

October 23, 2008

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 2007 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 Summer Bartshe, Data Analyst at 919-645-3187 or email her at swb@ncrb.org.

Very truly yours,

Edith Davis

Director, Reinsurance Facility

ETD: swb

Enclosure

RF-08-17

N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS 2007 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP EXCLUDING DESIGNATED AGENT BUSINESS

AGENT ALLIANCE INS CO ALFA ALLIANCE INS CORP 5,911,029 322,028 5.45 ALLIANCE MOT INS CO 1,215,402 516,035 4.246 ALLIED PROP & CAS INS CO 805,397 61,245 7,60 24,487,742 71,254,800 24,20 AMER BANKERS INS CO OF FLORIDA 1,782,602 1,815,700 101,86 AMER CAS CO OF FLORIDA 1,782,602 1,815,700 101,86 1,86,117 1,88,014 1,98,117 1,94,6 1,96,23,59 7,2,50 2,692,359 2,770 2,692,359			2007 WRITTEN PREMIUM	2007 CEDED PREMIUM	2007 % CEDED
ALFA ALLIANCE INS CORP 5,911,029 322,028 5.45 ALLIANCE MUT INS CO		AGENT ALLIANCE INS CO	12.503.577	12.304.931	98.41
ALLIANCE MUT INS CO ALLIED PROP & CAS INS CO BOS,3397 61,245 7, 60 ALLIED PROP & CAS INS CO BOS,3397 61,245 7, 60 ALLIED PROP & CAS INS CO BOS,3397 61,245 7, 60 244,497,742 71,254,800 24,20 AMER BANKERS INS CO OF FLORIDA 1,782,602 1,815,700 101,86 AMER CAS CO OF READING PA 6,572,234 33 0,00 AMER GUARANTY INS CO 1,681,117 1,688,014 100,41 AMER INTERNATIONAL SOUTH INS CO 3,713,712 2,692,359 72,50 AMER SOUTHERN INS CO 47,849 (26,730) (55,86) AMER STATES INS CO 11,712,946 5,085,859 43,42 AMER STATES INS CO 11,712,946 5,085,859 43,42 AMER STATES INS CO 16,017,781 1,148,074 7,17 AMICA MUT INS CO 16,017,781 1,148,074 7,17 AMICA MUT INS CO 15,533,157 15,501,822 3,770 10,23 BIJUMINOUS CAS CORP 3,269,222 3,770 0,12 BUILDERS MUT INS CO 17,804,324 481,995 2,71 CLARENDON NATIONAL INS CO 192,719 19 0,01 COASTAL CAS INS CO 1,000,719 1,739 0,16 COASTAL CAS INS CO 1,000,719 1,739 0,16 COASTAL CAS INS CO 1,000,719 1,739 0,16 DISCOVERY INS CO 2,699,764 3,705,22 3,700 1,00 DEPOSITORS INS CO 4,341,703 4,90,97 1,13 EINLIN SCO 1,404,896,532 1,466,5367 99,80 COMPANION PROP & CAS INS CO 3,636,404 3,705,22 3,770 0,12 CLARENDON NATIONAL INS CO 1,000,519 1,739 0,16 COASTAL CAS INS CO 1,000,519 1,739 0,16 COASTAL CAS INS CO 1,000,519 1,739 0,16 COASTAL CAS INS CO 1,000,519 1,739 0,16 DISCOVERY INS CO 2,699,764 37,052 1,42 EMPLOYERS MUT CAS CO 3,164,775 FIREMANS FUND INS CO 4,741,752 4,741,753 4,909 1,13 -1,13					
**ALLIED PROP & CAS INS CO				· ·	
** ALLSTATE INS CO				•	
*** AMER BANKERS INS CO OF FLORIDA	*		-	•	
AMER GUARANTY INS CO AMER INTERNATIONAL SOUTH INS CO AMER SOUTHERN INS CO AMER STATES INS CO 11,712,946 5,085,859 43.42 AMER STATES INS CO 11,7712,946 5,085,859 43.42 AMER STATES INS CO 11,7712,946 5,085,859 43.42 AMER STATES INS CO 16,017,781 1,148,077 100.31 ARROWOOD IND CO (87) ARROWOOD IND CO ATLANTIC CAS INS CO 15,533,157 15,501,622 99.80 ATLANTIC CAS INS CO 15,533,157 15,501,622 99.80 ATLANTIC CAS INS CO 40,104,247 575,360 1.43 BITUMINOUS CAS CORP 3,269,222 3,770 0.12 BUILDERS MUT INS CO 3,363,149 9,902 0.29 CENTRAL MUT INS CO 22,931,785 1,743,534 7,60 CINICININATI INS CO 17,804,324 481,995 2,71 CLARENDON NATIONAL INS CO 192,719 19 90.01 COASTAL CAS INS CO 192,719 19 10.01 COASTAL CAS INS CO 192,719 19 10.01 COASTAL CAS INS CO 1,060,519 1,739 0,16 DISCOVERY INS CO 2,609,764 37,052 13,466,367 99.98 ELECTRIC INS CO 2,609,764 37,052 1,134,466,367 99.98 ELECTRIC INS CO 4,341,703 49,097 1,131 ERIE INS CO 4,741,703 49,097 1,131 ERIE INS CO 4,768,794 35,728 7,75 FEDERAL INS CO 4,768,794 35,728 7,75 FIREMANS FUND INS CO 4,764,752 4,183,480 2,62 FARMERS INS EXCHANGE 13,564,475 3,157,117 23,27 FIREMANS FUND INS CO 4,768,794 35,728 7,75 FIREMANS FUND INS CO 4,768,794 35,728 7,75 FIREMANS FUND INS CO 4,768,794 35,728 7,75 FIREMANS FUND INS CO 4,769,794 31,360,902 38,144 99.99 GOVERNMENT EMPLOYEES INS CO 139,630,875 9,258 0,01 GRAIN DEALERS MUT INS CO 4,898,395 360,751 7,36 HARLEYSVILLE MUT INS CO 4,898,395 360,751 7,36 HARLEYSVILLE MUT INS CO 4,898,395 360,751 7,36 HARLEYSVILLE MUT INS CO 57,969,055 5,609,410 9,685 MARYLAND CAS CO 4,491,746 81,320 3,26 MERASTAR INS CO 7,063,906 1,304,576 11,37 HARTORO ACROEMENT IND CO 57,969,055 5,609,410 9,685 MARYLAND CAS CO 44,784 7,784 81,320 3,26 MERASTAR INS CO 7,063,906 41,244,947 12,73		AMER BANKERS INS CO OF FLORIDA			101.86
AMER INTERNATIONAL SOUTH INS CO	*	AMER CAS CO OF READING PA			
AMER SOUTHERN INS CO		AMER GUARANTY INS CO	1,681,117	1,688,014	100.41
** AMER STATES INS CO		AMER INTERNATIONAL SOUTH INS CO	3,713,712	2,692,359	72.50
** AMERISURE MUT INS CO		AMER SOUTHERN INS CO	47,849	(26,730)	(55.86)
* AMICA MUT INS CO	*	AMER STATES INS CO	11,712,946	5,085,859	43.42
** ARROWOOD IND CO	*	AMERISURE MUT INS CO	2,770,066	36,404	1.31
** ATLANTIC CAS INS CO		AMICA MUT INS CO	16,017,781	1,148,074	7.17
* AUTO-OWNERS INS CO 40,104,247 575,360 1.43 * BITUMINOUS CAS CORP 3,269,222 3,770 0.12 BUILDERS MUT INS CO 3,363,149 9,902 0.29 * CENTRAL MUT INS CO 22,931,785 1,743,534 7.60 * CINCINNATI INS CO 17,804,324 481,995 2.71 * CLARENDON NATIONAL INS CO 192,719 19 0.01 COASTAL CAS INS CO 6,630,463 6,691,889 100.93 COMPANION PROP & CAS INS CO 385,540 23,081 5.99 DEPOSITORS INS CO 1,060,519 1,739 0.16 DISCOVERY INS CO 13,469,632 13,466,367 99.98 ELECTRIC INS CO 2,609,764 37,052 1.42 * EMPLOYERS MUT CAS CO 8,314,522 842,811 10.14 * ENCOMPASS INDEMNITY CO 4,341,703 49,097 1.13 * ERIE INS CO 8,1755,275 2,138,480 2.62 * FARMERS INS EXCHANGE 13,564,475 3,157,117 23.27 * FEDERAL INS CO 6,011,769	*	ARROWOOD IND CO	(87)	(87)	100.31
BITUMINOUS CAS CORP 3,269,222 3,770 0.12 BUILDERS MUT INS CO 3,363,149 9,902 0.29 CENTRAL MUT INS CO 22,931,785 1,743,534 7.60 CINICINNATI INS CO 17,804,324 481,995 2.71 CLARENDON NATIONAL INS CO 192,719 19 0.01 COASTAL CAS INS CO 6,630,463 6,691,889 100.93 COMPANION PROP & CAS INS CO 385,540 23,081 5.99 DEPOSITORS INS CO 1,060,519 1,739 0.16 DISCOVERY INS CO 13,469,632 13,466,367 99.98 ELECTRIC INS CO 2,609,764 37,052 1.42 EMPLOYERS MUT CAS CO 8,314,522 842,811 10.14 ENCOMPASS INDEMNITY CO 4,341,703 49,097 1.13 * ERIE INS CO 81,755,275 2,138,480 2.62 * FARMERS INS EXCHANGE 13,564,475 3,157,117 23.27 * FIERMANS FUND INS CO 6,011,769 52,544 0.87 * FIREMENS INS CO WASHINGTON DC 6,018,213		ATLANTIC CAS INS CO	15,533,157	15,501,622	99.80
BUILDERS MUT INS CO CENTRAL MUT INS CO CENTRAL MUT INS CO CENTRAL MUT INS CO 17,804,324 1,743,534 7,60 CINCINNATI INS CO 17,804,324 1,995 2,71 CLARENDON NATIONAL INS CO 192,719 19 0,01 COASTAL CAS INS CO 6,630,463 6,691,889 100,93 COMPANION PROP & CAS INS CO 385,540 23,081 5,99 DEPOSITORS INS CO 1,060,519 1,739 0,16 DISCOVERY INS CO 13,469,632 13,466,367 99,98 ELECTRIC INS CO 2,609,764 37,052 1,42 EMPLOYERS MUT CAS CO 8,314,522 842,811 10,14 ENCOMPASS INDEMNITY CO 4,341,703 49,097 1,13 ERIE INS CO 81,755,275 2,138,480 2,62 FARMERS INS EXCHANGE 13,564,475 3,157,117 23,27 FEDERAL INS CO 4,768,794 35,728 0,75 FIREMANS FUND INS CO 6,011,769 52,544 0,87 FIREMENS INS CO WASHINGTON DC 6,018,213 31,790 0,53 FOREMOST INS CO 40,740,752 40,737,348 99.99 GEICO IND CO 40,740,752 40,737,348 99.99 GOVERNMENT EMPLOYEES INS CO 139,630,875 9,258 0,01 GRAIN DEALERS MUT INS CO 4,898,395 360,751 7,36 HARLEYSVILLE MUT INS CO 4,898,395 360,751 7,36 HARLEYSVILLE MUT INS CO 18,592,559 2,114,605 11,37 HARTFORD ACCIDENT & IND CO 28,678,320 (419) (0,00) HARTFORD CAS INS CO 21,381,150 158,519,427 68,51 LIBERTY MUT INS CO 24,381,326 6,901,427 28,31 N C FARM BUR MUT INS CO 44,381,326 6,901,427 28,31 N C FARM BUR MUT INS CO 24,381,326 6,901,427 28,31	*	AUTO-OWNERS INS CO	40,104,247	575,360	1.43
** CENTRAL MUT INS CO 22,931,785 1,743,534 7.60 ** CINCINNANTI INS CO 17,804,324 481,995 2.71 ** CLARENDON NATIONAL INS CO 192,719 19 0.01 COASTAL CAS INS CO 6,630,463 6,691,889 100.93 COMPANION PROP & CAS INS CO 385,540 23,081 5.99 DEPOSITORS INS CO 1,060,519 1,739 0.16 DISCOVERY INS CO 13,469,632 13,466,367 99.98 ELECTRIC INS CO 2,609,764 37,052 1.42 ENCOMPASS INDEMNITY CO 4,341,703 49,097 1.13 ** ERIE INS CO 81,755,275 2,138,480 2.62 ** FARMERS INS EXCHANGE 13,564,475 3,157,117 23.27 ** FIREMANS FUND INS CO 6,011,769 52,544 0.87 ** FIREMENS INS CO WASHINGTON DC 6,018,213 31,790 0.53 ** FOREMOST INS CO 40,740,752 40,737,348 99.99 ** GOVERNMENT EMPLOYEES INS CO 139,630,875 9,258 0.01	*	BITUMINOUS CAS CORP	3,269,222	3,770	0.12
* CINCINNATI INS CO 17,804,324 481,995 2.71 * CLARENDON NATIONAL INS CO 192,719 19 0.01 COASTAL CAS INS CO 6,630,463 6,691,889 100.93 COMPANION PROP & CAS INS CO 385,540 23,081 5.99 DEPOSITORS INS CO 1,060,519 1,739 0.16 DISCOVERY INS CO 13,469,632 13,466,367 99.98 ELECTRIC INS CO 2,609,764 37,052 1.42 * EMPLOYERS MUT CAS CO 8,314,522 842,811 10.14 ENCOMPASS INDEMNITY CO 4,341,703 49,097 1.13 * ERIE INS CO 81,755,275 2,138,480 2.62 * FARMERS INS EXCHANGE 13,564,475 3,157,117 23.27 * FEDERAL INS CO 4,768,794 35,728 0.75 * FIREMANS FUND INS CO 6,011,769 52,544 0.87 * FIREMENS INS CO WASHINGTON DC 6,018,213 31,790 0.53 * FOREMOST INS CO 1,402,808 318,323 22.69 GEICO IND CO 40,740,752 40,737,348 99.99 * GOVERNMENT EMPLOYEES INS CO 3,620,970 1,380,902 38.14 * HANOVER INS CO 4,898,395 360,751 7.36 * HARLEYSVILLE MUT INS CO 7,063,906 1,304,576 18.47 * HARTFORD ACCIDENT & IND CO 8,679,675 2,008,961 44.44 HORACE MANN INS CO 18,592,559 2,114,605 11.37 * INTEGON GENERAL INS COP 231,381,150 158,519,427 68.51 * LIBERTY MUT INS CO 798,158 180,729 22.64 * MARYLAND CAS CO 798,158 180,729 22.64 * METROPOLITAN PROP & CAS INS CO 24,381,326 6,901,427 28.31 * N C FARM BUR MUT INS CO 324,305,008 41,294,947 12.73		BUILDERS MUT INS CO	3,363,149	9,902	0.29
* CLARENDON NATIONAL INS CO COASTAL CAS INS CO COASTAL CAS INS CO COMPANION PROP & CAS INS CO DEPOSITORS INS CO 1,060,519 1,739 0,16 DISCOVERY INS CO 13,469,632 13,466,367 99.98 ELECTRIC INS CO 2,609,764 37,052 1,42 * EMPLOYERS MUT CAS CO 8,314,522 842,811 10.14 ENCOMPASS INDEMNITY CO 4,341,703 49,097 1.13 * ERIE INS CO 81,755,275 2,138,480 2,62 * FARMERS INS EXCHANGE 13,564,475 3,157,117 23,27 * FEDERAL INS CO 4,768,794 35,728 0,75 * FIREMANS FUND INS CO 6,011,769 52,544 0.87 FIREMENS INS CO WASHINGTON DC 6,018,213 31,790 0,53 * FOREMOST INS CO 40,740,752 40,737,348 99.99 * GOVERNMENT EMPLOYEES INS CO 139,630,875 9,258 0,01 GRAIN DEALERS MUT INS CO 4,898,395 360,751 7,36 * HARLEYSVILLE MUT INS CO 18,592,559 2,114,605 11.37 * INTEGON GENERAL INS COP 231,381,150 158,519,427 68,51 * LIBERTY MUT INS CO 79,663,905 5,609,410 9,68 MARYLAND CAS CO MERASTAR INS CO 24,481,326 6,901,427 28,31 * MARYLAND CAS CO 4,491,746 81,320 3,26 MERASTAR INS CO 24,481,326 6,901,427 28,31 * N C FARM BUR MUT INS CO 24,381,326 6,901,427 28,31 * N C FARM BUR MUT INS CO 24,381,326 6,901,427 28,31	*	CENTRAL MUT INS CO	22,931,785	1,743,534	
COASTAL CAS INS CO 6,630,463 6,691,889 100.93 COMPANION PROP & CAS INS CO 385,540 23,081 5.99 DEPOSITORS INS CO 1,060,519 1,739 0.16 DISCOVERY INS CO 13,469,632 13,466,367 99.98 ELECTRIC INS CO 2,609,764 37,052 1.42 * EMPLOYERS MUT CAS CO 8,314,522 842,811 10.14 ENCOMPASS INDEMNITY CO 4,341,703 49,097 1.13 * ERIE INS CO 81,755,275 2,138,480 2.62 * FARMERS INS EXCHANGE 13,564,475 3,157,117 23.27 * FEDERAL INS CO 4,768,794 35,728 0.75 * FIREMENS INS CO WASHINGTON DC 6,011,769 52,544 0.87 * FOREMOST INS CO WASHINGTON DC 1,402,808 318,323 22.69 * GEICO IND CO 40,740,752 40,737,348 99.99 * GOVERNMENT EMPLOYEES INS CO 139,630,875 9,258 0.01 * GRAIN DEALERS MUT INS CO 3,620,970 1,380,902 38.14 * HARLEYSVILLE MUT INS	*	CINCINNATI INS CO		481,995	
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* FEDERAL INS CO	*				
* FIREMANS FUND INS CO	*				
FIREMENS INS CO WASHINGTON DC * FOREMOST INS CO GEICO IND CO * GOVERNMENT EMPLOYEES INS CO GRAIN DEALERS MUT INS CO * HANOVER INS CO * HARLEYSVILLE MUT INS CO * HARTFORD ACCIDENT & IND CO * HARTFORD CAS INS CO * HORACE MANN INS CO * LIBERTY MUT INS CO * MARYLAND CAS CO * MARYLAND CAS CO * MERASTAR INS CO * METROPOLITAN PROP & CAS INS CO * 12,491,746 * METROPOLITAN PROP & CAS INS CO * ME			, ,	•	
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GEICO IND CO 40,740,752 40,737,348 99.99 * GOVERNMENT EMPLOYEES INS CO 139,630,875 9,258 0.01 GRAIN DEALERS MUT INS CO 3,620,970 1,380,902 38.14 * HANOVER INS CO 4,898,395 360,751 7.36 * HARLEYSVILLE MUT INS CO 7,063,906 1,304,576 18.47 * HARTFORD ACCIDENT & IND CO 28,678,320 (419) (0.00) * HARTFORD CAS INS CO 4,520,757 2,008,961 44.44 * HORACE MANN INS CO 18,592,559 2,114,605 11.37 * INTEGON GENERAL INS CORP 231,381,150 158,519,427 68.51 * LIBERTY MUT INS CO 57,969,055 5,609,410 9.68 * MARYLAND CAS CO 2,491,746 81,320 3.26 MERASTAR INS CO 798,158 180,729 22.64 * METROPOLITAN PROP & CAS INS CO 24,381,326 6,901,427 28.31 * N C FARM BUR MUT INS CO 324,305,008 41,294,947 12.73				· ·	
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N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS 2007 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP EXCLUDING DESIGNATED AGENT BUSINESS

			2007	2007	2007
			WRITTEN	CEDED	%
			PREMIUM	PREMIUM	CEDED
*	NATIONWIDE MUT INS CO		568,950,278	151,868,951	26.69
*	NEW HAMPSHIRE INS CO		22,609,304	3,565,623	15.77
	NGM INS CO		11,777,488	563,008	4.78
*	OHIO CAS INS CO		12,353,317	1,527,809	12.37
	OMNI INS CO		7,825	8,791	112.35
	PEAK PROP & CAS INS CORP		21,680,256	20,130,064	92.85
*	PEERLESS INS CO		22,974,779	627,442	2.73
*	PENN NATIONAL MUT CAS INS CO		27,730,513	2,140,574	7.72
*	PROGRESSIVE CAS INS CO		62,558,999	34,499,173	55.15
	PROGRESSIVE PREMIER INS CO OF IL		14,159,359	5,020,085	35.45
	PROGRESSIVE UNIVERSAL INS CO		14,966,189	12,740,271	85.13
	QBE INS CORP		1,209,785	1,187,565	98.16
	REDLAND INS CO		(160,740)	(4,935)	3.07
*	SAFECO INS CO OF AMERICA		7,467,210	1,678,848	22.48
*	SELECTIVE INS CO OF SOUTHEAST		11,634,061	101,647	0.87
*	SENTRY INS - A MUT CO		8,043,958	36,671	0.46
	SOUTHERN GENERAL INS CO		8,668,297	8,347,854	96.30
*	SOUTHERN GUARANTY INS CO		13,275,562	1,740,650	13.11
	SOUTHERN INS CO OF VA		2,585,769	51,020	1.97
*	ST PAUL FIRE & MARINE INS CO		7,557,099	0	0.00
	STATE AUTO PROP & CAS INS CO		16,169,744	2,009,097	12.43
	STATE FARM MUT AUTO INS CO		423,781,727	38,867,414	9.17
	STATE NATL INS CO INC		10,244,001	9,598,717	93.70
	THE MEMBERS INS CO		1,778,259	1,390,595	78.20
*	TITAN IND CO		1,090,512	361,354	33.14
*	TRAVELERS INDEMNITY CO		102,643,280	5,715,767	5.57
	UNITRIN AUTO & HOME INS CO		55,078,129	4,500,392	8.17
	UNIVERSAL INS CO (NC)		28,604,245	26,963,148	94.26
*	USAA CAS INS CO		140,450,931	14,687,221	10.46
*	UTICA MUT INS CO		7,395,815	258,800	3.50
	WILSHIRE INS CO		827,763	770,365	93.07
	All other companies combined:		222,703,711	(5,014)	-
	Total		3,353,244,892	753,620,476	22.47
	*includes all companies in a group				
	Comparison of Previous Years:				
		2006	3,177,311,497	754,202,934	23.74
		2005	3,037,553,909	746,213,022	24.57
		2004	2,981,516,557	735,572,192	24.67
		2003	2,782,356,685	712,259,984	25.60

NOTE: Written Premiums are from Company annual statements (as written). 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.