



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2011 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		
Main Street Amer Grp	*	30,623,889	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Cna Ins Grp	*(1)	6,655,267	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp	*	10,091,103	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Central Mut I C Oh	*	10,933,210	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Selective Ins Grp	*(1)	7,743,347	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Amica Mut Grp	*	90,037,612	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
California St Auto Grp	*	16,709,099	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Harleysville Grp	*	17,666,798	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Kemper Corp Grp	*	34,983,155	1	0	0	0	0	0	0	0	0	0	1	0	0.029	9
Travelers Grp	*	211,908,252	1	0	0	0	5	2	1	0	1	0	8	2	0.047	10
State Farm Grp	*	124,472,139	1	0	0	0	2	3	0	0	0	0	3	3	0.048	11
Chubb Inc Grp	*(1)	32,386,333	0	0	0	0	1	1	0	0	0	0	1	1	0.062	12
Utica Grp	*	15,099,891	0	0	0	0	1	0	0	0	0	0	1	0	0.066	13
Zurich Ins Grp	*	84,086,101	0	0	0	0	2	0	2	0	1	1	5	1	0.071	14
Wr Berkley Corp Grp	*(1)	13,515,933	0	0	0	0	1	0	0	0	0	0	1	0	0.074	15
Country Ins & Financial Servic*	*	53,359,187	0	0	0	0	1	3	0	0	0	0	1	3	0.075	16
Berkshire Hathaway Grp	*	321,900,353	1	0	0	0	19	5	0	0	0	0	20	5	0.078	17
Ace LTD Grp	*(1)	12,536,992	0	0	0	0	1	0	0	0	0	0	1	0	0.080	18
Allstate Ins Grp	*	308,934,240	1	0	0	0	11	10	0	0	3	0	15	10	0.081	19
Progressive Grp	*	219,203,983	0	0	0	0	10	8	0	0	1	0	11	8	0.087	20
Tower Grp	*(1)	22,286,025	0	0	0	0	0	1	1	0	0	0	1	1	0.090	21
Ameriprise Financial Grp	*	11,014,326	1	0	0	0	0	0	0	0	0	0	1	0	0.091	22
Nationwide Corp Grp	*	130,864,760	1	0	0	0	9	4	0	0	0	0	10	4	0.107	23
Infinity Prop & Cas Ins Grp	*	8,531,689	0	0	0	0	0	0	1	0	0	0	1	0	0.117	24
American Natl Fncl Grp	*	8,215,320	0	0	0	0	0	1	0	0	0	0	0	1	0.122	25
United Services Automobile Asn*	*	88,003,328	0	0	0	0	4	7	0	0	0	0	4	7	0.125	26
Arbella Ins Grp	*	22,875,061	0	0	0	0	2	0	0	0	1	0	3	0	0.131	27
Liberty Mut Grp	*	294,549,361	1	0	0	0	21	19	0	0	1	0	23	19	0.143	28
American Financial Grp	*(1)	6,849,067	0	0	0	0	1	0	0	0	0	0	1	0	0.146	29
Hartford Fire & Cas Grp	*	129,881,705	0	1	1	0	8	5	2	0	1	1	12	7	0.146	29
Qbe Ins Grp	*(1)	13,644,889	0	0	0	0	1	1	0	0	0	0	1	1	0.147	31
Electric Insurance Company	*	6,633,177	0	0	0	0	0	1	0	0	0	0	0	1	0.151	32
Sentry Ins Grp	*	18,461,888	0	0	0	0	2	1	0	0	0	0	2	1	0.162	33
Argonaut Grp	*(1)	5,873,931	0	0	0	0	0	1	0	0	0	0	0	1	0.170	34
Quincy Mut Grp	*	5,637,466	0	0	0	0	1	0	0	0	0	0	1	0	0.177	35

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		
Tokio Marine Holdings Inc Grp *(1)	9,560,237	0	0	0	0	2	0	0	0	0	0	2	0	0.209	36
The Hanover Ins Grp *	47,570,916	0	0	1	0	7	1	1	1	0	0	9	2	0.231	37
Metropolitan Grp *	111,933,747	1	0	0	0	12	9	2	0	4	0	19	9	0.250	38
State Auto Mut Grp *	18,978,863	0	0	0	0	2	3	0	0	0	0	2	3	0.263	39
American Intrnl Grp *	17,692,813	1	1	0	0	2	1	0	0	0	0	3	2	0.283	40
American Independent Ins Grp *	7,261,030	0	0	0	0	4	0	0	0	0	0	4	0	0.551	41
TOTALS	2,609,166,483	10	2	2	0	132	87	10	1	13	2	167	92		

* 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 Grp	*(1)	12,536,992	0	0	0	0	1	0	0	0	0	0	1	0	0.080	18
Allstate Ins Grp	*	308,934,240	1	0	0	0	11	10	0	0	3	0	15	10	0.081	19
American Financial Grp	*(1)	6,849,067	0	0	0	0	1	0	0	0	0	0	1	0	0.146	29
American Independent Ins Grp	*	7,261,030	0	0	0	0	4	0	0	0	0	0	4	0	0.551	41
American Intrnl Grp	*	17,692,813	1	1	0	0	2	1	0	0	0	0	3	2	0.283	40
American Natl Fncl Grp	*	8,215,320	0	0	0	0	0	1	0	0	0	0	0	1	0.122	25
Ameriprise Financial Grp	*	11,014,326	1	0	0	0	0	0	0	0	0	0	1	0	0.091	22
Amica Mut Grp	*	90,037,612	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Arbella Ins Grp	*	22,875,061	0	0	0	0	2	0	0	0	1	0	3	0	0.131	27
Argonaut Grp	*	5,873,931	0	0	0	0	0	1	0	0	0	0	0	1	0.170	34
Berkshire Hathaway Grp	*	321,900,353	1	0	0	0	19	5	0	0	0	0	20	5	0.078	17
California St Auto Grp	*	16,709,099	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Central Mut I C Oh	*	10,933,210	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Chubb Inc Grp	*	32,386,333	0	0	0	0	1	1	0	0	0	0	1	1	0.062	12
Cna Ins Grp	*(1)	6,655,267	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Country Ins & Financial Servic*		53,359,187	0	0	0	0	1	3	0	0	0	0	1	3	0.075	16
Electric Insurance Company		6,633,177	0	0	0	0	0	1	0	0	0	0	0	1	0.151	32
Harleysville Grp	*	17,666,798	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Hartford Fire & Cas Grp	*	129,881,705	0	1	1	0	8	5	2	0	1	1	12	7	0.146	29
Infinity Prop & Cas Ins Grp	*	8,531,689	0	0	0	0	0	0	1	0	0	0	1	0	0.117	24
Kemper Corp Grp	*	34,983,155	1	0	0	0	0	0	0	0	0	0	1	0	0.029	9
Liberty Mut Grp	*	294,549,361	1	0	0	0	21	19	0	0	1	0	23	19	0.143	28
Main Street Amer Grp	*	30,623,889	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Metropolitan Grp	*	111,933,747	1	0	0	0	12	9	2	0	4	0	19	9	0.250	38
Nationwide Corp Grp	*	130,864,760	1	0	0	0	9	4	0	0	0	0	10	4	0.107	23
Plymouth Rock Ins Grp	*	10,091,103	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Progressive Grp	*	219,203,983	0	0	0	0	10	8	0	0	1	0	11	8	0.087	20
Qbe Ins Grp	*(1)	13,644,889	0	0	0	0	1	1	0	0	0	0	1	1	0.147	31
Quincy Mut Grp	*	5,637,466	0	0	0	0	1	0	0	0	0	0	1	0	0.177	35
Selective Ins Grp	*(1)	7,743,347	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Sentry Ins Grp	*	18,461,888	0	0	0	0	2	1	0	0	0	0	2	1	0.162	33
State Auto Mut Grp	*	18,978,863	0	0	0	0	2	3	0	0	0	0	2	3	0.263	39
State Farm Grp	*	124,472,139	1	0	0	0	2	3	0	0	0	0	3	3	0.048	11
The Hanover Ins Grp	*	47,570,916	0	0	1	0	7	1	1	1	0	0	9	2	0.231	37
Tokio Marine Holdings Inc Grp	*(1)	9,560,237	0	0	0	0	2	0	0	0	0	0	2	0	0.209	36

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			
Tower Grp	*(1) 22,286,025	0	0	0	0	0	1	1	0	0	0	0	1	1	0.090	21
Travelers Grp	* 211,908,252	1	0	0	0	5	2	1	0	1	0	8	2	0.047	10	
United Services Automobile Asn*	88,003,328	0	0	0	0	4	7	0	0	0	0	4	7	0.125	26	
Utica Grp	* 15,099,891	0	0	0	0	1	0	0	0	0	0	1	0	0.066	13	
Wr Berkley Corp Grp	*(1) 13,515,933	0	0	0	0	1	0	0	0	0	0	1	0	0.074	15	
Zurich Ins Grp	* 84,086,101	0	0	0	0	2	0	2	0	1	1	5	1	0.071	14	
TOTALS	2,609,166,483	10	2	2	0	132	87	10	1	13	2	167	92			

* 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	
Mapfre Ins Grp	*	3,711,930	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Markel Corp Grp	*(1)	865,332	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Meadowbrook Ins Grp	*(1)	195,740	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Motorists Mut Grp	*(1)	197,169	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ms & Ad Ins Grp	*(1)	217,833	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Munich Re Grp	*(1)	4,653,358	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Navigators Grp	*(1)	330,396	0	0	0	0	0	0	0	0	0	0	0	0	0.000
New London County Grp	*	4,622,350	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Nksj Holdings Inc Grp	*(1)	114,370	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ohio Mut Grp	*(1)	2,169,348	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Old Republic Grp	*(1)	1,427,244	0	0	0	0	0	1	0	0	0	0	1	0.701	
Pennsylvania Lumbermens Mutual	(1)	649,134	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pgc Holding Corp Grp	*	1,430,524	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut Grp	*(1)	188,947	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Prosight Grp	*(1)	1,878	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pure Companies Grp	*	1,108,738	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Rli Ins Grp	*(1)	328,277	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sirius Grp	*	2,387,571	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sparta Grp	*(1)	541,604	0	0	0	0	1	0	0	0	0	1	0	1.846	
State Natl Grp	*(1)	917,908	0	0	0	0	0	1	0	0	0	0	1	1.089	
Swiss Re Grp	*(1)	66,926	0	0	0	0	0	0	0	0	0	0	0	0.000	
T.H.E. Insurance Company	(1)	107,674	0	0	0	0	0	0	0	0	0	0	0	0.000	
Tawa Grp	*(1)	2,563	0	0	0	0	0	0	0	0	0	0	0	0.000	
Union Labor Grp	*(1)	1,022,603	0	0	0	0	0	0	0	0	0	0	0	0.000	
Virginia Farm Bur Grp	*(1)	102,103	0	0	0	0	0	0	0	0	0	0	0	0.000	
Western Service Contract Grp	*	418	0	0	0	0	0	0	0	0	0	0	0	0.000	
Western World Grp	*(1)	612,541	0	0	0	0	0	0	0	0	0	0	0	0.000	
Xl Amer Grp	*(1)	436,585	0	0	0	0	0	0	0	0	0	0	0	0.000	
TOTALS		60,264,054	0	0	0	0	4	5	0	0	0	0	4	5	

* 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>
626	Ace LTD Grp 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 Stonebridge Casualty Insurance Company
1	Aetna Grp Aetna Insurance Company of Connecticut
501	Alleghany Grp Homesite 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
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 Esurance Insurance Company Esurance Property & Casualty Insurance Company Northbrook Indemnity 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>
4636	Alterra Capital Holdings Grp Alterra America Insurance Company Alterra Reinsurance USA Inc.
574	Amerco Corp Grp RepWest 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 Vanliner Insurance Company
3678	American Independent Ins Grp Omni Indemnity Company Omni Insurance Company
12	American Intrnl Grp AIU Insurance Company American Fuji Fire and Marine Insurance Company American Home Assurance Company Chartis Casualty Company Chartis Property Casualty 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
18	American Road Grp American Road Insurance Company (The)
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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
2538	Amtrust Gmaci Maiden Grp GMAC Insurance Company Online, Inc. Integon Casualty Insurance Company Integon National Insurance Company Integon Preferred Insurance Company Maiden Reinsurance Company National General Assurance Company National General Insurance Company New South Insurance Company Technology Insurance Company, Inc. 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
867	Baldwin & Lyons Grp Protective Insurance Company Sagamore Insurance Company
1281	Bankamerica Corp 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>
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 Grp Berkshire Hathaway Homestate Insurance Company 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 Oak River Insurance Company United States Liability Insurance Company (The)
33	California Cas Mgmt Grp California Casualty Indemnity Exchange
1278	California St Auto Grp Keystone Insurance Company Western United Insurance Company
262	Canal Grp Canal Insurance Company
4574	Catlin Us Ins Grp Catlin Indemnity Company Catlin Insurance Company, Inc.
36	Central Mut I C Oh All America Insurance Company Central Mutual Insurance Company
4743	Christus Hlth Grp Preferred Professional 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

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>
244	Cincinnati Fnc1 Cp Cincinnati Casualty Company Cincinnati Indemnity Company Cincinnati Insurance Company
41	Citigroup Grp 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
306	Cuna Mut Grp CUMIS Insurance Society, Inc.
74	Delphi Fin Grp Safety National Casualty Corporation
62	Emc Ins Co Grp EMCASCO Insurance Company Employers Mutual Casualty Company
4725	Enstar Grp Clarendon National Insurance Company Providence Washington Insurance Company York Insurance Company
1120	Everest Rein Hol Grp Everest National Insurance Company Everest Reinsurance Company
158	Fairfax Financial Grp 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

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>
7	Federated Mut Grp Federated Mutual Insurance Company Federated Service Insurance Company
670	Fidelity Natl Fin Grp Fidelity National Insurance Company Fidelity National Property and Casualty Insurance Company
349	Florists Mut Grp Florists Mutual Insurance Company
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
222	Greater NY Grp Greater New York Mutual Insurance Company Insurance Company of Greater New York Strathmore Insurance Company
828	Guard Ins Co Grp AmGUARD Insurance Company
303	Guideone Ins Grp GuideOne Mutual Insurance Company
253	Harleysville Grp Harleysville Insurance Company Harleysville Preferred Insurance Company Harleysville Worcester 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

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 Trumbull Insurance Company Twin City Fire Insurance Company Pacific Insurance Company, Limited Property and Casualty Insurance Company of Hartford Sentinel Insurance Company, Ltd
984	Hcc Ins Holdings Grp U.S. Specialty Insurance Company
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 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 Grp Burlington Insurance Company (The)
246	Indiana Lumbermens Grp Indiana Lumbermens Mutual 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
4509	Ironshore Grp Ironshore Indemnity Inc.
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>
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
456	Lancer Financial Grp 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 LM General Insurance Company LM Insurance Corporation LM Property and Casualty Insurance Company Liberty Insurance Corporation Liberty Insurance Underwriters Inc. Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company Midwestern Indemnity Company Netherlands Insurance Company (The) Ohio Casualty Insurance Company (The) Ohio Security Insurance Company Peerless Indemnity Insurance Company Peerless Insurance Company SAFECO Insurance Company of America SAFECO Insurance Company of Illinois SAFECO Insurance Company of Indiana Wausau Business Insurance Company Wausau Underwriters Insurance Company West American Insurance Company
17	Life Of The S Corp Grp Lyndon Southern Insurance Company
108	Lumbermens Mut Cas Grp American Manufacturers Mutual Insurance Company American Motorists Insurance Company Lumbermens Mutual 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>
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 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
291	Motorists Mut Grp Motorists Commercial Mutual Insurance Company
4715	Ms & Ad Ins Grp 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 Select Insurance Company American Southern Home Insurance Company Hartford Steam Boiler Inspection and Insurance Company Munich Reinsurance America, Inc.
140	Nationwide Corp Grp 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

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
140	Nationwide Corp Grp Nationwide Property & Casualty Insurance Company Scottsdale Indemnity Company Titan Indemnity Company Victoria Fire and Casualty Company
510	Navigators Grp Navigators Insurance Company
787	New London County Grp New London County Mutual Insurance Company Thames Insurance Company, Inc.
3219	Nksj Holdings Inc Grp NIPPONKOA Insurance Company, Limited (U.S. Branch) Sompo Japan Insurance Company of America
144	Norfolk & Dedham Grp Fitchburg Mutual Insurance Company
963	Ohio Mut Grp Casco Indemnity Company United Ohio Insurance Company
150	Old Republic Grp Bituminous Casualty Corporation Great West Casualty Company Manufacturers Alliance Insurance Company Old Republic General Insurance Corporation Old Republic Insurance Company Pennsylvania Manufacturers Association Insurance Company Pennsylvania Manufacturers Indemnity Company
3638	Pgc Holding Corp Grp Permanent General Assurance Corporation
775	Pharmacists Mut Grp Pharmacists Mutual Insurance Company
415	Plymouth Rock Ins Grp Plymouth Rock Assurance Corporation
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
256	Prosight Grp New York Marine and General 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>
458	Protective Life Ins Grp Lyndon Property Insurance Company
382	Providence Grp Providence Mutual Fire Insurance Company
853	Public Service Grp Public Service Mutual Insurance Company
4664	Pure Companies Grp Privilege Underwriters Reciprocal Exchange
796	Qbe Ins Grp 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 Grp 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

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>
1129	Sirius Grp Atlantic Specialty Insurance Company AutoOne Insurance Company Camden Fire Insurance Association Employers Fire Insurance Company Essentia 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
4702	Sparta Grp SPARTA Insurance Company SPARTA Specialty Insurance Company
4670	Starr Grp Starr Indemnity & Liability 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
4701	Torus Ins Grp Torus National Insurance Company
3703	Tower Grp CastlePoint National Insurance Company Massachusetts Homeland Insurance Company Preserver Insurance Company Tower Insurance Company of New York Tower National Insurance Company
3548	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. First Trenton Indemnity Company 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

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

GROUP NO GROUP NAME
COMPANY Name

3548 **Travelers Grp**
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

781 **Union Labor Grp**
ULLICO Casualty 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

201 **Utica Grp**
Graphic Arts Mutual Insurance Company
Republic-Franklin Insurance Company
Utica Mutual Insurance Company

697 **Van Ent Grp**
Old United Casualty Company

203 **Virginia Farm Bur Grp**
Countryway Insurance Company

471 **Wells Fargo Grp**
Heritage Indemnity Company

2898 **Western Service Contract Grp**
Pacific Specialty Insurance Company

866 **Western World Grp**
Stratford Insurance Company

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

GROUP NO **GROUP NAME**
COMPANY Name

98 **Wr Berkley Corp Grp**
Acadia Insurance Company
Admiral Indemnity 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
Union Insurance Company

4747 **Wrm Amer Grp**
WRM America Indemnity Company, Inc.

1285 **Xl Amer Grp**
Greenwich Insurance Company
XL Insurance America, Inc.
XL Reinsurance America, Inc.
XL Specialty Insurance Company

212 **Zurich 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
American Guarantee and 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 Grand Rapids, Michigan
Foremost Property and Casualty Insurance Company
Foremost Signature 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