

December 20, 2016

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 2015 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.

Sincerely,

Edith Davis

Chief Operating Officer

North Carolina Reinsurance Facility

ETD: web

Enclosure

RF-16-20

**N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS
2015 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP
EXCLUDING DESIGNATED AGENT BUSINESS**

	2015 WRITTEN PREMIUM	2015 CEDED PREMIUM	2015 % CEDED
07673 21st Century Centennial Ins Co	7,885,380	5,946,046	75.41%
02696 Agent Alliance Ins Co	2,574,761	2,563,816	99.57%
07372 Allied Prop & Cas Ins Co	6,953,183	2,182,351	31.39%
* 07031 Allstate Ins Co	257,564,826	67,584,880	26.24%
07803 Amco Ins Co	1,841,354	2,050	0.11%
07066 American Reliable Ins Co	700,412	13,204	1.89%
* 08007 American States Ins Co	27,421,023	6,213,149	22.66%
03514 Amica Mut Ins Co	22,474,791	1,047,578	4.66%
09994 Atlantic Cas Ins Co	9,801,179	9,539,178	97.33%
* 07093 Auto Owners Ins Co	54,240,513	570,828	1.05%
* 02128 BITCO General Ins Corp	2,287,207	2,475	0.11%
* 03583 Central Mut Ins Co	19,913,338	805,488	4.04%
* 07838 Cincinnati Ins Co	36,736,014	158,182	0.43%
07373 Depositors Ins Co	803,070	2,830	0.35%
27984 Discovery Ins Co	18,118,706	18,120,874	100.01%
05092 Electric Ins Co	1,737,576	7,576	0.44%
* 06119 Employers Mut Co	10,316,605	229,465	2.22%
05967 Encompass Indemnity Co	2,915,061	12,420	0.43%
* 09073 Erie Ins Co	122,700,768	1,602,644	1.31%
09836 Esurance Ins Co	9,167,720	6,705,054	73.14%
* 04287 Federal Ins Co	3,556,159	13,556	0.38%
* 09812 Firemans Fund Ins Co	3,003,862	6,314	0.21%
04729 Firemans Ins Co Of Wash DC	1,607,521	7,462	0.46%
* 07275 Foremost Ins Co Grand Rapids Mi	1,430,411	321,383	22.47%
07159 GEICO Indemnity Co	74,736,360	72,443,464	96.93%
* 07307 Government Employees Ins Co	181,546,951	93	0.00%
09813 Grain Dealers Mut Ins Co	637,745	90,928	14.26%
27778 Greenville Cas Ins Co	3,338,432	3,413,608	102.25%
* 09818 Hanover Ins Co	4,517,389	217,635	4.82%
* 07345 Harleysville Preferred Ins Co	3,480,936	30,192	0.87%
* 01238 Hartford Cas Ins Co	36,891,438	1,737,188	4.71%
* 07610 Horace Mann Ins Co	15,334,747	1,789,142	11.67%
* 07611 Integon General Ins Corp	228,155,338	157,593,742	69.07%
09547 Knightbrook Ins Co	1,465,563	1,644,861	112.23%
* 09824 Liberty Mut Ins Co	64,450,855	13,737,367	21.31%
09134 Merastar Ins Co	280,237	61,446	21.93%
* 05293 Metropolitan Prop & Cas Ins Co	43,633,303	13,892,142	31.84%
07504 Nationwide General Ins Co	66,377,726	17,593,650	26.51%
07612 Nationwide Ins Co Of America	91,576,213	34,765,018	37.96%
* 06124 Nationwide Mut Ins Co	256,651,850	76,244,428	29.71%
06142 NGM Ins Co	3,982,194	367,047	9.22%
* 07524 N C Farm Bureau Mut Ins Co	297,483,540	33,520,027	11.27%
* 02112 Ohio Cas Ins Co	4,588,268	12,914	0.28%
10511 Peak Prop & Cas Ins Corp	29,296,510	25,804,183	88.08%
* 06098 Pennsylvania National Mut CAS Ins Co	31,746,854	948,676	2.99%

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	2015 WRITTEN PREMIUM	2015 CEDED PREMIUM	2015 % CEDED
27676 Permanent General Assurance Corp Of Ohi	67,648	64,489	95.33%
* 07534 Progressive Cas Ins Co	81,442,845	41,420,239	50.86%
10545 Progressive Premier Ins Co Of Illinois	56,990,890	37,494,464	65.79%
10546 Progressive Universal Ins Co	16,767,763	14,464,803	86.27%
* 07960 SAFECO Ins Co Of America	1,481,305	226,600	15.30%
* 07967 Selective Ins Co Of The Southeast	12,035,291	17,476	0.15%
07352 Southern General Ins Co	6,351,532	6,353,020	100.02%
* 07601 Southern Guaranty Ins Co	2,308,985	301,068	13.04%
07494 Southern Ins Co Of Virginia	2,569,433	178,987	6.97%
04737 Starr Indemnity & Liability Co	1,060,364	27	0.00%
07633 State Automobile Prop & Cas Ins Co	13,674,098	1,310,922	9.59%
07667 State Farm Mut Automobile Ins Co	427,496,692	103,178,925	24.14%
10394 State National Ins Co Inc	11,558,162	11,283,520	97.62%
11366 Stonewood Ins Co	274,976	241,587	87.86%
11371 The Members Ins Co	9,076,072	3,252,818	35.84%
* 06460 Titan Indemnity Co	18,962,188	15,009,895	79.16%
* 02034 Travelers Indemnity Co	79,453,088	4,738,362	5.96%
05163 Unitrin Auto & Home Ins Co	13,512,091	1,293,046	9.57%
07202 Unitrin Safeguard Ins Co	14,932,825	1,173,656	7.86%
05394 Universal Ins Co	26,405,362	25,367,601	96.07%
* 03542 USAA Cas Ins Co	199,883,839	38,851,803	19.44%
* 05899 Utica Mut Ins Co	7,013,790	145,253	2.07%
09041 Wilshire Ins Co	37,520,369	35,065,148	93.46%
* 02038 Zurich American Insurance Co	11,408,365	32,779	0.29%
All other companies	201,866,231	(1,475)	
Total	3,320,038,093	921,031,565	27.74%

* includes all companies in a group

Comparison of Previous Years:

2014	3,212,696,462	862,116,491	26.83
2013	3,131,099,383	828,875,228	26.47
2012	3,086,390,653	782,400,061	25.35
2011	3,046,360,529	756,507,628	24.83

NOTES:

1. Written Premiums are from Company annual statements (as writtten).
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.