



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2007 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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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		
Quincy Mut Grp	*	6,151,983	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Atlantic Co	*	7,673,362	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Arbella Ins Grp	*	18,814,298	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
CNA Ins Grp	*(1)	14,440,438	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Kingsway Grp	*(1)	5,938,243	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Central Mut Ins Co OH	*	7,824,770	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
State Auto Mut Grp	*	5,529,779	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
WR Berkeley Corporation	*(1)	13,634,478	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Argonaut Grp	*(1)	5,207,445	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Natl Fncl Grp	*	9,472,883	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Utica National Insurance Group*		9,710,104	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Ameriprise Financial Grp	*	7,931,208	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allianz Ins Grp	*	6,579,697	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp	*	13,693,044	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
New London County	*	7,394,203	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Amica Mut Grp	*	76,308,008	0	0	0	0	0	0	0	0	1	0	1	0	0.013	16
Zurich Ins Grp	*	36,121,737	0	0	0	0	1	0	0	0	0	0	1	0	0.028	17
Country Ins & Financial Servic*		63,286,717	0	0	0	0	1	1	0	0	0	0	1	1	0.032	18
Main Street Amer Grp	*	30,551,122	0	0	0	0	1	0	0	0	0	0	1	0	0.033	19
St Paul Travelers Grp	*	230,546,252	1	0	0	0	5	2	0	0	2	1	8	3	0.048	20
QBE Insurance Group LTD	*	18,120,422	0	0	0	0	1	0	0	0	0	0	1	0	0.055	21
Response Ins Grp	*	17,040,131	0	0	0	0	1	0	0	0	0	0	1	0	0.059	22
Harleysville Grp	*	16,085,572	0	0	0	0	0	0	0	0	1	0	1	0	0.062	23
The Hanover Ins Grp	*	46,805,439	0	0	0	0	3	0	0	0	0	0	3	0	0.064	24
Allstate Ins Grp	*	318,892,401	0	0	1	0	11	5	1	0	3	0	16	5	0.066	25
Nationwide Corp	*	141,465,605	0	0	0	0	6	3	0	0	1	0	7	3	0.071	26
Chubb & Son Inc	*	40,663,289	0	0	0	0	3	0	0	0	0	0	3	0	0.074	27
State Farm IL	*	87,060,319	1	0	1	0	3	1	0	0	0	1	5	2	0.080	28
Progressive Grp	*	235,663,184	0	0	0	0	17	4	0	0	1	0	18	4	0.093	29

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	*	100,649,646	0	0	0	0	6	4	0	0	0	0	6	4	0.099	30
Unitrin Grp	*	29,608,947	0	0	0	0	1	0	1	1	0	0	2	1	0.101	31
Hartford Fire & Cas Grp	*	168,897,746	0	0	0	0	10	2	1	0	4	1	15	3	0.107	32
Liberty Mut Grp	*	173,671,005	1	0	0	0	15	3	0	0	0	0	16	3	0.109	33
Berkshire Hathaway Grp	*	253,741,818	0	0	0	0	20	5	1	0	3	2	24	7	0.122	34
American Intrnl Grp	*	123,408,786	0	0	0	0	6	2	1	0	6	1	13	3	0.130	35
United Services Automobile Asn*		73,552,591	0	0	0	0	6	2	0	0	1	1	7	3	0.136	36
American Financial Grp	*(1)	7,039,024	0	0	0	0	1	0	0	0	0	0	1	0	0.142	37
Sentry Ins Grp	*	14,070,504	0	0	0	0	2	0	0	0	0	0	2	0	0.142	37
Safeco Ins Grp	*	126,952,196	1	0	0	0	10	4	0	0	3	1	14	5	0.150	39
Selective Ins	*(1)	6,525,760	0	0	0	0	0	1	0	0	0	0	0	1	0.153	40
American Independent Ins Grp	*	10,354,550	0	0	0	0	2	0	0	0	0	0	2	0	0.193	41
Infinity Prop & Cas Ins Grp	*	29,140,301	2	0	0	0	3	1	0	0	0	0	5	1	0.206	42
Electric Ins Grp	*	8,665,250	0	0	0	0	2	0	0	0	0	0	2	0	0.231	43
White Mountains Grp	*	46,551,862	0	0	0	0	12	1	0	0	1	0	13	1	0.301	44
TOTALS		2,671,436,119	6	0	2	0	149	41	5	1	27	8	189	50		

* 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-		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		
Allianz Ins Grp	*	6,579,697	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allstate Ins Grp	*	318,892,401	0	0	1	0	11	5	1	0	3	0	16	5	0.066	25
American Financial Grp	*(1)	7,039,024	0	0	0	0	1	0	0	0	0	0	1	0	0.142	37
American Independent Ins Grp	*	10,354,550	0	0	0	0	2	0	0	0	0	0	2	0	0.193	41
American Intrnl Grp	*	123,408,786	0	0	0	0	6	2	1	0	6	1	13	3	0.130	35
American Natl Fncl Grp	*	9,472,883	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Ameriprise Financial Grp	*	7,931,208	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Amica Mut Grp	*	76,308,008	0	0	0	0	0	0	0	0	1	0	1	0	0.013	16
Arbella Ins Grp	*	18,814,298	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Argonaut Grp	*(1)	5,207,445	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Atlantic Co	*	7,673,362	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Berkshire Hathaway Grp	*	253,741,818	0	0	0	0	20	5	1	0	3	2	24	7	0.122	34
Central Mut Ins Co OH	*	7,824,770	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Chubb & Son Inc	*	40,663,289	0	0	0	0	3	0	0	0	0	0	3	0	0.074	27
CNA Ins Grp	*(1)	14,440,438	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Country Ins & Financial Servic*		63,286,717	0	0	0	0	1	1	0	0	0	0	1	1	0.032	18
Electric Ins Grp	*	8,665,250	0	0	0	0	2	0	0	0	0	0	2	0	0.231	43
Harleysville Grp	*	16,085,572	0	0	0	0	0	0	0	0	1	0	1	0	0.062	23
Hartford Fire & Cas Grp	*	168,897,746	0	0	0	0	10	2	1	0	4	1	15	3	0.107	32
Infinity Prop & Cas Ins Grp	*	29,140,301	2	0	0	0	3	1	0	0	0	0	5	1	0.206	42
Kingsway Grp	*(1)	5,938,243	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Liberty Mut Grp	*	173,671,005	1	0	0	0	15	3	0	0	0	0	16	3	0.109	33
Main Street Amer Grp	*	30,551,122	0	0	0	0	1	0	0	0	0	0	1	0	0.033	19
Metropolitan Grp	*	100,649,646	0	0	0	0	6	4	0	0	0	0	6	4	0.099	30
Nationwide Corp	*	141,465,605	0	0	0	0	6	3	0	0	1	0	7	3	0.071	26
New London County	*	7,394,203	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp	*	13,693,044	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Progressive Grp	*	235,663,184	0	0	0	0	17	4	0	0	1	0	18	4	0.093	29
QBE Insurance Group LTD	*	18,120,422	0	0	0	0	1	0	0	0	0	0	1	0	0.055	21

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	*	6,151,983	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Response Ins Grp	*	17,040,131	0	0	0	0	1	0	0	0	0	0	1	0	0.059	22
Safeco Ins Grp	*	126,952,196	1	0	0	0	10	4	0	0	3	1	14	5	0.150	39
Selective Ins	*(1)	6,525,760	0	0	0	0	0	1	0	0	0	0	0	1	0.153	40
Sentry Ins Grp	*	14,070,504	0	0	0	0	2	0	0	0	0	0	2	0	0.142	37
St Paul Travelers Grp	*	230,546,252	1	0	0	0	5	2	0	0	2	1	8	3	0.048	20
State Auto Mut Grp	*	5,529,779	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
State Farm IL	*	87,060,319	1	0	1	0	3	1	0	0	0	1	5	2	0.080	28
The Hanover Ins Grp	*	46,805,439	0	0	0	0	3	0	0	0	0	0	3	0	0.064	24
United Services Automobile Asn*		73,552,591	0	0	0	0	6	2	0	0	1	1	7	3	0.136	36
Unitrin Grp	*	29,608,947	0	0	0	0	1	0	1	1	0	0	2	1	0.101	31
Utica National Insurance Group*		9,710,104	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
White Mountains Grp	*	46,551,862	0	0	0	0	12	1	0	0	1	0	13	1	0.301	44
WR Berkeley Corporation	*(1)	13,634,478	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Zurich Ins Grp	*	36,121,737	0	0	0	0	1	0	0	0	0	0	1	0	0.028	17
TOTALS		2,671,436,119	6	0	2	0	149	41	5	1	27	8	189	50		

* 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	J	Q	J	Q	
Markel Corp Grp	*(1)	1,080,651	1	0	0	0	0	0	0	0	0	0	1	0	0.925
Meadowbrook Ins Grp	*(1)	180,093	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Millea Holdings Inc	*(1)	1,224,158	0	0	0	0	1	0	0	0	0	0	1	0	0.817
Mitsui Sumitomo Ins Grp	*(1)	142,587	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Motorists Mut	*(1)	539,587	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Munich Grp	*(1)	1,950,586	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Navigators Grp Inc	*(1)	20,090	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Old Republic Grp	*(1)	559,532	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Penn Miller Grp	*(1)	766,679	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Lumbersmens Mutual	(1)	771,932	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Manufacturers Grp	*(1)	192,535	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut	*(1)	331,751	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Philadelphia Consolidated Hold	*(1)	4,594,521	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Protective Insurance Group	*(1)	724,203	0	0	0	0	1	0	0	0	0	0	1	0	1.381
Public Service Grp	*(1)	9,321	0	0	0	0	0	0	0	0	0	0	0	0	0.000
RLI Ins Grp	*(1)	576,504	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sompo Japan Ins Grp	*(1)	166,971	0	0	0	0	0	0	0	0	0	0	0	0	0.000
State Natl Grp	*(1)	50,105	0	0	0	0	0	0	0	0	0	0	0	0	0.000
SUA Insurance Company	(1)	11,423	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Swiss Re Grp	*(1)	206,467	0	0	0	0	0	0	0	0	0	0	0	0	0.000
T.H.E. Insurance Company	(1)	110,589	0	0	0	0	0	0	0	0	0	0	0	0	0.000
The Warranty Grp	*(1)	226,594	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Valiant Insurance Company		1	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Van Ent Grp	*(1)	3,602	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Vanliner Insurance Company	(1)	1,171,842	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western World Grp	*(1)	600,931	0	0	0	0	0	0	0	0	0	0	0	0	0.000
XL Amer Grp	*(1)	1,371,749	0	0	0	0	0	0	0	0	0	0	0	0	0.000
TOTALS		60,043,305	2	0	1	0	5	1	0	0	1	0	9	1	

* 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	AAA Mid Atlantic Ins Grp Keystone Insurance Company
626	Ace Ltd 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	Aegis Grp Aegis Security Insurance Company
468	Aegon Us Holding Grp Stonebridge Casualty Insurance Company
1	Aetna Aetna Insurance Company of Connecticut
3596	Affirmative Ins Grp Insura Property and Casualty Insurance Company
4257	Aix Grp NOVA Casualty Company
501	Alleghany Grp Platte River Insurance Company
761	Allianz Ins Grp Allianz Global Risks US Insurance Company American Automobile Insurance Company American Insurance Company Associated Indemnity Corporation Chicago Insurance Company Firemans Fund Insurance Company Interstate Indemnity Company Jefferson Insurance Company National Surety Corporation
8	Allstate Ins Grp 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

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 Republic Western Insurance Company
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
3678	American Independent Ins Grp Omni Indemnity Company Omni Insurance Company
12	American Intrnl Grp 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 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
127	American Modern Ins Grp American Family Home Insurance Company American Modern Home Insurance Company American Modern Select Insurance Company American Southern Home Insurance Company
408	American Natl Fncl Grp American National General Insurance Company Farm Family Casualty Insurance Company
18	American Road Grp American Road Insurance Company (The)
4	Ameriprise Financial Grp IDS 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>
124	Amerisure Co Amerisure Insurance Company Amerisure Mutual Insurance Company
28	Amica Mut Grp Amica Mutual Insurance Company
2538	Amtrust Grp 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 Insurance Company PXRE Reinsurance Company
553	Arrowpoint Capital Grp Arrowood Indemnity Company Arrowood Surplus Lines Insurance Company
968	Axa Ins Grp AXA Insurance Company AXA Re Property and Casualty Insurance Company
3416	Axis Capital Grp AXIS Reinsurance Company AXIS Specialty Insurance Company
23	BCS Ins Grp BCS Insurance Company
1330	Balboa Ins Grp Balboa Insurance Company Meritplan 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>
31	Berkshire Hathaway Grp Allied World Reinsurance Company 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)
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
33	California Cas Mgmt California Casualty Indemnity Exchange
1278	California St Auto Grp Western United Insurance Company
262	Canal Grp Canal Insurance Company
36	Central Mut Ins Co OH All America Insurance Company Central Mutual Insurance Company
38	Chubb & Son Inc 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 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>
41	Citigroup Triton Insurance Company
816	Commerce Group Inc American Commerce Insurance Company Commerce Insurance Company (The)
50	Country Ins & Financial Services Grp Country Casualty Insurance Company Country Mutual Insurance Company Holyoke Mutual Insurance Company In Salem Middlesex Mutual Assurance Company
306	Cuna Mut Grp CUMIS Insurance Society, Inc.
74	Delphi Fin Grp Safety National Casualty Corporation
62	EMC Ins Co Employers Mutual Casualty Company
57	Electric Ins Grp Electric Insurance Company
1120	Everest Rein Hol Inc Everest Reinsurance Company
158	Fairfax Financial 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	Federated Mut Federated Mutual Insurance Company Federated Service Insurance Company
670	Fidelity Natl Fin Inc Fidelity National Property and Casualty 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>
19	Fortis Group American Bankers Insurance Company of Florida American Reliable Insurance Company American Security Insurance Company Voyager Property and Casualty Insurance Company
1309	Frankenmuth Mut Grp Frankenmuth Mutual Insurance Company
350	GE Global Group Heritage Casualty Insurance Company
79	GMAC Ins Holding Grp GMAC Direct Insurance Company 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
1331	Glencoe US Holdings Inc Stonington Insurance Company
222	Greater New York Greater New York Mutual Insurance Company Insurance Company of Greater New York Strathmore Insurance Company
303	Guideone Ins Grp GuideOne Mutual Insurance Company
517	Hannover Grp Clarendon National Insurance Company Gerling America Insurance Company
253	Harleysville Grp 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	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
1293	Homesite Ins Grp Homesite Insurance Company
300	Horace Mann Grp Horace Mann Insurance Company Horace Mann Property & Casualty Insurance Company Teachers 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 Companies Burlington Insurance Company (The)
542	Indiana Farm Bureau Grp Countryway Insurance Company
3495	Infinity Prop & Cas Ins Grp 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	JM Family Entertainment Group 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	Kingsway Grp Lincoln General Insurance Company Mendakota Insurance Company Mendota Insurance Company Universal Casualty Company
111	Liberty Mut Grp American Fire and Casualty Company Employers Insurance Company of Wausau Excelsior Insurance Company First Liberty Insurance Corporation (The) 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 Wausau Business Insurance Company Wausau Underwriters Insurance Company West American Insurance Company
17	Life of the South Corp Lyndon Southern Insurance Company
4381	Lightyear Delos Grp Delos Insurance Company
108	Lumbermens Mut Cas Grp American Manufacturers Mutual Insurance Company American Motorists Insurance Company Lumbermens Mutual Casualty Company
311	Main Street Amer Grp NGM Insurance Company
785	Markel Corp Grp 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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
241	Metropolitan Grp Economy Fire & Casualty Company Economy Preferred Insurance Company Economy Premier Assurance Company MetLife Insurance Company of Connecticut MetLife Insurance Company of Connecticut 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
3098	Millea Holdings Inc Tokio Marine & Nichido Fire Insurance Company, Ltd.
2978	Mitsui Sumitomo Ins Grp Mitsui Sumitomo Insurance Company of America
291	Motorists Mut American Hardware Mutual Insurance Company
361	Munich Grp American Alternative Insurance Corporation Munich Reinsurance America, Inc.
140	Nationwide Corp National Casualty Company Nationwide Affinity Insurance Company of America Nationwide Assurance Company Nationwide General Insurance Company Nationwide Insurance Company of America Nationwide Mutual Fire Insurance Company Nationwide Mutual Insurance Company Nationwide Property & Casualty Insurance Company Victoria Fire and Casualty Company
787	New London County New London County Mutual Insurance Company Thames Insurance Company, Inc.
144	Norfolk & Dedham Grp Fitchburg Mutual Insurance Company
1591	North American Enterprise Grp Alliance Assurance Company of America
1141	North Pointe Holdings North Pointe 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>
150	Old Republic Grp Bituminous Casualty Corporation Great West Casualty Company Old Republic General Insurance Corporation Old Republic Insurance Company
156	P W Group Inc Providence Washington Insurance Company York Insurance Company
125	Penn Miller Grp Penn Millers Insurance Company
767	Pennsylvania Manufacturers Grp Manufacturers Alliance Insurance Company Pennsylvania Manufacturers Association Insurance Company Pennsylvania Manufacturers Indemnity Company
775	Pharmacists Mut Pharmacists Mutual Insurance Company
677	Philadelphia Consolidated Holding Grp Philadelphia Indemnity Insurance Company
415	Plymouth Rock Ins Grp Plymouth Rock Assurance Corporation
3592	Proalliance Grp Evergreen National Indemnity Company
155	Progressive Grp 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
867	Protective Insurance Group Protective Insurance Company Sagamore Insurance Company
458	Protective Life Ins Grp Lyndon Property Insurance Company
853	Public Service Grp 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	QBE Insurance Group LTD Blue Ridge Indemnity Company Blue Ridge Insurance Company General Casualty Company of Wisconsin National Farmers Union Property and Casualty Company Praetorian Insurance Company Regent Insurance Company
1275	Quincy Mut Grp Quincy Mutual Fire Insurance Company
783	RLI Ins Grp RLI Indemnity Company RLI Insurance Company
1234	Response Ins Grp Connecticut Life and Casualty Insurance Company Response Insurance Company Response Worldwide Direct Auto Insurance Company Response Worldwide Insurance Company Warner Insurance Company
163	Safeco Ins Grp American Economy Insurance Company American States Insurance Company First National Insurance Company of America General Insurance Company of America SAFECO Insurance Company of America SAFECO Insurance Company of Illinois SAFECO Insurance Company of Indiana
749	Scor Reinsurance Co 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 Ins Grp 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
Commercial Guaranty Casualty 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
Seaboard Surety 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 Fire Insurance Company of Rhode Island
Patrons Mutual Insurance Company of Connecticut
Provision State Insurance Company

176 State Farm IL
State Farm Fire & Casualty Company
State Farm Mutual Automobile 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>
93	State Natl Grp National Specialty Insurance Company State National Insurance Company
181	Swiss Re Grp North American Elite Insurance Company North American Specialty Insurance Company Washington International Insurance Company Westport Insurance Corporation
88	The Hanover Ins Grp Citizens Insurance Company of America Hanover American Insurance Company Hanover Insurance Company (The) Massachusetts Bay Insurance Company
4254	The Warranty Grp Virginia Surety Company Inc.
3703	Tower Group Companies Tower Insurance Company of New York Tower National Insurance Company
781	Union Labor Grp ULLICO Casualty Company
920	United Natl Grp Diamond State Insurance Company United National Specialty Insurance Company
200	United Services Automobile Asn Grp Garrison Property and Casualty Insurance Company USAA Casualty Insurance Company USAA General Indemnity Company United Services Automobile Association
215	Unitrin Grp Kemper Independence Insurance Company Merastar Insurance Company Unitrin Direct Property & Casualty Insurance Company Unitrin Preferred Insurance Company
201	Utica National Insurance Group Graphic Arts Mutual Insurance Company Republic-Franklin Insurance Company Utica Mutual Insurance Company
697	Van Ent Grp 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>
98	WR Berkeley Corporation Acadia Insurance Company Admiral Indemnity Company Berkley Regional Insurance Company Carolina Casualty Insurance Company Continental Western Insurance Company Firemens Insurance Company of Washington, D.C. Great Divide Insurance Company Riverport Insurance Company StarNet Insurance Company
2898	Western Service Contract Grp Pacific Specialty Insurance Company
866	Western World Grp Stratford Insurance Company
1129	White Mountains Grp 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 Northern Assurance Company of America OneBeacon America Insurance Company OneBeacon Insurance Company OneBeacon Midwest Insurance Company Pennsylvania General 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 & 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 Northern Insurance Company of New York

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

GROUP NO GROUP NAME
 COMPANY Name

212 **Zurich Ins Grp**
 Truck Insurance Exchange
 Universal Underwriters Insurance Company
 Universal Underwriters of Texas Insurance Company
 Zurich American Insurance Company
 Zurich American Insurance Company of Illinois