



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Annual Ranking of 2013 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		
Utica Natl Ins Grp	*	17,768,812	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Infinity Prop & Cas Ins Grp	*	8,172,004	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Argonaut Grp	*(1)	5,197,692	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Country Ins & Financial Servic*		52,079,449	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Cna Ins Grp	*(1)	7,434,489	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Financial Grp	*(1)	7,461,423	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
New London County	*	6,049,325	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Selective Ins	*(1)	8,966,356	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Munich Re Grp	*(1)	5,338,833	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Electric Ins Grp	*	6,406,812	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Natl Fncl Grp	*	8,011,527	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Zurich Ins Grp	*	17,747,511	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Main Street Amer Grp	*	28,293,337	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Berkshire Hathaway	*	380,936,011	0	0	0	0	5	5	0	0	0	0	5	5	0.026	14
Chubb Inc Grp	*	34,041,958	0	0	0	0	1	0	0	0	0	0	1	0	0.029	15
Kemper Corp Grp	*	31,442,053	0	0	0	0	1	0	0	0	0	0	1	0	0.032	16
Progressive Grp	*	227,901,583	0	0	0	0	4	2	0	1	1	0	5	3	0.035	17
St Paul Travelers Grp	*	191,843,395	0	0	0	0	1	3	0	0	3	0	4	3	0.036	18
Amica Mut Grp	*	99,644,391	0	0	0	0	1	2	0	0	0	1	1	3	0.040	19
Nationwide Corp	*	145,334,891	2	0	0	0	3	1	0	0	2	0	7	1	0.055	20
Wr Berkley Corp	*(1)	16,515,285	0	0	0	0	1	0	0	0	0	0	1	0	0.061	21
Farmers Ins Grp	*	64,892,448	1	0	0	0	1	1	1	0	0	0	3	1	0.062	22
Allstate Ins Grp	*	309,544,991	1	0	0	1	10	7	0	1	0	0	11	9	0.065	23
Plymouth Rock Ins Grp	*	15,254,752	0	0	0	0	0	1	0	0	0	0	0	1	0.066	24
Ace Ltd	*(1)	14,984,418	0	0	0	0	1	0	0	0	0	0	1	0	0.067	25
Sentry Ins Grp	*	14,763,954	0	0	0	0	0	1	0	0	0	0	0	1	0.068	26
Arbella Ins Grp	*	26,540,675	0	0	0	0	1	0	1	0	0	0	2	0	0.075	27
Hartford Fire & Cas Grp	*	126,145,124	1	0	0	0	3	3	1	0	1	1	6	4	0.079	28
United Services Automobile Asn*		98,134,799	0	0	0	0	6	2	0	0	0	0	6	2	0.082	29
Csaa Ins Grp	*	24,132,112	0	0	0	0	1	1	0	0	0	0	1	1	0.083	30
The Hanover Ins Grp	*	43,800,490	0	0	0	0	3	1	0	0	0	0	3	1	0.091	31
Tokio Marine Holdings Inc Grp	*(1)	10,620,164	0	0	0	0	0	1	0	0	0	0	0	1	0.094	32
Mapfre Ins Grp	*	20,216,852	0	0	0	0	1	1	0	0	0	0	1	1	0.099	33
Tower Grp	*(1)	30,267,639	0	0	0	0	0	1	1	1	1	0	1	2	0.099	33

**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		
Central Mut I C Oh	*	9,973,575	0	0	0	0	1	0	0	0	0	0	1	0	0.100	35
State Farm Il	*	124,707,400	3	1	0	0	7	1	1	0	0	0	11	2	0.104	36
Liberty Mut Grp	*	322,875,002	1	0	0	0	22	13	0	0	1	0	24	13	0.115	37
Quincy Mut Grp	*	8,422,590	0	0	0	0	1	0	0	0	0	0	1	0	0.119	38
Metropolitan Grp	*	109,394,538	0	1	0	0	6	4	2	0	0	0	8	5	0.119	38
American Intrnl Grp	*	15,429,245	0	0	0	0	2	0	0	0	0	0	2	0	0.130	40
State Auto Mut Grp	*	30,046,033	0	0	0	0	4	1	0	0	0	0	4	1	0.166	41
Ameriprise Financial Grp	*	12,006,963	0	0	0	0	2	0	0	0	0	0	2	0	0.167	42
Qbe Ins Grp Ltd	*(1)	11,613,759	1	0	0	0	1	0	0	0	0	0	2	0	0.172	43
American Independent Ins Grp	*	10,444,046	0	0	0	0	5	1	0	0	0	0	5	1	0.574	44
<b>TOTALS</b>		<b>2,760,798,706</b>	<b>10</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>95</b>	<b>53</b>	<b>7</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>120</b>	<b>61</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		
Ace Ltd	*(1)	14,984,418	0	0	0	0	1	0	0	0	0	0	1	0	0.067	25
Allstate Ins Grp	*	309,544,991	1	0	0	1	10	7	0	1	0	0	11	9	0.065	23
American Financial Grp	*(1)	7,461,423	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Independent Ins Grp	*	10,444,046	0	0	0	0	5	1	0	0	0	0	5	1	0.574	44
American Intrnl Grp	*	15,429,245	0	0	0	0	2	0	0	0	0	0	2	0	0.130	40
American Natl Fncl Grp	*	8,011,527	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Ameriprise Financial Grp	*	12,006,963	0	0	0	0	2	0	0	0	0	0	2	0	0.167	42
Amica Mut Grp	*	99,644,391	0	0	0	0	1	2	0	0	0	1	1	3	0.040	19
Arbella Ins Grp	*	26,540,675	0	0	0	0	1	0	1	0	0	0	2	0	0.075	27
Argonaut Grp	*(1)	5,197,692	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Berkshire Hathaway	*	380,936,011	0	0	0	0	5	5	0	0	0	0	5	5	0.026	14
Central Mut I C Oh	*	9,973,575	0	0	0	0	1	0	0	0	0	0	1	0	0.100	35
Chubb Inc Grp	*	34,041,958	0	0	0	0	1	0	0	0	0	0	1	0	0.029	15
Cna Ins Grp	*(1)	7,434,489	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Country Ins & Financial Servic*		52,079,449	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Csaa Ins Grp	*	24,132,112	0	0	0	0	1	1	0	0	0	0	1	1	0.083	30
Electric Ins Grp	*	6,406,812	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Farmers Ins Grp	*	64,892,448	1	0	0	0	1	1	1	0	0	0	3	1	0.062	22
Hartford Fire & Cas Grp	*	126,145,124	1	0	0	0	3	3	1	0	1	1	6	4	0.079	28
Infinity Prop & Cas Ins Grp	*	8,172,004	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Kemper Corp Grp	*	31,442,053	0	0	0	0	1	0	0	0	0	0	1	0	0.032	16
Liberty Mut Grp	*	322,875,002	1	0	0	0	22	13	0	0	1	0	24	13	0.115	37
Main Street Amer Grp	*	28,293,337	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Mapfre Ins Grp	*	20,216,852	0	0	0	0	1	1	0	0	0	0	1	1	0.099	33
Metropolitan Grp	*	109,394,538	0	1	0	0	6	4	2	0	0	0	8	5	0.119	38
Munich Re Grp	*(1)	5,338,833	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Nationwide Corp	*	145,334,891	2	0	0	0	3	1	0	0	2	0	7	1	0.055	20
New London County	*	6,049,325	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp	*	15,254,752	0	0	0	0	0	1	0	0	0	0	0	1	0.066	24
Progressive Grp	*	227,901,583	0	0	0	0	4	2	0	1	1	0	5	3	0.035	17
Qbe Ins Grp Ltd	*(1)	11,613,759	1	0	0	0	1	0	0	0	0	0	2	0	0.172	43
Quincy Mut Grp	*	8,422,590	0	0	0	0	1	0	0	0	0	0	1	0	0.119	38
Selective Ins	*(1)	8,966,356	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Sentry Ins Grp	*	14,763,954	0	0	0	0	0	1	0	0	0	0	0	1	0.068	26

**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		
St Paul Travelers Grp	*	191,843,395	0	0	0	0	1	3	0	0	3	0	4	3	0.036	18
State Auto Mut Grp	*	30,046,033	0	0	0	0	4	1	0	0	0	0	4	1	0.166	41
State Farm Il	*	124,707,400	3	1	0	0	7	1	1	0	0	0	11	2	0.104	36
The Hanover Ins Grp	*	43,800,490	0	0	0	0	3	1	0	0	0	0	3	1	0.091	31
Tokio Marine Holdings Inc Grp	*(1)	10,620,164	0	0	0	0	0	1	0	0	0	0	0	1	0.094	32
Tower Grp	*(1)	30,267,639	0	0	0	0	0	1	1	1	0	0	1	2	0.099	33
United Services Automobile Asn*		98,134,799	0	0	0	0	6	2	0	0	0	0	6	2	0.082	29
Utica Natl Ins Grp	*	17,768,812	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Wr Berkley Corp	*(1)	16,515,285	0	0	0	0	1	0	0	0	0	0	1	0	0.061	21
Zurich Ins Grp	*	17,747,511	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
<b>TOTALS</b>		<b>2,760,798,706</b>	<b>10</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>95</b>	<b>53</b>	<b>7</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>120</b>	<b>61</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	
Interboro Grp	*	22,459	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ironshore Grp	*(1)	410,312	0	0	0	0	1	0	0	0	0	0	1	0	2.437
Lancer Financial Grp	*(1)	2,319,982	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Markel Corp Grp	*(1)	2,076,824	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Meadowbrook Ins Grp	*(1)	363,467	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ms & Ad Ins Grp	*(1)	165,233	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Nksj Holdings Inc Grp	*(1)	153,913	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ohio Mut Grp	*(1)	3,607,063	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Old Republic Grp	*(1)	1,334,583	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Lumbermens Grp	*(1)	668,829	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut	*(1)	194,531	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Prosight Grp	*(1)	1,106,921	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Providence Grp	*	22,369	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pure Companies Grp	*	2,748,505	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Rli Ins Grp	*(1)	267,509	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Samsung Fire & Marine Insurance		56,040	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sparta Grp	*(1)	2,922,447	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Starr Grp	*(1)	396,359	0	0	0	0	0	0	0	0	0	0	0	0	0.000
State Natl Grp	*(1)	73,306	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Swiss Re Grp	*(1)	55,028	0	0	0	0	0	0	0	0	0	0	0	0	0.000
T.H.E. Insurance Company	(1)	111,822	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Torus Ins Grp	*(1)	46,980	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Virginia Farm Bur	*(1)	74,661	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Wbl Grp	*	86,491	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western Service Contract Grp	*(1)	406	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western World Grp	*(1)	497,176	1	0	0	0	0	0	0	0	0	0	1	0	2.011
White Mountains Grp	*	566,885	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Xl Amer Grp	*(1)	448,505	0	0	0	0	0	0	0	0	0	0	0	0	0.000
<b>TOTALS</b>		<b>59,441,792</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</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

## Automobile

### *Exhibit 4*

#### 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.



## Automobile

### *Exhibit 5*

#### 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>
626	<b>Ace Ltd</b> ACE American Insurance Company ACE Fire Underwriters Insurance Company ACE Property & Casualty Insurance Company Bankers Standard Insurance Company Indemnity Insurance Company of North America Insurance Company of North America Pacific Employers Insurance Company Penn Millers 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
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 Insurance Company
8	<b>Allstate Ins Grp</b> Allstate Fire and Casualty Insurance Company Allstate Indemnity Company Allstate Insurance Company Allstate Northbrook Indemnity Company Allstate Property and Casualty Insurance Company Encompass Indemnity Company Encompass Insurance Company of America Esurance Insurance Company Esurance Property & Casualty Insurance Company
79	<b>Ally Ins Holdings Grp</b> MIC Property and Casualty Insurance Corporation Motors Insurance Corporation

**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>
574	<b>Amerco Corp</b> RepWest Insurance Company
473	<b>American Family Ins Grp</b> Homesite Insurance Company Midvale Indemnity Company Permanent General Assurance Corporation
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 Vanliner Insurance Company
3678	<b>American Independent Ins Grp</b> Omni Indemnity Company Omni Insurance Company
12	<b>American Intrnl Grp</b> AIG Assurance Company AIG Property Casualty Company AIU Insurance Company American Home Assurance Company Commerce and Industry Insurance Company Granite State 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
408	<b>American Natl Fncl Grp</b> American National General Insurance Company Farm Family Casualty Insurance Company
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

**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>
2538	<b>Amtrust Ngh Grp</b> AmTrust Insurance Company of Kansas, Inc. Integon Casualty Insurance Company Integon National Insurance Company Integon Preferred Insurance Company Milwaukee Casualty Insurance Company National General Assurance Company National General Insurance Company National General Insurance Online, Inc. New South Insurance Company Security National Insurance Company Sequoia Insurance Company Technology Insurance Company, Inc. 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 Great Central Insurance Company Argonaut Insurance Company Argonaut-Midwest Insurance Company Colony Specialty 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
3416	<b>Axis Capital Grp</b> AXIS Insurance Company AXIS Reinsurance Company AXIS Specialty 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>
1281	<b>Bankamerica Corp</b> Balboa Insurance Company Meritplan Insurance Company
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> AmGUARD Insurance Company Berkshire Hathaway Homestate Insurance Company Finial Reinsurance Company GEICO Advantage Insurance Company GEICO Casualty Company GEICO Choice Insurance Company GEICO General Insurance Company GEICO Indemnity Company GEICO Secure Insurance Company General Star National Insurance Company Genesis Insurance Company Government Employees Insurance Company National Indemnity Company National Liability & Fire Insurance Company Oak River Insurance Company Pennsylvania Insurance Company U.S. Underwriters Insurance Company United States Liability Insurance Company (The)
33	<b>California Cas Mgmt</b> California Casualty Indemnity Exchange
262	<b>Canal Grp</b> Canal Insurance Company
4574	<b>Catlin Us Ins Grp</b> Catlin Indemnity Company Catlin Insurance Company, Inc.
36	<b>Central Mut I C Oh</b> All America Insurance Company Central Mutual Insurance Company
4743	<b>Christus Hlth Grp</b> Preferred Professional 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>
38	<b>Chubb Inc Grp</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 Indemnity Company Cincinnati Insurance Company
41	<b>Citigroup</b> Triton Insurance Company
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
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
1278	<b>Csaa Ins Grp</b> CSAA Affinity Insurance Company CSAA General Insurance Company
306	<b>Cuna Mut Grp</b> CUMIS Insurance Society, Inc.
57	<b>Electric Ins Grp</b> Electric Insurance Company
62	<b>Emc Ins Co</b> EMCASCO Insurance Company Employers Mutual Casualty Company
4725	<b>Enstar Grp</b> Clarendon National Insurance Company Providence Washington Insurance Company York 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>
213	<b>Erie Insurance Group</b> Erie Insurance Exchange
1120	<b>Everest Rein Hol Inc</b> Everest National Insurance Company Everest Reinsurance Company
158	<b>Fairfax Financial</b> Clearwater Select Insurance Company Crum & Forster Indemnity Company Fairmont Insurance Company Fairmont Premier Insurance Company Fairmont Specialty Insurance Company General Fidelity Insurance Company Hudson Insurance Company North River Insurance Company Odyssey Reinsurance Company Seneca Insurance Company, Inc. TIG Insurance Company United States Fire Insurance Company
69	<b>Farmers Ins Grp</b> 21st Century Assurance Company 21st Century Casualty Company 21st Century Centennial Insurance Company 21st Century Insurance Company 21st Century Insurance Company of the Southwest 21st Century North America Insurance Company 21st Century Pacific Insurance Company 21st Century Preferred Insurance Company 21st Century Premier Insurance Company Bristol West Insurance Company Foremost Insurance Company Grand Rapids, Michigan Foremost Property and Casualty Insurance Company Foremost Signature Insurance Company Mid-Century Insurance Company Truck Insurance Exchange
7	<b>Federated Mut Grp</b> Federated Mutual Insurance Company Federated Service Insurance Company
349	<b>Florists Mut</b> Florists Mutual Insurance Company
4716	<b>Fortress Grp</b> Yosemite Insurance Company
1309	<b>Frankenmuth Grp</b> Frankenmuth 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>
350	<b>General Electric Grp</b> Heritage Casualty Insurance Company
1226	<b>George A. Parmer Grp</b> Eastern Atlantic Insurance Company
920	<b>Global Ind Grp</b> Diamond State Insurance Company United National Specialty Insurance Company
1208	<b>Gray Ins Grp</b> Gray 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
3478	<b>Hallmark Financial Services Grp</b> American Hallmark Insurance Company of Texas
517	<b>Hannover Grp</b> HDI-Gerling America Insurance Company
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
984	<b>Hcc Ins Holdings Grp</b> U.S. Specialty 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>
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 Housing Enterprise Insurance Company, Inc.
4381	<b>Houston Intl Ins Grp</b> Imperium Insurance 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)
3495	<b>Infinity Prop &amp; Cas Ins Grp</b> Infinity Insurance Company Infinity Security Insurance Company Infinity Select Insurance Company Infinity Standard Insurance Company
4757	<b>Interboro Grp</b> AutoOne Insurance Company
4509	<b>Ironshore Grp</b> Ironshore Indemnity Inc.
281	<b>Jm Family Ent Grp</b> Courtesy Insurance Company
215	<b>Kemper Corp Grp</b> Kemper Independence Insurance Company Merastar Insurance Company Response Insurance Company Response Worldwide Direct Auto Insurance Company Response Worldwide Insurance Company Unitrin Direct Insurance Company Unitrin Direct Property & Casualty Company Unitrin Preferred Insurance Company Warner Insurance Company
1316	<b>Knightbrook Ins Grp</b> KnightBrook 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>
456	<b>Lancer Financial Grp</b> Lancer Indemnity Company Lancer Insurance 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 LM General Insurance Company LM Insurance Corporation 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
311	<b>Main Street Amer Grp</b> Main Street America Assurance Company NGM Insurance Company Old Dominion Insurance Company
411	<b>Mapfre Ins Grp</b> American Commerce Insurance Company Commerce Insurance Company (The)
785	<b>Markel Corp Grp</b> Alterra America Insurance Company Alterra Reinsurance USA Inc. Essentia Insurance Company Markel American Insurance Company Markel 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>
3589	<b>Maxum Specialty Insurance Group</b> Maxum Casualty 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
291	<b>Motorists Mut Grp</b> Motorists Commercial Mutual Insurance Company
4715	<b>Ms &amp; Ad Ins Grp</b> Aioi Nissay Dowa Insurance Company of America Mitsui Sumitomo Insurance Company of America Mitsui Sumitomo Insurance USA Inc.
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 Hartford Steam Boiler Inspection and Insurance Company Munich Reinsurance America, Inc.
4573	<b>NBIS Grp</b> ATX Premier Insurance Company
140	<b>Nationwide Corp</b> AMCO Insurance Company Allied Property and Casualty Insurance Company Depositors Insurance Company Harleysville Insurance Company Harleysville Preferred Insurance Company Harleysville Worcester Insurance Company 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

**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>
140	<b>Nationwide Corp</b> Scottsdale Indemnity Company Titan Indemnity Company Victoria Fire and Casualty Company
510	<b>Navigators Grp Inc</b> Navigators Insurance Company
708	<b>New Jersey Manufacturers</b> New Jersey Manufacturers Insurance Company
787	<b>New London County</b> New London County Mutual Insurance Company Thames Insurance Company, Inc.
3219	<b>Nksj Holdings Inc Grp</b> NIPPONKOA Insurance Company, Limited (U.S. Branch) Sompo Japan Insurance Company of America
144	<b>Norfolk &amp; Dedham Group</b> Fitchburg Mutual Insurance Company
963	<b>Ohio Mut Grp</b> Casco Indemnity Company United Ohio Insurance Company
150	<b>Old Republic Grp</b> Bituminous Casualty Corporation Great West Casualty Company Manufacturers Alliance Insurance Company Old Republic General Insurance Corporation Old Republic Insurance Company Pennsylvania Manufacturers Association Insurance Company Pennsylvania Manufacturers Indemnity Company
246	<b>Pennsylvania Lumbermens Grp</b> Indiana Lumbermens Mutual Insurance Company Pennsylvania Lumbermens Mutual Insurance Company
775	<b>Pharmacists Mut</b> Pharmacists Mutual Insurance Company
415	<b>Plymouth Rock Ins Grp</b> Plymouth Rock Assurance Corporation
155	<b>Progressive Grp</b> National Continental Insurance Company Progressive Casualty Insurance Company Progressive Direct Insurance Company Progressive Max 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>
155	<b>Progressive Grp</b> Progressive Northern Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company United Financial Casualty Company
256	<b>Prosight Grp</b> New York Marine and General Insurance Company
458	<b>Protective Life Ins Grp</b> Lyndon Property Insurance Company
382	<b>Providence Grp</b> Providence Mutual Fire Insurance Company
853	<b>Public Service Grp</b> Public Service Insurance Company
4664	<b>Pure Companies Grp</b> Privilege Underwriters Reciprocal Exchange
796	<b>Qbe Ins Grp Ltd</b> Blue Ridge Indemnity Company General Casualty Company of Wisconsin National Farmers Union Property and Casualty Company North Pointe Insurance Company Praetorian Insurance Company Regent Insurance Company Stonington Insurance Company
1275	<b>Quincy Mut Grp</b> Quincy Mutual Fire Insurance Company
783	<b>Rli Ins Grp</b> Contractors Bonding and Insurance Company 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

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

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

**169**            **Sentry Ins Grp**  
Dairyland Insurance Company  
Middlesex Insurance Company  
Patriot General Insurance Company  
Sentry Casualty Company  
Sentry Insurance A Mutual Company  
Sentry Select Insurance Company

**4702**           **Sparta Grp**  
SPARTA Insurance Company  
SPARTA Specialty Insurance Company

**3548**           **St Paul Travelers Grp**  
American Equity Specialty Insurance Company  
Automobile Insurance Company of Hartford, Connecticut  
Charter Oak Fire Insurance Company  
Discover Property & Casualty Insurance Company  
Discover Specialty 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 Mercury Insurance Company  
St. Paul Protective Insurance Company  
Standard Fire Insurance Company  
Travco Insurance Company  
Travelers Casualty Company (The)  
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 Constitution State 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

**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>
4670	<b>Starr Grp</b> Starr Indemnity & Liability Company
175	<b>State Auto Mut Grp</b> Patrons Mutual Insurance Company of Connecticut Plaza Insurance Company State Auto Property & Casualty Insurance Company State Automobile Mutual Insurance Company
176	<b>State Farm Il</b> State Farm Fire & Casualty Company State Farm Mutual Automobile Insurance Company
93	<b>State Natl Grp</b> National Specialty Insurance Company State National Insurance Company, Inc.
181	<b>Swiss Re Grp</b> North American Elite Insurance Company North American Specialty Insurance Company Washington International Insurance Company Westport Insurance Corporation
4753	<b>Tawa Grp</b> PXRE Reinsurance Company
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> Philadelphia Indemnity Insurance Company Safety National Casualty Corporation Tokio Marine America Insurance Company
4701	<b>Torus Ins Grp</b> Torus National Insurance Company
3703	<b>Tower Grp</b> CastlePoint National Insurance Company Massachusetts Homeland Insurance Company Preserver Insurance Company Tower Insurance Company of New York Tower National 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>
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
201	<b>Utica Natl Ins Grp</b> Graphic Arts Mutual Insurance Company Republic-Franklin Insurance Company Utica Mutual Insurance Company Utica National Assurance Company
697	<b>Van Ent Grp</b> Old United Casualty Company
203	<b>Virginia Farm Bur</b> Countryway Insurance Company
4765	<b>Wbl Grp</b> Stillwater Insurance Company Stillwater Property and Casualty Insurance Company
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> Ashmere Insurance Company Atlantic Specialty Insurance Company Employers Fire Insurance Company OneBeacon America Insurance Company OneBeacon Insurance Company
98	<b>Wr Berkley Corp</b> Acadia Insurance Company Admiral Indemnity Company American Mining Insurance Company Berkley Insurance Company Berkley National Insurance Company Berkley Regional Insurance Company Carolina Casualty Insurance Company Clermont 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>
<b>98</b>	<b>Wr Berkley Corp</b> Continental Western Insurance Company Firemens Insurance Company of Washington, D.C. Great Divide Insurance Company Riverport Insurance Company StarNet Insurance Company Tri-State Insurance Company of Minnesota Union Insurance Company
<b>4747</b>	<b>Wrm Amer Grp</b> WRM America Indemnity Company, Inc.
<b>1285</b>	<b>Xl Amer Grp</b> Greenwich Insurance Company XL Insurance America, Inc. XL Reinsurance America, Inc. XL Specialty Insurance Company
<b>212</b>	<b>Zurich Ins Grp</b> American Guarantee and Liability Insurance Company American Zurich Insurance Company Assurance Company of America Centre Insurance Company Colonial American Casualty and Surety Company Empire Fire and Marine Insurance Company Fidelity and Deposit Company of Maryland Maryland Casualty Company Northern Insurance Company of New York Universal Underwriters Insurance Company Universal Underwriters of Texas Insurance Company Zurich American Insurance Company Zurich American Insurance Company of Illinois