



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2008 Calendar Year

Automobile Insurance Complaints

Exhibits

Index

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

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

An Equal Opportunity Employer

EXHIBIT 1

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

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

EXHIBIT 1

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

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

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

EXHIBIT 2

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

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

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

* 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 |
| 501 | Alleghany Grp Homesite Insurance Company Platte River Insurance Company |
| 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 Reinsurance Company |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|---|
| 8 | 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 |
| 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 Insurance Company American International Pacific Insurance Company American International South Insurance Company Commerce and Industry Insurance Company Granite State Insurance Company Hartford Steam Boiler Inspection and Insurance Company Illinois National Insurance Company Insurance Company of the State of Pennsylvania National Union Fire Insurance Company of Pittsburgh, PA New Hampshire Insurance Company Yosemite Insurance Company |
| 408 | American Natl Fncl Grp American National General Insurance Company Farm Family Casualty Insurance Company |
| 18 | American Road Grp American Road Insurance Company (The) |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|--|
| 4 | 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 |
| 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 |
| 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 AXA Re Property and Casualty Insurance Company |
| 3416 | Axis Capital Grp AXIS Insurance Company AXIS Reinsurance Company AXIS Specialty Insurance Company |
| 1330 | Balboa Ins Grp Balboa Insurance Company Meritplan Insurance Company |
| 867 | Baldwin & Lyons Grp Protective Insurance Company Sagamore Insurance Company |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|--|
| 661 | Bcbs Of Sc Grp Companion Commercial Insurance Company Companion Property and Casualty Insurance Company |
| 23 | Bcs Ins Grp BCS Insurance Company |
| 31 | Berkshire Hathaway Cologne Reinsurance Company of America Fairfield Insurance Company Finial Reinsurance Company GEICO Casualty Company GEICO General Insurance Company GEICO Indemnity Company General Star Indemnity Company Genesis Insurance Company Government Employees Insurance Company National Indemnity Company National Liability & Fire Insurance Company North Star Reinsurance Corporation Oak River Insurance Company United States Liability Insurance Company (The) |
| 33 | 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 I C 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 Casualty Company Cincinnati Insurance Company |
| 41 | Citigroup Triton Insurance Company |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|--|
| 218 | 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 |
| 816 | Commerce Grp 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 |
| 57 | Electric Ins Grp Electric Insurance Company |
| 62 | Emc Ins Co Employers Mutual Casualty Company |
| 1120 | Everest Rein Hol Inc Everest Reinsurance Company |
| 158 | Fairfax Financial Crum & Forster Indemnity Company Fairmont Insurance Company Fairmont Premier Insurance Company Fairmont Specialty Insurance Company Hudson Insurance Company North River Insurance Company Odyssey America Reinsurance Corporation Seneca Insurance Company, Inc. TIG Indemnity Company TIG Insurance Company United States Fire Insurance Company |
| 7 | Federated Mut Grp Federated Mutual Insurance Company Federated Service Insurance Company |

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

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

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

GROUP NO **GROUP NAME**
COMPANY Name

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

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

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**
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 Ent Grp**
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 Mendakota Insurance Company Mendota Insurance Company Universal Casualty 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 Globe American Casualty Company LM General Insurance Company LM Insurance Corporation LM Personal Insurance Company LM Property and Casualty Insurance Company Liberty Insurance Corporation Liberty Insurance Underwriters, Inc. Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company Midwestern Indemnity Company Netherlands Insurance Company (The) Ohio Casualty Insurance Company (The) Ohio Security Insurance Company Peerless Indemnity Insurance Company Peerless Insurance Company SAFECO Insurance Company of America SAFECO Insurance Company of Illinois SAFECO Insurance Company of Indiana Wausau Business Insurance Company Wausau Underwriters Insurance Company West American Insurance Company |
| 17 | Life Of The S 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 Main Street America Assurance Company NGM Insurance Company Old Dominion Insurance Company |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|--|
| 785 | Markel Corp Grp Markel American Insurance Company Markel Insurance Company |
| 748 | Meadowbrook Ins Grp Star Insurance Company |
| 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 |
| 2978 | Mitsui Sumitomo Ins Grp Mitsui Sumitomo Insurance Company of America |
| 291 | Motorists Mut American Hardware Mutual Insurance Company |
| 361 | Munich Re Grp American Alternative Insurance Corporation American Family Home Insurance Company American Modern Home Insurance Company American Modern Select Insurance Company American Southern Home Insurance Company Munich Reinsurance America, Inc. |
| 140 | Nationwide Corp 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 |
| 787 | New London County New London County Mutual Insurance Company Thames Insurance Company, Inc. |

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|---|
| 144 | Norfolk & Dedham Grp Fitchburg Mutual Insurance Company |
| 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 |
| 767 | Penn Mfr Asn Ins Manufacturers Alliance Insurance Company Pennsylvania Manufacturers Association Insurance Company Pennsylvania Manufacturers Indemnity Company |
| 125 | Penn Miller Grp Penn Millers Insurance 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 |
| 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 Ins Grp Ltd Blue Ridge Indemnity Company Blue Ridge Insurance Company General Casualty Company of Wisconsin National Farmers Union Property and Casualty Company North Pointe Insurance Company Praetorian Insurance Company Regent Insurance Company |
| 1275 | Quincy Mut Grp Quincy Mutual Fire 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 |
| 783 | Rli Ins Grp 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 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
Discover Property & Casualty Insurance Company
Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
Gulf Underwriters Insurance Company
Northland Casualty Company
Northland Insurance Company
Phoenix Insurance Company
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Medical Liability Insurance Company
St. Paul Mercury Insurance Company
St. Paul Protective Insurance Company
Standard Fire Insurance Company
Travco Insurance Company
Travelers Casualty Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Casualty and Surety Company (The)
Travelers Casualty and Surety Company of America
Travelers Commercial Casualty Company
Travelers Commercial Insurance Company
Travelers Excess and Surplus Lines Company
Travelers Home and Marine Insurance Company (The)
Travelers Indemnity Company (The)
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut (The)
Travelers Personal Insurance Company
Travelers Personal Security Insurance Company
Travelers Property Casualty Company of America
Travelers Property Casualty Insurance Company
United States Fidelity and Guaranty Company

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

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

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

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

| <u>GROUP NO</u> | <u>GROUP NAME</u> <u>COMPANY Name</u> |
|-----------------|---|
| 181 | 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 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. |
| 3098 | Tokio Marine Holdings Inc Grp Tokio Marine & Nichido Fire Insurance Company, Ltd. |
| 3703 | Tower Grp 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 Company Unitrin Preferred Insurance Company |
| 201 | Utica Natl Ins Grp 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> |
|-----------------|---|
| 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 Atlantic Specialty Insurance Company AutoOne Insurance Company Camden Fire Insurance Association Employers Fire Insurance Company Essentia Insurance Company Esurance Insurance Company Esurance Property & Casualty Insurance Company Houston General Insurance Company Massachusetts Homeland Insurance Company Northern Assurance Company of America OneBeacon America Insurance Company OneBeacon Insurance Company OneBeacon Midwest Insurance Company Pennsylvania General Insurance Company |
| 98 | Wr Berkley Corp Acadia Insurance Company Admiral Indemnity Company Berkley Insurance Company Berkley Regional Insurance Company Carolina Casualty Insurance Company Clermont Insurance Company Continental Western Insurance Company Firemens Insurance Company of Washington, D.C. Great Divide Insurance Company Riverport Insurance Company StarNet Insurance Company Union Insurance Company |
| 1285 | Xl Amer Grp Greenwich Insurance Company XL Insurance America, Inc. XL Reinsurance America, Inc. XL Specialty Insurance Company |

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

GROUP NO **GROUP NAME**
COMPANY Name

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