



December 13, 2022

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 liability written premium in North Carolina by company or group, and the ratio of ceded liability written premium to total written premium.

Attached is the report for calendar year 2021. 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 Statutory Page 14 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 Kevin Braswell, Compliance Manager at 919-719-3029 or email him at [kdb@ncrb.org](mailto:kdb@ncrb.org).

Sincerely,

Terry F. Collins

Chief Operating Officer

North Carolina Reinsurance Facility

TFC:lad

Enclosure

RF-22-16

**N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS  
2021 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP  
EXCLUDING DESIGNATED AGENT BUSINESS**

	<b>2021 WRITTEN PREMIUM</b>	<b>2021 CEDED PREMIUM</b>	<b>2021 % CEDED</b>
* 09823 ACE American Ins Co	16,884,838	2,274	0.01%
02696 Agent Alliance Ins Co	524,033	528,184	100.79%
07372 Allied P&C Ins Co	4,104,391	475,000	11.57%
* 07031 Allstate Ins Co	257,768,509	47,445,240	18.41%
04886 American Millennium Ins Co	2,197,205	1,429,066	65.04%
* 08007 American States Ins Co	17,364,719	3,406,560	19.62%
05697 Amguard Ins Co	18,277,697	13,801,432	75.51%
03514 Amica Mut Ins Co	18,449,286	854,705	4.63%
09994 Atlantic Cas Ins Co	14,281,191	14,155,696	99.12%
* 07093 Auto Owners Ins Co	100,466,501	616,112	0.61%
02128 BITCO General Ins Corp	2,284,544	3,633	0.16%
* 03583 Central Mut Ins Co	19,360,816	506,807	2.62%
27984 Discovery Ins Co	20,216,959	20,217,271	100.00%
05092 Electric Ins Co	1,896,624	27,323	1.44%
* 06119 Employers Mut Cas Co	14,411,664	125,095	0.87%
* 09073 Erie Ins Co	184,103,635	6,069,381	3.30%
09836 Esurance Ins Co	10,771,662	6,216,163	57.71%
* 05293 Farmers P&C Ins Co	32,844,576	6,436,748	19.60%
04729 Firemens Ins Co of Wash DC	1,076,179	15,429	1.43%
* 07275 Foremost Ins Co Grand Rapids MI	614,748	403,686	65.67%
07159 GEICO Indemnity Co	149,121,337	144,103,073	96.63%
* 07301 General Cas Co of Wisconsin	1,567,643	23,463	1.50%
* 07307 Government Employees Ins Co	344,008,645	170	0.00%
27778 Greenville Cas Ins Co	4,220,238	4,250,052	100.71%
* 09818 Hanover Ins Co	6,350,084	284	0.00%
* 01238 Hartford Cas Ins Co	42,475,152	1,826,728	4.30%
* 07610 Horace Mann Ins Co	15,775,634	688,001	4.36%
11099 Incline Cas Co	17,379,748	16,120,441	92.75%
07144 Infinity Ins Co	5,734,224	4,598,295	80.19%
* 07611 Integon General Ins Corp	443,149,668	261,600,924	59.03%
11034 Kemper Independence Ins Co	2,761,075	915,270	33.15%
* 09824 Liberty Mutual Ins Co	81,387,728	21,069,262	25.89%
11692 Midvale Indemnity Co	158,105	102,733	64.98%
02543 Milbank Ins Co	9,566,347	4,872,970	50.94%
07504 Nationwide General Ins Co	76,600,244	21,556,656	28.14%
07612 Nationwide Ins Co of America	58,716,196	15,550,301	26.48%
* 06124 Nationwide Mut Ins Co	144,364,030	16,334,947	11.32%
* 07524 NC Farm Bureau Mut Ins Co	399,935,610	36,143,130	9.04%
06142 NGM Ins Co	4,859,246	193,750	3.99%
* 10511 Peak P&C Ins Corp	53,897,387	48,873,992	90.68%
* 06098 Penn National Mut Cas Ins Co	38,063,283	573,730	1.51%
* 27676 Perm Gen Assurance Corp of Ohio	14,780,999	14,580,409	98.64%
* 10545 Progressive Premier Ins Co of Illinois	494,874,513	168,108,367	33.97%

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	<b>2021 WRITTEN PREMIUM</b>	<b>2021 CEDED PREMIUM</b>	<b>2021 % CEDED</b>
10546 Progressive Universal Ins Co	5,219,474	2,448,448	46.91%
* 07960 SAFECO Ins Co of America	297,527	17,887	6.01%
* 07967 Selective Ins Co of the Southeast	29,230,794	11,829	0.04%
* 06127 Sentry Ins Co	16,373,966	321,654	1.96%
07352 Southern General Ins Co	8,371,125	8,390,213	100.23%
07633 State Automobile P&C Ins Co	8,180,927	682,740	8.35%
07667 State Farm Mut Auto Ins Co	529,115,075	150,664,450	28.47%
11366 Stonewood Ins Co	20,996,727	19,744,386	94.04%
* 07838 The Cincinnati Ins Co	40,741,224	1,482,736	3.64%
11371 The Members Ins Co	17,868,756	10,934,547	61.19%
* 02034 The Travelers Indemnity Co	91,539,256	6,239,487	6.82%
02513 Triangle Ins Co	5,246	4,447	84.77%
06550 Truck Ins Exchange	179,665	85,662	47.68%
05163 Unitrin Auto & Home Ins Co	5,645,759	384,644	6.81%
07202 Unitrin Safeguard Ins Co	9,357,783	341,739	3.65%
05394 Universal Ins Co	13,022,313	12,648,669	97.13%
* 03542 USAA Cas Ins Co	268,996,158	17,623,613	6.55%
* 05899 Utica Mut Ins Co	7,446,429	779,919	10.47%

**All other companies**

346,953,140

**Total**

4,567,188,257

1,137,629,821

24.91%

\* includes all companies in a group

**Comparison of Previous Years:**

<b>2020</b>	4,296,939,511	1,078,531,753	25.10%
<b>2019</b>	4,190,335,683	1,071,003,907	25.56%
<b>2018</b>	4,025,407,582	1,084,378,934	26.94%
<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%

**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.