

January 7, 2011

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 2009 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 Bill Benton, Business Operations Analyst at 919-645-3187 or email him at [web@ncrb.org](mailto:web@ncrb.org).

Very truly yours,

Edith Davis

Director, Reinsurance Facility

ETD: web

Enclosure

RF-11-1

**N C AUTOMOBILE LIABILITY WRITTEN PREMIUMS  
2009 CALENDAR YEAR BY NCRF CEDING MEMBER COMPANY OR GROUP  
EXCLUDING DESIGNATED AGENT BUSINESS**

	<b>2009 WRITTEN PREMIUM</b>	<b>2009 CEDED PREMIUM</b>	<b>2009 % CEDED</b>
21st Century Centennial Insurance Company	7,056,245	3,978,012	56.38
21st Century Premier Insurance Company	1,578,107	1,617,958	102.53
Agent Alliance Insurance Company	13,736,269	13,731,875	99.97
Alfa Alliance Insurance Corporation	5,898,188	246,943	4.19
Alliance Mutual Insurance Company	591,697	93,319	15.77
Allied Property & Casualty Insurance Company	2,739,093	430,726	15.73
* Allstate Insurance Company	280,282,603	65,354,739	23.32
AMCO Insurance Company	1,639,357	1,254	0.08
American Bankers Insurance Company of Florida	1,829,131	1,773,923	96.98
American Reliable Insurance Company	1,520,588	59,885	3.94
* American States Insurance Company	9,696,761	5,443,200	56.13
* Amerisure Mutual Insurance Company	2,016,801	5,529	0.27
Amica Mutual Insurance Company	17,476,494	1,251,489	7.16
Atlantic Casualty Insurance Company	8,969,456	8,892,954	99.15
* Auto Owners Insurance Company	44,932,587	568,450	1.27
* Bituminous Casualty Corporation	1,926,525	3,796	0.20
Builders Mutual Insurance Company	1,814,251	3,579	0.20
* Central Mutual Insurance Company	19,775,879	1,497,583	7.57
Chartis Casualty Company	506,866	505,246	99.68
* Cincinnati Insurance Company	18,575,404	327,190	1.76
Companion Property & Casualty Insurance Company	286,269	5,278	1.84
Depositors Insurance Company	443,093	27,853	6.29
Discovery Insurance Company	10,180,659	10,181,274	100.01
Electric Insurance Company	2,114,844	22,817	1.08
* Employers Mutual Casualty Company	7,383,765	480,789	6.51
Encompass Indemnity Company	3,516,557	11,733	0.33
* Erie Insurance Company	87,195,367	2,235,488	2.56
* Farmers Insurance Exchange	5,102,892	1,103,609	21.63
* Federal Insurance Company	3,841,488	46,334	1.21
* Firemans Fund Insurance Company	5,874,986	34,657	0.59
Firemens Insurance Company of Washington District of Columbia	4,155,835	9,203	0.22
* Foremost Insurance Company	1,404,901	1,106,228	78.74
GEICO Indemnity Company	55,953,669	55,896,139	99.90
* Government Employees Insurance Company	144,074,248	2,070	0.00
Grain Dealers Mutual Insurance Company	2,919,066	982,822	33.67
* Great American Insurance Company	1,809,451	2,845	0.16
Greenville Casualty Insurance Company	5,158,784	4,980,639	96.55
* Hanover Insurance Company	3,743,616	204,985	5.48
* Harleysville Mutual Insurance Company	5,052,870	776,043	15.36
* Hartford Casualty Insurance Company	6,576,782	1,672,268	25.43
* Horace Mann Insurance Company	17,535,450	2,162,989	12.33
* Integon General Insurance Corporation	205,682,674	143,102,096	69.57
* Liberty Mutual Insurance Company	60,713,198	6,863,163	11.30
Maiden Specialty Insurance Company	1,566,496	307,614	19.64
* Maryland Casualty Company	1,557,931	123,935	7.96
Merastar Insurance Company	692,784	164,822	23.79
* Metropolitan Property & Casualty Insurance Company	28,051,230	7,382,928	26.32
Nationwide Insurance Company of America	10,024,434	2,018,106	20.13

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	<b>2009 WRITTEN PREMIUM</b>	<b>2009 CEDED PREMIUM</b>	<b>2009 % CEDED</b>
* Nationwide Mutual Insurance Company	498,649,865	138,717,618	27.82
NGM Insurance Company	12,865,130	519,712	4.04
* North Carolina Farm Bureau Mutual Insurance Company	288,784,636	35,128,355	12.16
* Ohio Casualty Insurance Company	7,557,226	921,801	12.20
Peak Property & Casualty Insurance Corporation	24,342,845	22,005,042	90.40
* Peerless Insurance Company	31,130,733	572,625	1.84
* Pennsylvania National Mutual Casualty Insurance Company	28,088,735	1,511,247	5.38
* Progressive Casualty Insurance Company	63,986,078	38,394,413	60.00
Progressive Premier Insurance Company of Illinois	21,218,324	8,991,357	42.38
Progressive Universal Insurance Company	21,122,990	17,175,736	81.31
QBE Insurance Corporation	1,373,391	759,965	55.33
* SAFECO Insurance Company of America	5,320,473	1,512,957	28.44
* Selective Insurance Company of the Southeast	9,683,982	44,537	0.46
* Sentry Insurance A Mutual Company	5,509,946	31,036	0.56
Southern General Insurance Company	6,731,873	6,401,721	95.10
* Southern Guaranty Insurance Company	10,232,384	1,207,097	11.80
Southern Insurance Company of Virginia	1,216,482	87,313	7.18
State Automobile Property & Casualty Insurance Company	15,549,450	1,852,208	11.91
State Farm Mutual Automobile Insurance Company	381,462,895	38,349,582	10.05
State National Insurance Company Inc	12,228,455	10,487,106	85.76
The Members Insurance Company	3,325,566	2,491,057	74.91
* Titan Indemnity Company	17,527,597	6,509,076	37.14
* Travelers Indemnity Company	89,959,625	4,741,412	5.27
Truck Insurance Exchange	10,602,723	4,071,644	38.40
Unitrin Auto & Home Insurance Company	43,391,064	4,477,393	10.32
Unitrin Safeguard Insurance Company	6,293,733	886,049	14.08
Universal Insurance Company	24,940,222	23,457,785	94.06
* USAA Casualty Insurance Company	149,654,800	18,212,453	12.17
* Utica Mutual Insurance Company	4,660,989	141,196	3.03
Wilshire Insurance Company	2,128,326	2,020,822	94.95
All other companies	229,992,953	(122,902)	
<b>Total</b>	<b>3,149,874,341</b>	<b>739,253,790</b>	<b>23.47</b>

\*includes all companies in a group

**Comparison of Previous Years:**

<b>2008</b>	3,046,902,215	717,371,440	23.54
<b>2007</b>	3,353,244,892	753,620,476	22.47
<b>2006</b>	3,177,311,497	754,202,934	23.74
<b>2005</b>	3,037,553,909	746,213,022	24.57

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.