEDED<br/>PREMIUM</b> | <b>2018<br/>%<br/>CEDED</b> |
|---|-------------------------------------|-----------------------------------|-----------------------------|
| * 10545 Progressive Premier Ins Co of IL  | 249,752,976                         | 117,200,726                       | 46.93%                      |
| 10546 Progressive Universal Ins Co        | 7,974,684                           | 5,946,856                         | 74.57%                      |
| * 07960 SAFECO Ins Co of America          | 701,982                             | 66,657                            | 9.50%                       |
| * 07967 Selective Ins Co of the Southeast | 19,940,063                          | 5,895                             | 0.03%                       |
| * 06127 Sentry Ins A Mutual Co            | 11,270,055                          | 125,950                           | 1.12%                       |
| 05268 Sompco America Ins Co               | 458,666                             | 174,511                           | 38.05%                      |
| 07352 Southern General Ins Co             | 9,771,440                           | 9,791,676                         | 100.21%                     |
| 07494 Southern Ins Co of Virginia         | 2,967,896                           | 128,986                           | 4.35%                       |
| 07633 State Automobile Property & Cas Ins | 11,928,339                          | 1,472,725                         | 12.35%                      |
| 07667 State Farm Mutual Auto Ins Co       | 520,580,744                         | 136,311,331                       | 26.18%                      |
| 11366 Stonewood Ins Co                    | 23,618,733                          | 21,212,422                        | 89.81%                      |
| * 07838 The Cincinnati Ins Co             | 40,219,109                          | 761,871                           | 1.89%                       |
| 11371 The Members Ins Co                  | 12,809,049                          | 7,189,097                         | 56.13%                      |
| * 02034 The Travelers Indemnity Co        | 95,286,226                          | 10,517,277                        | 11.04%                      |
| 05163 Unitrin Auto & Home Ins Co          | 9,580,650                           | 723,108                           | 7.55%                       |
| 07202 Unitrin Safeguard Ins Co            | 16,478,764                          | 788,216                           | 4.78%                       |
| 05394 Universal Ins Co                    | 19,981,306                          | 16,518,417                        | 82.67%                      |
| * 03542 USAA Cas Ins Co                   | 249,003,103                         | 45,983,538                        | 18.47%                      |
| * 05899 Utica Mutual Ins Co               | 5,623,843                           | 846,872                           | 15.06%                      |

**All other companies** 537,300,509 (35,991)

**Total** 4,025,407,582 1,084,378,934 26.94%

\* includes all companies in a group

**Comparison of Previous Years:**

|             |               |               |       |
|-------------|---------------|---------------|-------|
| <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 |
| <b>2015</b> | 3,320,038,093 | 921,031,565   | 27.74 |
| <b>2014</b> | 3,212,696,462 | 862,116,491   | 26.83 |

**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.