



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2014 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*.

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		
Federated Mut Grp	*	5,138,129	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allianz Ins Grp	*	5,224,454	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Infinity Prop & Cas Ins Grp	*	5,360,756	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Munich Re Grp	*	6,062,924	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Electric Ins Grp	*	6,429,115	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
New London County	*	6,501,651	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Cna Ins Grp	*	7,375,261	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Natl Fncl Grp	*	7,981,965	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Financial Grp	*	9,112,089	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Selective Ins	*	9,928,849	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Central Mut I C Oh	*	10,656,370	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Tokio Marine Holdings Inc Grp	*	11,743,455	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Wr Berkley Corp	*	16,770,449	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Csaa Ins Grp	*	29,494,351	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Chubb Inc Grp	*	35,969,469	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Amica Mut Grp	*	100,860,211	0	0	0	0	1	1	0	0	0	0	1	1	0.020	16
Country Ins & Financial Servic*	*	47,923,284	0	0	0	0	1	0	0	0	0	0	1	0	0.021	17
Main Street Amer Grp	*	26,799,838	1	0	0	0	0	0	0	0	0	0	1	0	0.037	18
Kemper Corp Grp	*	24,459,018	0	0	0	0	0	1	0	0	0	0	0	1	0.041	19
Progressive Grp	*	240,385,770	2	0	0	0	4	2	0	0	2	0	8	2	0.042	20
Berkshire Hathaway	*	417,689,793	0	1	0	0	10	4	0	1	1	1	11	7	0.043	21
State Farm Il	*	136,602,831	0	0	0	0	5	1	0	0	0	0	5	1	0.044	22
The Hanover Ins Grp	*	45,255,598	0	0	0	0	1	1	0	0	0	0	1	1	0.044	22
Utica Natl Ins Grp	*	20,731,024	1	0	0	0	0	0	0	0	0	0	1	0	0.048	24
Nationwide Corp	*	145,021,307	0	0	0	0	4	1	1	0	1	0	6	1	0.048	24
St Paul Travelers Grp	*	186,415,619	1	1	0	0	2	3	0	0	1	1	4	5	0.048	24
Allstate Ins Grp	*	321,006,787	1	0	0	0	6	8	1	1	1	0	9	9	0.056	27
American Intrnl Grp	*	16,170,340	0	0	0	0	1	0	0	0	0	0	1	0	0.062	28
Liberty Mut Grp	*	337,322,498	0	0	0	0	11	7	0	0	1	2	12	9	0.062	28
State Auto Mut Grp	*	31,986,932	0	0	0	0	1	1	0	0	0	0	1	1	0.063	30
Mapfre Ins Grp	*	29,797,361	0	0	0	0	1	1	0	0	0	0	1	1	0.067	31
Arbella Ins Grp	*	27,559,136	0	0	0	0	2	0	0	0	0	0	2	0	0.073	32

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		
Metropolitan Grp	*	104,777,455	0	0	1	1	4	1	1	0	1	0	7	2	0.086	33
Qbe Ins Grp Ltd	*	11,585,179	0	0	0	0	1	0	0	0	0	0	1	0	0.086	33
Hartford Fire & Cas Grp	*	130,699,592	0	0	1	0	4	4	2	0	1	1	8	5	0.099	35
Amtrust Ngh Grp	*	29,326,174	1	0	0	0	2	0	0	0	0	0	3	0	0.102	36
United Services Automobile Asn*		103,549,831	0	0	0	0	3	8	0	0	0	0	3	8	0.106	37
Quincy Mut Grp	*	9,196,796	0	0	0	0	1	0	0	0	0	0	1	0	0.109	38
Zurich Ins Grp	*	17,576,080	0	0	0	0	1	1	0	0	0	0	1	1	0.114	39
Plymouth Rock Ins Grp	*	22,906,946	0	0	0	0	2	0	0	0	1	0	3	0	0.131	40
Farmers Ins Grp	*	55,584,528	3	0	0	0	3	3	0	0	0	0	6	3	0.162	41
Ameriprise Financial Grp	*	12,120,650	0	0	0	0	2	0	0	0	0	0	2	0	0.165	42
Sentry Ins Grp	*	11,001,195	0	0	0	0	1	0	0	1	0	0	1	1	0.182	43
Ace Ltd	*	14,181,973	0	0	0	0	1	3	0	0	0	0	1	3	0.282	44
American Independent Ins Grp	*	10,283,004	0	0	0	0	6	2	0	0	0	0	6	2	0.778	45
TOTALS		2,862,526,037	10	2	2	1	81	53	5	3	10	5	108	64		

* 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	*	14,181,973	0	0	0	0	1	3	0	0	0	0	1	3	0.282	44
Allianz Ins Grp	*	5,224,454	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allstate Ins Grp	*	321,006,787	1	0	0	0	6	8	1	1	1	0	9	9	0.056	27
American Financial Grp	*	9,112,089	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Independent Ins Grp	*	10,283,004	0	0	0	0	6	2	0	0	0	0	6	2	0.778	45
American Intrnl Grp	*	16,170,340	0	0	0	0	1	0	0	0	0	0	1	0	0.062	28
American Natl Fncl Grp	*	7,981,965	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Ameriprise Financial Grp	*	12,120,650	0	0	0	0	2	0	0	0	0	0	2	0	0.165	42
Amica Mut Grp	*	100,860,211	0	0	0	0	1	1	0	0	0	0	1	1	0.020	16
Amtrust Ngh Grp	*	29,326,174	1	0	0	0	2	0	0	0	0	0	3	0	0.102	36
Arbella Ins Grp	*	27,559,136	0	0	0	0	2	0	0	0	0	0	2	0	0.073	32
Berkshire Hathaway	*	417,689,793	0	1	0	0	10	4	0	1	1	1	11	7	0.043	21
Central Mut I C Oh	*	10,656,370	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Chubb Inc Grp	*	35,969,469	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Cna Ins Grp	*	7,375,261	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Country Ins & Financial Servic	*	47,923,284	0	0	0	0	1	0	0	0	0	0	1	0	0.021	17
Csaa Ins Grp	*	29,494,351	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Electric Ins Grp	*	6,429,115	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Farmers Ins Grp	*	55,584,528	3	0	0	0	3	3	0	0	0	0	6	3	0.162	41
Federated Mut Grp	*	5,138,129	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Hartford Fire & Cas Grp	*	130,699,592	0	0	1	0	4	4	2	0	1	1	8	5	0.099	35
Infinity Prop & Cas Ins Grp	*	5,360,756	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Kemper Corp Grp	*	24,459,018	0	0	0	0	0	1	0	0	0	0	0	1	0.041	19
Liberty Mut Grp	*	337,322,498	0	0	0	0	11	7	0	0	1	2	12	9	0.062	28
Main Street Amer Grp	*	26,799,838	1	0	0	0	0	0	0	0	0	0	1	0	0.037	18
Mapfire Ins Grp	*	29,797,361	0	0	0	0	1	1	0	0	0	0	1	1	0.067	31
Metropolitan Grp	*	104,777,455	0	0	1	1	4	1	1	0	1	0	7	2	0.086	33
Munich Re Grp	*	6,062,924	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Nationwide Corp	*	145,021,307	0	0	0	0	4	1	1	0	1	0	6	1	0.048	24
New London County	*	6,501,651	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp	*	22,906,946	0	0	0	0	2	0	0	0	1	0	3	0	0.131	40
Progressive Grp	*	240,385,770	2	0	0	0	4	2	0	0	2	0	8	2	0.042	20

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-		MARKETING		CLAIMS		POLICY		OTHER		TOTAL		RATIO COMPL/EP	RANK
			WRITING		SALES		HANDLING		SERVICE							
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Qbe Ins Grp Ltd	*	11,585,179	0	0	0	0	1	0	0	0	0	0	1	0	0.086	33
Quincy Mut Grp	*	9,196,796	0	0	0	0	1	0	0	0	0	0	1	0	0.109	38
Selective Ins	*	9,928,849	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Sentry Ins Grp	*	11,001,195	0	0	0	0	1	0	0	1	0	0	1	1	0.182	43
St Paul Travelers Grp	*	186,415,619	1	1	0	0	2	3	0	0	1	1	4	5	0.048	24
State Auto Mut Grp	*	31,986,932	0	0	0	0	1	1	0	0	0	0	1	1	0.063	30
State Farm Il	*	136,602,831	0	0	0	0	5	1	0	0	0	0	5	1	0.044	22
The Hanover Ins Grp	*	45,255,598	0	0	0	0	1	1	0	0	0	0	1	1	0.044	22
Tokio Marine Holdings Inc Grp	*	11,743,455	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
United Services Automobile Asn*		103,549,831	0	0	0	0	3	8	0	0	0	0	3	8	0.106	37
Utica Natl Ins Grp	*	20,731,024	1	0	0	0	0	0	0	0	0	0	1	0	0.048	24
Wr Berkley Corp	*	16,770,449	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Zurich Ins Grp	*	17,576,080	0	0	0	0	1	1	0	0	0	0	1	1	0.114	39
TOTALS		2,862,526,037	10	2	2	1	81	53	5	3	10	5	108	64		

* 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	
Interboro Grp	*	4,576	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ironshore Grp	*	411,886	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Knightbrook Ins Grp	*	254,794	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Lancer Financial Grp	*	2,986,431	0	0	0	0	1	0	0	0	0	0	1	0	0.335
Markel Corp Grp	*	1,687,548	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Meadowbrook Ins Grp	*	348,898	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ms & Ad Ins Grp	*	180,726	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Navigators Grp Inc	*	355	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ohio Mut Grp	*	4,603,171	0	0	0	0	1	0	0	0	0	0	1	0	0.217
Old Republic Grp	*	1,619,681	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Lumbermens Grp	*	720,602	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut	*	207,533	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Prosight Grp	*	2,120,322	0	0	0	0	1	1	0	0	0	0	1	1	0.943
Providence Grp	*	198,572	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pure Companies Grp	*	3,643,873	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Rli Ins Grp	*	261,180	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Samsung Fire & Marine Insurance		105,429	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sompo Japan Nipponkoa Holdings*		142,956	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Starr Grp	*	223,193	0	0	0	0	0	0	0	0	0	0	0	0	0.000
State Natl Grp	*	21,824	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Swiss Re Grp	*	68,537	0	0	0	0	0	0	0	0	0	0	0	0	0.000
T.H.E. Insurance Company		113,850	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Virginia Farm Bur	*	9,362	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Wbl Grp	*	74,065	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western Service Contract Grp	*	404	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western World Grp	*	1,091,792	0	0	0	0	0	0	0	0	0	0	0	0	0.000
White Mountains Grp	*	1,501,067	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Xl Amer Grp	*	274,162	0	0	0	0	0	0	0	0	0	0	0	0	0.000
TOTALS		58,547,661	1	0	0	0	8	2	0	0	0	0	9	2	

* 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

GROUP NO **GROUP NAME**
COMPANY Name

626 **Ace Ltd**
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 **Aegis Grp**
Aegis Security Insurance Company

468 **Aegon Us Holding Grp**
Transamerica Casualty Insurance Company

1 **Aetna**
Aetna Insurance Company of Connecticut

761 **Allianz Ins Grp**
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 **Allied World Assur Holding Grp**
Allied World Insurance Company

8 **Allstate Ins Grp**
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
First Colonial Insurance Company

79 **Ally Ins Holdings Grp**
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	Amerco Corp RepWest Insurance Company
473	American Family Ins Grp Homesite Insurance Company Midvale Indemnity Company Permanent General Assurance Corporation
84	American Financial Grp 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 Triumphe Casualty Company Vanliner Insurance Company
3678	American Independent Ins Grp Omni Indemnity Company Omni Insurance Company
12	American Intrnl Grp 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	American Natl Fncl Grp American National General Insurance Company Farm Family Casualty Insurance Company
4	Ameriprise Financial Grp IDS Property Casualty Insurance Company
124	Amerisure Co Amerisure Insurance Company Amerisure Mutual Insurance Company
28	Amica Mut Grp Amica Mutual Insurance Company

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

GROUP NO GROUP NAME
COMPANY Name

2538 Amtrust Ngh Grp
AmTrust Insurance Company of Kansas, Inc.
CastlePoint National Insurance Company
Integon Casualty Insurance Company
Integon National Insurance Company
Integon Preferred Insurance Company
Massachusetts Homeland Insurance Company
Milwaukee Casualty Insurance Company
National General Assurance Company
National General Insurance Company
National General Insurance Online, Inc.
New South Insurance Company
Preserver Insurance Company
Security National Insurance Company
Sequoia Insurance Company
Technology Insurance Company, Inc.
Tower Insurance Company of New York
Tower National Insurance Company
Wesco Insurance Company

586 Arbella Ins Grp
Arbella Indemnity Insurance Company
Arbella Protection Insurance Company Inc.
Covenant Insurance Company

1279 Arch Ins Grp
Arch Insurance Company

457 Argonaut Grp
Argonaut Great Central Insurance Company
Argonaut Insurance Company
Argonaut-Midwest Insurance Company
Colony Specialty Insurance Company

553 Arrowpoint Capital Grp
Arrowood Indemnity Company
Arrowood Surplus Lines Insurance Company

19 Assurant Inc Grp
American Bankers Insurance Company of Florida
American Reliable Insurance Company
American Security Insurance Company

968 Axa Ins Grp
AXA Insurance Company

3416 Axis Capital Grp
AXIS Insurance Company
AXIS Reinsurance Company
AXIS 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>
867	Baldwin & Lyons Grp Protective Insurance Company Sagamore Insurance Company
1281	Bankamerica Corp Balboa Insurance Company Meritplan Insurance Company
661	Bcbs Of Sc Grp Companion Commercial Insurance Company
23	Bcs Ins Grp BCS Insurance Company
31	Berkshire Hathaway AmGUARD Insurance Company Berkshire Hathaway Homestate Insurance Company Berkshire Hathaway Specialty 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	California Cas Mgmt California Casualty Indemnity Exchange
262	Canal Grp Canal Insurance Company
4746	Catalina Holdings Grp SPARTA Insurance Company SPARTA Specialty Insurance Company
4574	Catlin Us Ins Grp Catlin Indemnity Company Catlin 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>
36	Central Mut I C Oh All America Insurance Company Central Mutual Insurance Company
38	Chubb Inc Grp 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	Cincinnati Fncl Cp Cincinnati Casualty Company Cincinnati Indemnity Company Cincinnati Insurance Company
41	Citigroup Triton Insurance Company
218	Cna Ins Grp 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	Country Ins & Financial Services Grp Country Casualty Insurance Company Country Mutual Insurance Company Holyoke Mutual Insurance Company In Salem Middlesex Mutual Assurance Company
1154	Coverys Grp Preferred Professional Insurance Company
1278	Csaa Ins Grp CSAA Affinity Insurance Company CSAA General Insurance Company
306	Cuna Mut Grp CUMIS Insurance Society, Inc.
4826	Ecg Grp BlueShore Insurance Company
57	Electric Ins Grp Electric 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>
62	Emc Ins Co EMCASCO Insurance Company Employers Mutual Casualty Company
4725	Enstar Grp Clarendon National Insurance Company Providence Washington Insurance Company Torus National Insurance Company
1120	Everest Rein Hol Inc Everest National Insurance Company Everest Reinsurance Company
158	Fairfax Financial 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	Farmers Ins Grp 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	Federated Mut Grp Federated Mutual Insurance Company Federated Service Insurance Company
349	Florists Mut Florists 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>
4716	Fortress Grp Yosemite Insurance Company
1309	Frankenmuth Grp Frankenmuth Mutual Insurance Company
350	General Electric Grp Heritage Casualty Insurance Company
920	Global Ind Grp Diamond State Insurance Company United National Specialty Insurance Company
1208	Gray Ins Grp Gray Insurance Company
222	Greater Ny Greater New York Mutual Insurance Company Insurance Company of Greater New York Strathmore Insurance Company
303	Guideone Ins Grp GuideOne Mutual Insurance Company
3478	Hallmark Financial Services Grp American Hallmark Insurance Company of Texas
517	Hannover Grp HDI-Gerling America Insurance Company
91	Hartford Fire & Cas Grp 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	Hcc Ins Holdings Grp 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>
4666	Hiscox Ins Grp Hiscox Insurance Company Inc.
300	Horace Mann Grp Horace Mann Insurance Company Horace Mann Property & Casualty Insurance Company Teachers Insurance Company
4359	Housing Authority Prop Grp Housing Authority Property Insurance, A Mutual Company Housing Enterprise Insurance Company, Inc.
4381	Houston Intl Ins Grp Great Midwest Insurance Company Imperium Insurance Company
225	Iat Reins Co Grp Harco National Insurance Company Occidental Fire and Casualty Company of North Carolina Transguard Insurance Company of America, Inc.
479	Ifg Co Alamance Insurance Company First Financial Insurance Company
3495	Infinity Prop & Cas Ins Grp Infinity Insurance Company Infinity Security Insurance Company Infinity Select Insurance Company Infinity Standard Insurance Company
4757	Interboro Grp AutoOne Insurance Company
4509	Ironshore Grp Ironshore Indemnity Inc.
215	Kemper Corp Grp 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	Knightbrook Ins Grp 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	Lancer Financial Grp Lancer Indemnity Company Lancer Insurance Company
111	Liberty Mut Grp 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 Liberty Insurance Corporation Liberty Insurance Underwriters Inc. Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company LM General Insurance Company LM Insurance Corporation LM Property and Casualty 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
311	Main Street Amer Grp Main Street America Assurance Company NGM Insurance Company Old Dominion Insurance Company
411	Mapfre Ins Grp American Commerce Insurance Company Commerce Insurance Company (The)
785	Markel Corp Grp Alterra America Insurance Company Alterra Reinsurance USA Inc. Essentia Insurance Company Markel American Insurance Company Markel Insurance Company
748	Meadowbrook Ins Grp Star Insurance Company

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

GROUP NO GROUP NAME
COMPANY Name

- 241 Metropolitan Grp**
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 Motorists Mut Grp**
Motorists Commercial Mutual Insurance Company

- 4715 Ms & Ad Ins Grp**
Aioi Nissay Dowa Insurance Company of America
Mitsui Sumitomo Insurance Company of America
Mitsui Sumitomo Insurance USA Inc.

- 361 Munich Re Grp**
American Alternative Insurance Corporation
American Family Home Insurance Company
American Modern Home Insurance Company
American Modern Property and Casualty Insurance Company
American Modern Select Insurance Company
American Southern Home Insurance Company
Hartford Steam Boiler Inspection and Insurance Company
Munich Reinsurance America, Inc.

- 140 Nationwide Corp**
Allied Insurance Company of America
Allied Property and Casualty Insurance Company
AMCO 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
Scottsdale Indemnity Company
Titan Indemnity Company
Victoria Fire and Casualty Company

- 510 Navigators Grp Inc**
Navigators Insurance Company

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TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
787	New London County New London County Mutual Insurance Company Thames Insurance Company, Inc.
144	Norfolk & Dedham Grp Fitchburg Mutual Insurance Company
963	Ohio Mut Grp Casco Indemnity Company United Ohio Insurance Company
150	Old Republic Grp BITCO General Insurance 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	Pennsylvania Lumbermens Grp Indiana Lumbermens Mutual Insurance Company Pennsylvania Lumbermens Mutual Insurance Company
775	Pharmacists Mut Pharmacists Mutual Insurance Company
415	Plymouth Rock Ins Grp Plymouth Rock Assurance Corporation
155	Progressive Grp National Continental Insurance Company 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
256	Prosight Grp New York Marine and General Insurance Company
458	Protective Life Ins Grp Lyndon Property Insurance Company
382	Providence Grp Providence Mutual Fire Insurance Company
853	Public Service Grp Public Service Insurance Company

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TO SELL **AUTOMOBILE** INSURANCE

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
4664	Pure Companies Grp Privilege Underwriters Reciprocal Exchange
796	Qbe Ins Grp Ltd 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	Quincy Mut Grp Quincy Mutual Fire Insurance Company
783	Rli Ins Grp Contractors Bonding and Insurance Company RLI Indemnity Company RLI Insurance Company
749	Scor Grp General Security National Insurance Company
242	Selective Ins Selective Insurance Company of America Selective Insurance Company of South Carolina Selective Insurance Company of the Southeast
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
3219	Sompo Japan Nipponkoa Holdings Inc Grp Sompo Japan Insurance Company of America
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

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

GROUP NO **GROUP NAME**
COMPANY Name

3548 **St Paul Travelers Grp**
Phoenix Insurance Company
Premier Insurance Company of Massachusetts (The)
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 and Surety Company (The)
Travelers Casualty and Surety Company of America
Travelers Casualty Company (The)
Travelers Casualty Company of Connecticut
Travelers Casualty Insurance 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

4670 **Starr Grp**
Starr Indemnity & Liability Company

175 **State Auto Mut Grp**
Patrons Mutual Insurance Company of Connecticut
Plaza Insurance Company
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.

181 **Swiss Re Grp**
North American Elite Insurance Company
North American Specialty Insurance Company
Washington International Insurance Company
Westport 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>
4753	Tawa Grp PXRE Reinsurance Company
88	The Hanover Ins Grp 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	The Warranty Grp Virginia Surety Company Inc.
4718	Tiptree Fin Grp Lyndon Southern Insurance Company
3098	Tokio Marine Holdings Inc Grp Philadelphia Indemnity Insurance Company Safety National Casualty Corporation Tokio Marine America Insurance Company
4829	Trebuchet Ins Grp Bedivere Insurance Company Employers Fire Insurance Company OneBeacon America Insurance Company
200	United Services Automobile Asn Grp Garrison Property and Casualty Insurance Company United Services Automobile Association USAA Casualty Insurance Company USAA General Indemnity Company
201	Utica Natl Ins Grp Graphic Arts Mutual Insurance Company Republic-Franklin Insurance Company Utica Mutual Insurance Company Utica National Assurance Company
697	Van Ent Grp Old United Casualty Company
203	Virginia Farm Bur Countryway Insurance Company
4765	Wbl Grp Evergreen National Indemnity Company Stillwater Insurance Company Stillwater Property and 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>
471	Wells Fargo Grp Heritage Indemnity Company
2898	Western Service Contract Grp Pacific Specialty Insurance Company
866	Western World Grp Stratford Insurance Company
1129	White Mountains Grp Ashmere Insurance Company Atlantic Specialty Insurance Company
98	Wr Berkley Corp 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 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
1285	Xl Amer Grp Greenwich Insurance Company XL Insurance America, Inc. XL Reinsurance America, Inc. XL Specialty Insurance Company
212	Zurich Ins Grp 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