



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Annual Ranking of 2008 Calendar Year

### Automobile Insurance Complaints

#### Exhibits

#### Index

- 1) Numerical ranking of insurance companies and groups of insurance companies whose automobile earned premiums exceeded \$5,000,000.  
The company or group with the lowest complaint ratio is ranked No. 1 in this Exhibit.
- 2) Alphabetical ranking of insurance companies and groups of insurance companies whose automobile earned premiums exceeded \$5,000,000.
- 3) Alphabetical listing of all other insurance companies and groups of insurance companies, excluded from ranking, whose automobile earned premiums were less than \$5,000,000.
- 4) Definitions
- 5) Technical Notes
- 6) Listing of member insurance companies that comprise the groups named in Exhibits 1, 2, and 3.

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**P.O. Box 816 Hartford, CT 06142-0816**

*An Equal Opportunity Employer*

**EXHIBIT 1**

**NUMERICAL** RANKING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES WHOSE  
**AUTOMOBILE EARNED PREMIUM EXCEEDED \$5,000,000.**  
THE COMPANY OR GROUP WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1

COMPANY NAME	EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/EP	RANK
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
American Natl Fncl Grp *	9,192,214	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Philadelphia Consolidated Hold*(1)	8,641,359	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp *	13,032,177	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Utica Natl Ins Grp *	9,355,742	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Balboa Ins Grp *	6,454,304	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Financial Grp *	6,840,613	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
New London County *	5,852,146	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Quincy Mut Grp *	5,335,860	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allianz Ins Grp *	6,310,914	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Argonaut Grp *(1)	7,882,374	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
The Hanover Ins Grp *	50,332,099	0	0	0	0	0	0	0	0	1	0	1	0	0.020	11
Chubb & Son Inc *	38,534,786	0	0	0	0	1	0	0	0	0	0	1	0	0.026	12
United Services Automobile Asn*	77,036,186	0	0	0	0	2	0	0	0	0	0	2	0	0.026	12
Amica Mut Grp *	75,657,595	1	0	0	0	0	1	0	0	0	0	1	1	0.026	12
Zurich Ins Grp *	31,291,081	0	0	0	0	1	0	0	0	0	0	1	0	0.032	15
Country Ins & Financial Servic*	57,336,086	0	0	0	0	1	0	0	0	1	0	2	0	0.035	16
Main Street Amer Grp *	28,573,209	0	0	0	0	1	0	0	0	0	0	1	0	0.035	16
Arbella Ins Grp *	19,087,455	0	0	0	0	1	0	0	0	0	0	1	0	0.052	18
St Paul Travelers Grp *	235,520,673	0	0	0	0	15	0	0	0	3	0	18	0	0.076	19
Progressive Grp *	213,196,539	1	0	0	0	12	3	1	0	0	0	14	3	0.080	20
Nationwide Corp *	140,105,832	0	0	0	0	8	3	1	0	1	0	10	3	0.093	21
Unitrin Grp *	31,503,123	0	0	0	0	3	0	0	0	0	0	3	0	0.095	22
Central Mut I C Oh *	10,100,452	0	0	0	0	0	1	0	0	0	0	0	1	0.099	23
Liberty Mut Grp *	294,964,979	0	0	0	1	24	4	2	1	0	0	26	6	0.108	24
State Farm Il *	96,618,658	2	0	1	0	5	3	0	0	0	0	8	3	0.114	25
Hartford Fire & Cas Grp *	158,542,972	1	0	1	0	7	0	3	0	7	0	19	0	0.120	26
Electric Ins Grp *	8,184,327	0	0	0	0	1	0	0	0	0	0	1	0	0.122	27
Harleysville Grp *	16,173,190	0	0	0	0	2	0	0	0	0	0	2	0	0.124	28
Berkshire Hathaway *	265,382,310	1	0	0	0	24	5	0	0	3	0	28	5	0.124	28

**EXHIBIT 1**

**NUMERICAL** RANKING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES WHOSE  
**AUTOMOBILE EARNED PREMIUM EXCEEDED \$5,000,000.**  
THE COMPANY OR GROUP WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1

COMPANY NAME		EARNED PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/EP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Response Ins Grp	*	16,067,558	0	0	0	0	0	1	0	0	1	0	1	1	0.124	28
Allstate Ins Grp	*	306,492,156	1	0	1	0	32	6	2	0	0	0	36	6	0.137	31
Selective Ins	*(1)	6,619,931	0	0	0	0	1	0	0	0	0	0	1	0	0.151	32
Wr Berkley Corp	*(1)	13,005,680	0	0	0	0	2	0	0	0	0	0	2	0	0.154	33
Sentry Ins Grp	*	18,994,514	0	0	0	0	3	0	0	0	0	0	3	0	0.158	34
Qbe Ins Grp Ltd	*(1)	12,479,698	0	0	0	0	2	0	0	0	0	0	2	0	0.160	35
Infinity Prop & Cas Ins Grp	*	17,792,443	1	0	0	0	1	0	1	0	0	0	3	0	0.169	36
Metropolitan Grp	*	106,913,970	0	0	0	0	14	2	0	0	4	0	18	2	0.187	37
White Mountains Grp	*	51,812,683	0	0	0	0	7	4	0	0	1	0	8	4	0.232	38
Ameriprise Financial Grp	*(1)	8,426,547	0	0	0	0	2	0	0	0	0	0	2	0	0.237	39
Cna Ins Grp	*(1)	12,461,939	0	0	0	0	3	0	0	0	0	0	3	0	0.241	40
American Intrnl Grp	*	114,401,278	8	0	0	0	13	4	0	0	2	2	23	6	0.253	41
American Independent Ins Grp	*	10,877,237	0	0	0	0	12	1	0	0	0	0	12	1	1.195	42
<b>TOTALS</b>		<b>2,623,384,889</b>	<b>16</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>200</b>	<b>38</b>	<b>10</b>	<b>1</b>	<b>24</b>	<b>2</b>	<b>253</b>	<b>42</b>		

\* Denotes a group of companies

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

**EXHIBIT 2**                    **ALPHABETICAL** RANKING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES WHOSE  
AUTOMOBILE **EARNED PREMIUM EXCEEDED \$5,000,000.**  
THE COMPANY OR GROUP WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1

COMPANY NAME		EARNED PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/EP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Allianz Ins Grp	*	6,310,914	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allstate Ins Grp	*	306,492,156	1	0	1	0	32	6	2	0	0	0	36	6	0.137	31
American Financial Grp	*(1)	6,840,613	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Independent Ins Grp	*	10,877,237	0	0	0	0	12	1	0	0	0	0	12	1	1.195	42
American Intrnl Grp	*	114,401,278	8	0	0	0	13	4	0	0	2	2	23	6	0.253	41
American Natl Fncl Grp	*	9,192,214	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Ameriprise Financial Grp	*	8,426,547	0	0	0	0	2	0	0	0	0	0	2	0	0.237	39
Amica Mut Grp	*	75,657,595	1	0	0	0	0	1	0	0	0	0	1	1	0.026	12
Arbella Ins Grp	*	19,087,455	0	0	0	0	1	0	0	0	0	0	1	0	0.052	18
Argonaut Grp	*(1)	7,882,374	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Balboa Ins Grp	*	6,454,304	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Berkshire Hathaway	*	265,382,310	1	0	0	0	24	5	0	0	3	0	28	5	0.124	28
Central Mut I C Oh	*	10,100,452	0	0	0	0	0	1	0	0	0	0	0	1	0.099	23
Chubb & Son Inc	*	38,534,786	0	0	0	0	1	0	0	0	0	0	1	0	0.026	12
Cna Ins Grp	*(1)	12,461,939	0	0	0	0	3	0	0	0	0	0	3	0	0.241	40
Country Ins & Financial Servic	*	57,336,086	0	0	0	0	1	0	0	0	1	0	2	0	0.035	16
Electric Ins Grp	*	8,184,327	0	0	0	0	1	0	0	0	0	0	1	0	0.122	27
Harleysville Grp	*	16,173,190	0	0	0	0	2	0	0	0	0	0	2	0	0.124	28
Hartford Fire & Cas Grp	*	158,542,972	1	0	1	0	7	0	3	0	7	0	19	0	0.120	26
Infinity Prop & Cas Ins Grp	*	17,792,443	1	0	0	0	1	0	1	0	0	0	3	0	0.169	36
Liberty Mut Grp	*	294,964,979	0	0	0	1	24	4	2	1	0	0	26	6	0.108	24
Main Street Amer Grp	*	28,573,209	0	0	0	0	1	0	0	0	0	0	1	0	0.035	16
Metropolitan Grp	*	106,913,970	0	0	0	0	14	2	0	0	4	0	18	2	0.187	37
Nationwide Corp	*	140,105,832	0	0	0	0	8	3	1	0	1	0	10	3	0.093	21
New London County	*	5,852,146	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Philadelphia Consolidated Hold	*(1)	8,641,359	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp	*	13,032,177	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Progressive Grp	*	213,196,539	1	0	0	0	12	3	1	0	0	0	14	3	0.080	20
Qbe Ins Grp Ltd	*(1)	12,479,698	0	0	0	0	2	0	0	0	0	0	2	0	0.160	35

**EXHIBIT 2**

**ALPHABETICAL** RANKING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES WHOSE  
AUTOMOBILE **EARNED PREMIUM EXCEEDED \$5,000,000.**  
THE COMPANY OR GROUP WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1

COMPANY NAME		EARNED PREMIUM	UNDER- WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/EP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Quincy Mut Grp	*	5,335,860	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Response Ins Grp	*	16,067,558	0	0	0	0	0	1	0	0	1	0	1	1	0.124	28
Selective Ins	*(1)	6,619,931	0	0	0	0	1	0	0	0	0	0	1	0	0.151	32
Sentry Ins Grp	*	18,994,514	0	0	0	0	3	0	0	0	0	0	3	0	0.158	34
St Paul Travelers Grp	*	235,520,673	0	0	0	0	15	0	0	0	3	0	18	0	0.076	19
State Farm Il	*	96,618,658	2	0	1	0	5	3	0	0	0	0	8	3	0.114	25
The Hanover Ins Grp	*	50,332,099	0	0	0	0	0	0	0	0	1	0	1	0	0.020	11
United Services Automobile Asn*		77,036,186	0	0	0	0	2	0	0	0	0	0	2	0	0.026	12
Unitrin Grp	*	31,503,123	0	0	0	0	3	0	0	0	0	0	3	0	0.095	22
Utica Natl Ins Grp	*	9,355,742	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
White Mountains Grp	*	51,812,683	0	0	0	0	7	4	0	0	1	0	8	4	0.232	38
Wr Berkley Corp	*(1)	13,005,680	0	0	0	0	2	0	0	0	0	0	2	0	0.154	33
Zurich Ins Grp	*	31,291,081	0	0	0	0	1	0	0	0	0	0	1	0	0.032	15
<b>TOTALS</b>		<b>2,623,384,889</b>	<b>16</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>200</b>	<b>38</b>	<b>10</b>	<b>1</b>	<b>24</b>	<b>2</b>	<b>253</b>	<b>42</b>		

\* Denotes a group of companies

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period



**EXHIBIT 3**                    **ALPHABETICAL** LISTING OF INSURANCE COMPANIES AND GROUPS OF INSURANCE COMPANIES WHOSE  
AUTOMOBILE **EARNED PREMIUM WERE FEWER THAN \$5,000,000.**

COMPANY NAME		EARNED PREMIUM	UNDER-		MARKETING		CLAIMS		POLICY		OTHER		TOTAL		RATIO COMPL/EP
			WRITING		SALES		HANDLING		SERVICE						
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q	
Markel Corp Grp	*(1)	934,451	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Meadowbrook Ins Grp	*(1)	174,070	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Mitsui Sumitomo Ins Grp	*(1)	178,419	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Motorists Mut	*(1)	522,965	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Munich Re Grp	*(1)	3,370,962	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Navigators Grp Inc	*(1)	83,788	0	0	0	0	0	0	0	0	0	0	0	0	0.000
NIPPONKOA Insurance Company, Li	(1)	1,091	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Old Republic Grp	*(1)	406,138	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Penn Mfr Asn Ins	*(1)	207,124	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Penn Miller Grp	*(1)	763,590	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Lumbermens Mutual	(1)	660,301	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut	*(1)	346,498	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Public Service Grp	*(1)	5,802	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Rli Ins Grp	*(1)	328,286	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sompo Japan Ins Grp	*(1)	161,631	0	0	0	0	0	0	0	0	0	0	0	0	0.000
SPARTA Insurance Company	(1)	23,063	0	0	0	0	0	0	0	0	0	0	0	0	0.000
State Auto Mut Grp	*	4,832,694	0	0	0	0	1	0	0	0	0	0	1	0	0.207
State Natl Grp	*(1)	107,469	0	0	0	0	1	0	0	0	0	0	1	0	9.305
SUA Insurance Company	(1)	33,335	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Swiss Re Grp	*(1)	238,209	0	0	0	0	0	0	0	0	0	0	0	0	0.000
T.H.E. Insurance Company	(1)	124,897	0	0	0	0	0	0	0	0	0	0	0	0	0.000
The Warranty Grp	*(1)	2,591	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Tokio Marine Holdings Inc Grp	*(1)	1,114,517	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Tower Grp Companies	*(1)	1,827	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Van Ent Grp	*(1)	8,207	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Vanliner Insurance Company	(1)	1,385,964	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western World Grp	*(1)	656,601	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Xl Amer Grp	*(1)	1,054,847	0	0	0	0	0	0	0	0	0	0	0	0	0.000
<b>TOTALS</b>		<b>57,527,274</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>0</b>	

\* Denotes a group of companies

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

**Exhibit 4**  
**Automobile**

**Definitions**

- Earned Premiums** - Amount of the total premium which has been used up at any given point during the policy period.
- Underwriting** - Those complaints which involve cancellation, non-renewal, premiums, rating, refusal to insure, underwriting guidelines and other disputes related to underwriting.
- Marketing & Sales** - Those complaints which involve delays, misquotes, company handling and other disputes related to marketing and sales.
- Claims Handling** - Those complaints which involve claim procedure, unsatisfactory offers or settlements, delays, denial of claims, comparative negligence and other disputes related to claims.
- Policy Service** - Those complaints which involve service, delays, policy information, premium refunds and other disputes related to policy service.
- Other** - Those complaints which involve lack of proper license, unapproved forms and other miscellaneous disputes.
- Justified (J)** - Those complaints which indicate error and/or fault by insurers and result in corrective action.
- Questionable (Q)** - Those complaints which involve a question of fact or law and/or a combination of responsibility. Frequently, these complaints are favorably resolved.
- Complaint Ratio** - The total number of complaints, divided by the direct premium and multiplied by 1,000,000.

**Exhibit 5**  
**Automobile**

**Technical Notes**

- 1) Rankings have been applied only to those insurance companies and groups of insurance companies whose automobile earned premiums for the calendar year exceeded \$5,000,000.
  - (1a) The insurance company or group with the lowest complaint ratio is ranked No. 1 in Exhibit 1.
  - (1b) Alphabetical listing on Exhibit 2 ranks the insurance company or group with the lowest complaint ratio as No. 1.
- 2) Earned premiums reflect premiums used for the calendar year.
- 3) Complaints considered in determining complaint ratios are those complaint files closed during the calendar year and coded Justified or Questionable against insurance companies and groups of companies.

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
771	<b>Aaa Mid Atlantic Ins Grp</b> Keystone Insurance Company
626	<b>Ace Ltd</b> ACE American Insurance Company ACE Fire Underwriters Insurance Company ACE Indemnity Insurance Company ACE Property & Casualty Insurance Company Bankers Standard Insurance Company Century Indemnity Company Indemnity Insurance Company of North America Insurance Company of North America Pacific Employers Insurance Company Westchester Fire Insurance Company
313	<b>Aegis Grp</b> Aegis Security Insurance Company
468	<b>Aegon Us Holding Grp</b> Stonebridge Casualty Insurance Company
1	<b>Aetna</b> Aetna Insurance Company of Connecticut
3596	<b>Affirmative Ins Grp</b> Insura Property and Casualty Insurance Company
501	<b>Alleghany Grp</b> Homesite Insurance Company Platte River Insurance Company
761	<b>Allianz Ins Grp</b> AGCS Marine Insurance Company Allianz Global Risks US Insurance Company American Automobile Insurance Company American Insurance Company Associated Indemnity Corporation Chicago Insurance Company Firemans Fund Insurance Company Jefferson Insurance Company National Surety Corporation
3239	<b>Allied World Assur Holding Grp</b> Allied World Reinsurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
8	<b>Allstate Ins Grp</b> Allstate Fire and Casualty Insurance Company Allstate Indemnity Company Allstate Insurance Company Allstate Property and Casualty Insurance Company Encompass Indemnity Company Encompass Insurance Company of America Northbrook Indemnity Company
574	<b>Amerco Corp</b> Republic Western Insurance Company
84	<b>American Financial Grp</b> Great American Alliance Insurance Company Great American Assurance Company Great American Insurance Company Great American Insurance Company of New York Great American Security Insurance Company Great American Spirit Insurance Company National Interstate Insurance Company
3678	<b>American Independent Ins Grp</b> Omni Indemnity Company Omni Insurance Company
12	<b>American Intrnl Grp</b> 21st Century Insurance Company AIG Casualty Company AIG Centennial Insurance Company AIG Preferred Insurance Company AIG Premier Insurance Company AIU Insurance Company American Home Assurance Company American International Insurance Company American International Pacific Insurance Company American International South Insurance Company Commerce and Industry Insurance Company Granite State Insurance Company Hartford Steam Boiler Inspection and Insurance Company Illinois National Insurance Company Insurance Company of the State of Pennsylvania National Union Fire Insurance Company of Pittsburgh, PA New Hampshire Insurance Company Yosemite Insurance Company
408	<b>American Natl Fncl Grp</b> American National General Insurance Company Farm Family Casualty Insurance Company
18	<b>American Road Grp</b> American Road Insurance Company (The)

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
4	<b>Ameriprise Financial Grp</b> IDS Property Casualty Insurance Company
124	<b>Amerisure Co</b> Amerisure Insurance Company Amerisure Mutual Insurance Company
28	<b>Amica Mut Grp</b> Amica Mutual Insurance Company
2538	<b>Amtrust Grp</b> Wesco Insurance Company
586	<b>Arbella Ins Grp</b> Arbella Indemnity Insurance Company Arbella Protection Insurance Company Inc. Covenant Insurance Company
1279	<b>Arch Ins Grp</b> Arch Insurance Company
457	<b>Argonaut Grp</b> Argonaut Insurance Company
553	<b>Arrowpoint Capital Grp</b> Arrowood Indemnity Company Arrowood Surplus Lines Insurance Company
19	<b>Assurant Inc Grp</b> American Bankers Insurance Company of Florida American Reliable Insurance Company American Security Insurance Company
968	<b>Axa Ins Grp</b> AXA Insurance Company AXA Re Property and Casualty Insurance Company
3416	<b>Axis Capital Grp</b> AXIS Insurance Company AXIS Reinsurance Company AXIS Specialty Insurance Company
1330	<b>Balboa Ins Grp</b> Balboa Insurance Company Meritplan Insurance Company
867	<b>Baldwin &amp; Lyons Grp</b> Protective Insurance Company Sagamore Insurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
661	<b>Bcbs Of Sc Grp</b> Companion Commercial Insurance Company Companion Property and Casualty Insurance Company
23	<b>Bcs Ins Grp</b> BCS Insurance Company
31	<b>Berkshire Hathaway</b> Cologne Reinsurance Company of America Fairfield Insurance Company Finial Reinsurance Company GEICO Casualty Company GEICO General Insurance Company GEICO Indemnity Company General Star Indemnity Company Genesis Insurance Company Government Employees Insurance Company National Indemnity Company National Liability & Fire Insurance Company North Star Reinsurance Corporation Oak River Insurance Company United States Liability Insurance Company (The)
33	<b>California Cas Mgmt</b> California Casualty Indemnity Exchange
1278	<b>California St Auto Grp</b> Western United Insurance Company
262	<b>Canal Grp</b> Canal Insurance Company
36	<b>Central Mut I C Oh</b> All America Insurance Company Central Mutual Insurance Company
38	<b>Chubb &amp; Son Inc</b> Chubb Indemnity Insurance Company Chubb National Insurance Company Executive Risk Specialty Insurance Company Federal Insurance Company Great Northern Insurance Company Pacific Indemnity Company Vigilant Insurance Company
244	<b>Cincinnati Fncl Cp</b> Cincinnati Casualty Company Cincinnati Insurance Company
41	<b>Citigroup</b> Triton Insurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
218	<b>Cna Ins Grp</b> American Casualty Company of Reading, Pennsylvania Continental Casualty Company Continental Insurance Company (The) National Fire Insurance Company of Hartford Transportation Insurance Company Valley Forge Insurance Company
816	<b>Commerce Grp Inc</b> American Commerce Insurance Company Commerce Insurance Company (The)
50	<b>Country Ins &amp; Financial Services Grp</b> Country Casualty Insurance Company Country Mutual Insurance Company Holyoke Mutual Insurance Company In Salem Middlesex Mutual Assurance Company
306	<b>Cuna Mut Grp</b> CUMIS Insurance Society, Inc.
74	<b>Delphi Fin Grp</b> Safety National Casualty Corporation
57	<b>Electric Ins Grp</b> Electric Insurance Company
62	<b>Emc Ins Co</b> Employers Mutual Casualty Company
1120	<b>Everest Rein Hol Inc</b> Everest Reinsurance Company
158	<b>Fairfax Financial</b> Crum & Forster Indemnity Company Fairmont Insurance Company Fairmont Premier Insurance Company Fairmont Specialty Insurance Company Hudson Insurance Company North River Insurance Company Odyssey America Reinsurance Corporation Seneca Insurance Company, Inc. TIG Indemnity Company TIG Insurance Company United States Fire Insurance Company
7	<b>Federated Mut Grp</b> Federated Mutual Insurance Company Federated Service Insurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
670	<b>Fidelity Natl Fin Inc</b> Fidelity National Property and Casualty Insurance Company
349	<b>Florists Mut</b> Florists Mutual Insurance Company
1309	<b>Frankenmuth Mut Grp</b> Frankenmuth Mutual Insurance Company
350	<b>General Electric Grp</b> Heritage Casualty Insurance Company
1331	<b>Glencoe Us Holdings Inc</b> Stonington Insurance Company
79	<b>Gmac Ins Holding</b> GMAC Insurance Company Online, Inc. Integon Casualty Insurance Company Integon National Insurance Company Integon Preferred Insurance Company MIC Property and Casualty Insurance Corporation Motors Insurance Corporation National General Assurance Company National General Insurance Company New South Insurance Company
222	<b>Greater Ny</b> Greater New York Mutual Insurance Company Insurance Company of Greater New York Strathmore Insurance Company
303	<b>Guideone Ins Grp</b> GuideOne Mutual Insurance Company
517	<b>Hannover Grp</b> Clarendon National Insurance Company
253	<b>Harleysville Grp</b> Harleysville Insurance Company Harleysville Mutual Insurance Company Harleysville Preferred Insurance Company Harleysville Worcester Insurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
91	<b>Hartford Fire &amp; Cas Grp</b> First State Insurance Company Hartford Accident and Indemnity Company Hartford Casualty Insurance Company Hartford Fire Insurance Company Hartford Insurance Company of the Midwest Hartford Insurance Company of the Southeast Hartford Underwriters Insurance Company New England Insurance Company New England Reinsurance Corporation Nutmeg Insurance Company Pacific Insurance Company, Limited Property and Casualty Insurance Company of Hartford Sentinel Insurance Company, Ltd Trumbull Insurance Company Twin City Fire Insurance Company
300	<b>Horace Mann Grp</b> Horace Mann Insurance Company Horace Mann Property & Casualty Insurance Company Teachers Insurance Company
4359	<b>Housing Authority Prop Grp</b> Housing Authority Property Insurance, A Mutual Company
225	<b>Iat Reins Co Grp</b> Harco National Insurance Company Occidental Fire and Casualty Company of North Carolina Transguard Insurance Company of America, Inc.
479	<b>Ifg Co</b> Burlington Insurance Company (The)
542	<b>Indiana Farm Bureau Grp</b> Countryway Insurance Company
3495	<b>Infinity Prop &amp; Cas Ins Grp</b> Hillstar Insurance Company Infinity Casualty Insurance Company Infinity Insurance Company Infinity Premier Insurance Company Infinity Security Insurance Company Infinity Select Insurance Company Infinity Standard Insurance Company
281	<b>Jm Family Ent Grp</b> Courtesy Insurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
1326	<b>Kingsway Grp</b> Mendakota Insurance Company Mendota Insurance Company Universal Casualty Company
111	<b>Liberty Mut Grp</b> American Economy Insurance Company American Fire and Casualty Company American States Insurance Company Employers Insurance Company of Wausau Excelsior Insurance Company First Liberty Insurance Corporation (The) First National Insurance Company of America General Insurance Company of America Globe American Casualty Company LM General Insurance Company LM Insurance Corporation LM Personal Insurance Company LM Property and Casualty Insurance Company Liberty Insurance Corporation Liberty Insurance Underwriters, Inc. Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company Midwestern Indemnity Company Netherlands Insurance Company (The) Ohio Casualty Insurance Company (The) Ohio Security Insurance Company Peerless Indemnity Insurance Company Peerless Insurance Company SAFECO Insurance Company of America SAFECO Insurance Company of Illinois SAFECO Insurance Company of Indiana Wausau Business Insurance Company Wausau Underwriters Insurance Company West American Insurance Company
17	<b>Life Of The S Corp</b> Lyndon Southern Insurance Company
4381	<b>Lightyear Delos Grp</b> Delos Insurance Company
108	<b>Lumbermens Mut Cas Grp</b> American Manufacturers Mutual Insurance Company American Motorists Insurance Company Lumbermens Mutual Casualty Company
311	<b>Main Street Amer Grp</b> Main Street America Assurance Company NGM Insurance Company Old Dominion Insurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
785	<b>Markel Corp Grp</b> Markel American Insurance Company Markel Insurance Company
748	<b>Meadowbrook Ins Grp</b> Star Insurance Company
241	<b>Metropolitan Grp</b> Economy Fire & Casualty Company Economy Preferred Insurance Company Economy Premier Assurance Company Metropolitan Casualty Insurance Company Metropolitan Direct Property and Casualty Insurance Company Metropolitan General Insurance Company Metropolitan Group Property and Casualty Insurance Company Metropolitan Property and Casualty Insurance Company
2978	<b>Mitsui Sumitomo Ins Grp</b> Mitsui Sumitomo Insurance Company of America
291	<b>Motorists Mut</b> American Hardware Mutual Insurance Company
361	<b>Munich Re Grp</b> American Alternative Insurance Corporation American Family Home Insurance Company American Modern Home Insurance Company American Modern Select Insurance Company American Southern Home Insurance Company Munich Reinsurance America, Inc.
140	<b>Nationwide Corp</b> National Casualty Company Nationwide Affinity Insurance Company of America Nationwide Agribusiness Insurance Company Nationwide Assurance Company Nationwide General Insurance Company Nationwide Mutual Fire Insurance Company Nationwide Mutual Insurance Company Nationwide Property & Casualty Insurance Company Scottsdale Indemnity Company Titan Indemnity Company Victoria Fire and Casualty Company
510	<b>Navigators Grp Inc</b> Navigators Insurance Company
787	<b>New London County</b> New London County Mutual Insurance Company Thames Insurance Company, Inc.

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
144	<b>Norfolk &amp; Dedham Grp</b> Fitchburg Mutual Insurance Company
150	<b>Old Republic Grp</b> Bituminous Casualty Corporation Great West Casualty Company Old Republic General Insurance Corporation Old Republic Insurance Company
156	<b>P W Group Inc</b> Providence Washington Insurance Company York Insurance Company
767	<b>Penn Mfr Asn Ins</b> Manufacturers Alliance Insurance Company Pennsylvania Manufacturers Association Insurance Company Pennsylvania Manufacturers Indemnity Company
125	<b>Penn Miller Grp</b> Penn Millers Insurance Company
775	<b>Pharmacists Mut</b> Pharmacists Mutual Insurance Company
677	<b>Philadelphia Consolidated Holding Grp</b> Philadelphia Indemnity Insurance Company
415	<b>Plymouth Rock Ins Grp</b> Plymouth Rock Assurance Corporation
3592	<b>Proalliance Grp</b> Evergreen National Indemnity Company
155	<b>Progressive Grp</b> Progressive Casualty Insurance Company Progressive Direct Insurance Company Progressive Max Insurance Company Progressive Northern Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company United Financial Casualty Company
458	<b>Protective Life Ins Grp</b> Lyndon Property Insurance Company
853	<b>Public Service Grp</b> Public Service Mutual Insurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
796	<b>Qbe Ins Grp Ltd</b> Blue Ridge Indemnity Company Blue Ridge Insurance Company General Casualty Company of Wisconsin National Farmers Union Property and Casualty Company North Pointe Insurance Company Praetorian Insurance Company Regent Insurance Company
1275	<b>Quincy Mut Grp</b> Quincy Mutual Fire Insurance Company
1234	<b>Response Ins Grp</b> Connecticut Life and Casualty Insurance Company Response Insurance Company Response Worldwide Direct Auto Insurance Company Response Worldwide Insurance Company Warner Insurance Company
783	<b>Rli Ins Grp</b> RLI Indemnity Company RLI Insurance Company
749	<b>Scor Grp</b> General Security National Insurance Company
242	<b>Selective Ins</b> Selective Insurance Company of America Selective Insurance Company of South Carolina Selective Insurance Company of the Southeast
169	<b>Sentry Ins Grp</b> Dairyland Insurance Company Middlesex Insurance Company Patriot General Insurance Company Sentry Casualty Company Sentry Insurance A Mutual Company Sentry Select Insurance Company
3219	<b>Sompo Japan Ins Grp</b> Sompo Japan Insurance Company of America

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

**GROUP NO** **GROUP NAME**  
**COMPANY Name**

**3548** **St Paul Travelers Grp**  
American Equity Specialty Insurance Company  
Athena Assurance Company  
Automobile Insurance Company of Hartford, Connecticut  
Charter Oak Fire Insurance Company  
Discover Property & Casualty Insurance Company  
Farmington Casualty Company  
Fidelity and Guaranty Insurance Company  
Fidelity and Guaranty Insurance Underwriters, Inc.  
Gulf Underwriters Insurance Company  
Northland Casualty Company  
Northland Insurance Company  
Phoenix Insurance Company  
St. Paul Fire and Marine Insurance Company  
St. Paul Guardian Insurance Company  
St. Paul Medical Liability Insurance Company  
St. Paul Mercury Insurance Company  
St. Paul Protective Insurance Company  
Standard Fire Insurance Company  
Travco Insurance Company  
Travelers Casualty Company of Connecticut  
Travelers Casualty Insurance Company of America  
Travelers Casualty and Surety Company (The)  
Travelers Casualty and Surety Company of America  
Travelers Commercial Casualty Company  
Travelers Commercial Insurance Company  
Travelers Excess and Surplus Lines Company  
Travelers Home and Marine Insurance Company (The)  
Travelers Indemnity Company (The)  
Travelers Indemnity Company of America  
Travelers Indemnity Company of Connecticut (The)  
Travelers Personal Insurance Company  
Travelers Personal Security Insurance Company  
Travelers Property Casualty Company of America  
Travelers Property Casualty Insurance Company  
United States Fidelity and Guaranty Company

**175** **State Auto Mut Grp**  
Litchfield Mutual Fire Insurance Company  
Patrons Mutual Insurance Company of Connecticut  
State Auto Property & Casualty Insurance Company  
State Automobile Mutual Insurance Company

**176** **State Farm Il**  
State Farm Fire & Casualty Company  
State Farm Mutual Automobile Insurance Company

**93** **State Natl Grp**  
National Specialty Insurance Company  
State National Insurance Company, Inc.

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
181	<b>Swiss Re Grp</b> North American Elite Insurance Company North American Specialty Insurance Company Washington International Insurance Company Westport Insurance Corporation
88	<b>The Hanover Ins Grp</b> Allmerica Financial Benefit Insurance Company Citizens Insurance Company of America Hanover American Insurance Company Hanover Insurance Company (The) Massachusetts Bay Insurance Company NOVA Casualty Company
4254	<b>The Warranty Grp</b> Virginia Surety Company Inc.
3098	<b>Tokio Marine Holdings Inc Grp</b> Tokio Marine & Nichido Fire Insurance Company, Ltd.
3703	<b>Tower Grp Companies</b> Tower Insurance Company of New York Tower National Insurance Company
781	<b>Union Labor Grp</b> ULLICO Casualty Company
920	<b>United Natl Grp</b> Diamond State Insurance Company United National Specialty Insurance Company
200	<b>United Services Automobile Asn Grp</b> Garrison Property and Casualty Insurance Company USAA Casualty Insurance Company USAA General Indemnity Company United Services Automobile Association
215	<b>Unitrin Grp</b> Kemper Independence Insurance Company Merastar Insurance Company Unitrin Direct Property & Casualty Company Unitrin Preferred Insurance Company
201	<b>Utica Natl Ins Grp</b> Graphic Arts Mutual Insurance Company Republic-Franklin Insurance Company Utica Mutual Insurance Company
697	<b>Van Ent Grp</b> Old United Casualty Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
471	<b>Wells Fargo Grp</b> Heritage Indemnity Company
2898	<b>Western Service Contract Grp</b> Pacific Specialty Insurance Company
866	<b>Western World Grp</b> Stratford Insurance Company
1129	<b>White Mountains Grp</b> Atlantic Specialty Insurance Company AutoOne Insurance Company Camden Fire Insurance Association Employers Fire Insurance Company Essentia Insurance Company Esurance Insurance Company Esurance Property & Casualty Insurance Company Houston General Insurance Company Massachusetts Homeland Insurance Company Northern Assurance Company of America OneBeacon America Insurance Company OneBeacon Insurance Company OneBeacon Midwest Insurance Company Pennsylvania General Insurance Company
98	<b>Wr Berkley Corp</b> Acadia Insurance Company Admiral Indemnity Company Berkley Insurance Company Berkley Regional Insurance Company Carolina Casualty Insurance Company Clermont Insurance Company Continental Western Insurance Company Firemens Insurance Company of Washington, D.C. Great Divide Insurance Company Riverport Insurance Company StarNet Insurance Company Union Insurance Company
1285	<b>Xl Amer Grp</b> Greenwich Insurance Company XL Insurance America, Inc. XL Reinsurance America, Inc. XL Specialty Insurance Company

**EXHIBIT 6** LIST OF GROUPS AND MEMBER COMPANIES AUTHORIZED  
TO SELL **AUTOMOBILE** INSURANCE

**GROUP NO** **GROUP NAME**  
**COMPANY Name**

**212** **Zurich Ins Grp**  
American Guarantee & Liability Insurance Company  
American Zurich Insurance Company  
Assurance Company of America  
Bristol West Insurance Company  
Centre Insurance Company  
Colonial American Casualty and Surety Company  
Empire Fire and Marine Insurance Company  
Fidelity and Deposit Company of Maryland  
Foremost Insurance Company  
Foremost Property and Casualty Insurance Company  
Maryland Casualty Company  
Mid-Century Insurance Company  
Northern Insurance Company of New York  
Truck Insurance Exchange  
Universal Underwriters Insurance Company  
Universal Underwriters of Texas Insurance Company  
Zurich American Insurance Company  
Zurich American Insurance Company of Illinois