



**NORTH CAROLINA REINSURANCE FACILITY**  
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October 4, 2005

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 2004 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 (\*).
- 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.
- A segment has been added to compare total volume by year.

If you have any questions about this report, please call Liz Polley, Operations Manager at 919-645-3177 or email her at [erp@ncrb.org](mailto:erp@ncrb.org).

Very truly yours,

Edith Davis

Director, Reinsurance Facility

ETD: erp

Enclosure

RF-05-8

**N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS  
2004 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP  
EXCLUDING DESIGNATED AGENT BUSINESS**

	2004 WRITTEN PREMIUM	2004 CEDED PREMIUM	2004 % CEDED
ALLIANCE MUT INS CO	2,546,246	1,191,550	46.80
* ALLSTATE INS CO	280,891,017	70,056,575	24.94
ALPHA PROP & CAS INS CO	2,617,556	181,084	6.92
AMER BANKERS INS CO OF FLORIDA	3,112,281	3,187,130	102.40
* AMER CAS CO OF READING PA	18,219,342	70,872	0.39
AMER GUARANTY INS CO	3,277,873	3,535,421	107.86
AMER INTERNATIONAL SOUTH INS CO	204,582	175,325	85.70
AMER SOUTHERN INS CO	4,970,505	1,061,479	21.36
* AMER STATES INS CO	3,871,062	14,611	0.38
* AMERISURE MUT INS CO	9,295,931	193,373	2.08
AMICA MUT INS CO	11,635,417	517,981	4.45
ATLANTIC CAS INS CO	14,369,269	12,787,818	88.99
* AUTO-OWNERS INS CO	47,427,067	749,928	1.58
* BITUMINOUS CAS CORP	5,700,418	23,075	0.40
BUILDERS MUT INS CO	18,749,899	57,805	0.31
* CENTRAL MUT INS CO	19,184,454	2,273,371	11.85
* CINCINNATI INS CO	31,940,514	471,634	1.48
* CLARENDON NATIONAL INS CO	3,679,705	226,053	6.14
COMPANION PROP & CAS INS CO	2,138,339	36,440	1.70
DISCOVERY INS CO	13,320,962	13,319,588	99.99
ELECTRIC INS CO	2,148,686	29,790	1.39
EMPLOYERS MUT CAS CO	9,807,582	1,543,611	15.74
ENCOMPASS	200,097	2,580	1.29
* ERIE INS CO	73,289,491	2,318,148	3.16
* FARMERS INS EXCHANGE	15,110,477	164,043	1.09
* FEDERAL INS CO	15,648,821	265,184	1.69
* FEDERATED MUT INS CO	5,660,594	2,618	0.05
* FIREMANS FUND INS CO	9,672,712	64,933	0.67
FIREMENS INS CO WASHINGTON DC	16,278,899	35,240	0.22
* FOREMOST INS CO	1,309,803	153,591	11.73
GEICO IND CO	43,803,952	44,735,873	102.13
* GOVERNMENT EMPLOYEES INS CO	62,410,667	358,482	0.57
GRAIN DEALERS MUT INS CO	5,057,769	1,911,094	37.79
* GREAT AMER INS CO	1,693,848	(3,002)	-
GUARANTY NATL (ORION AUTO)	20,497,763	22,218,484	108.39
* HANOVER INS CO	7,092,640	493,862	6.96
* HARLEYSVILLE MUT INS CO	16,313,253	2,653,620	16.27
* HARTFORD CAS INS CO	12,000,642	1,551,950	12.93
* HORACE MANN INS CO	15,904,285	1,625,625	10.22
INS CORP OF HANNOVER	464,879	(7,800)	-
* INTEGON GENERAL INS CORP	195,971,384	167,188,752	85.31
INTERSTATE IND CO	5,489,454	(122,387)	-
* LIBERTY MUT INS CO	41,296,070	2,809,540	6.80
* LM PROP & CAS INS CO	508,156	29,124	5.73
LUMBERMENS MUT CAS CO	(1,859,695)	32,984	-
* MARYLAND CAS CO	3,936,918	170,908	4.34
MERASTAR INS CO	833,890	235,476	28.24
* METROPOLITAN PROP & CAS INS CO	20,654,039	4,710,783	22.81
NATIONAL GRANGE MUT INS CO	12,533,357	705,502	5.63

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	2004 WRITTEN PREMIUM	2004 CEDED PREMIUM	2004 % CEDED
NATIONAL SPECIALTY INS CO	132,894	(62,751)	-
* NATIONWIDE MUT INS CO	462,988,646	130,089,408	28.10
* NEW HAMPSHIRE INS CO	27,952,714	1,301,654	4.66
* N C FARM BUR MUT INS CO	244,923,766	47,130,997	19.24
* OHIO CAS INS CO	23,943,416	2,274,558	9.50
OMNI INS CO	1,154,010	918,977	79.63
* PEERLESS INS CO	25,886,868	1,470,035	5.68
* PENN NATIONAL MUT CAS INS CO	27,489,615	3,280,278	11.93
* PROGRESSIVE CAS INS CO	86,986,406	69,764,574	80.20
QBE INS CORP	1,444,808	710,245	49.16
RESPONSE WORLDWIDE INS CO	(1,305)	1,528	-
* ROYAL IND CO	(538,522)	64,294	-
* SAFECO INS CO OF AMERICA	10,135,071	1,775,081	17.51
* SELECTIVE INS CO OF SOUTHEAST	10,595,784	65,390	0.62
* SENTRY INS - A MUT CO	7,645,120	42,340	0.55
* SHELBY INS CO	(179,848)	25,498	-
SOUTHERN GENERAL INS CO	7,272,960	8,029,945	110.41
* SOUTHERN GUARANTY INS CO	13,678,462	2,142,310	15.66
SOUTHERN INS CO OF VA	2,192,510	24,766	1.13
* ST PAUL FIRE & MARINE INS CO	19,039,982	857,867	4.51
STATE AUTO PROP & CAS INS CO	17,730,578	2,358,205	13.30
STATE FARM MUT AUTO INS CO	315,190,577	37,976,912	12.05
STATE NATL INS CO INC	11,005,125	10,792,986	98.07
* TRAVELERS INS CO	106,264,910	6,854,329	6.45
UNITRIN AUTO & HOME INS CO	42,743,391	3,357,111	7.85
* USAA CAS INS CO	87,654,504	14,215,868	16.22
UNIVERSAL INS CO (NC)	19,469,184	21,098,462	108.37
UNIVERSAL UNDERWRITERS INS CO	7,430,171	4,324	0.06
* UTICA MUT INS CO	10,942,950	394,220	3.60
VIRGINIA MUT INS CO	6,881,495	719,000	10.45
* WILSHIRE INS CO	4,423,985	19,151	0.43
* WINDSOR INS CO	(302,842)	(3,978)	1.31
All other companies combined:	266,552,012	1,868,893	-
<b>Total</b>	<b>2,981,516,557</b>	<b>735,572,192</b>	<b>24.67</b>

\*includes all companies in a group

**Comparison of Previous Years:**

<b>2003</b>	2,782,356,685	712,259,984	25.60
<b>2002</b>	2,568,723,925	634,106,746	24.69
<b>2001</b>	2,428,207,592	591,005,582	24.34
<b>2000</b>	2,252,100,274	566,357,033	25.15