



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 201 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	*	29,390,445	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Electric Ins Grp	*	6,284,314	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Central Mut I C Oh Grp	*	10,111,119	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Kemper Corp Grp	*	34,741,957	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Utica Natl Ins Grp	*	16,651,188	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Qbe Ins Grp Ltd Grp	*	11,901,170	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
New London County Grp	*	5,067,338	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Arbella Ins Grp	*	24,969,396	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Argonaut Grp	*	5,580,933	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Chubb Inc Grp	*	32,413,351	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Intrnl Grp	*	13,005,053	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Wr Berkley Corp Grp	*	15,771,688	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Ace Ltd Grp	*	14,121,458	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Financial Grp	*	6,796,469	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Tokio Marine Holdings Inc Grp	*	9,752,254	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Natl Fncl Grp	*	8,082,918	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
St Paul Travelers Grp	*	204,397,306	1	0	0	0	3	1	0	0	1	0	5	1	0.029	17
Country Ins & Financial Servic	*	53,597,678	0	0	0	0	0	1	0	0	1	0	1	1	0.037	18
Amica Mut Grp	*	95,154,193	0	0	0	0	1	2	0	0	0	1	1	3	0.042	19
Berkshire Hathaway Grp	*	344,197,345	1	0	0	0	8	11	0	0	1	0	10	11	0.061	20
Nationwide Corp Grp	*	144,802,929	1	0	0	1	3	3	0	0	1	0	5	4	0.062	21
State Farm Il Grp	*	122,031,099	0	0	0	1	4	3	1	0	0	0	5	4	0.074	22
Metropolitan Grp	*	110,764,387	0	0	0	0	1	7	0	0	1	0	2	7	0.081	23
Allstate Ins Grp	*	306,600,211	0	0	1	0	9	10	1	3	1	0	12	13	0.082	24
Progressive Grp	*	219,834,753	0	0	0	0	7	7	1	1	1	1	9	9	0.082	24
The Hanover Ins Grp	*	45,612,312	0	0	0	0	3	0	0	0	0	1	3	1	0.088	26
Hartford Fire & Cas Grp	*	127,813,983	1	0	0	0	5	3	0	0	3	0	9	3	0.094	27
Tower Grp	*	31,824,623	0	0	0	0	1	2	0	0	0	0	1	2	0.094	27
Plymouth Rock Ins Grp	*	10,115,603	0	0	0	0	0	1	0	0	0	0	0	1	0.099	29
Infinity Prop & Cas Ins Grp	*	8,994,136	0	0	0	0	0	1	0	0	0	0	0	1	0.111	30
United Services Automobile Asn	*	93,444,691	0	0	0	0	7	3	0	0	0	1	7	4	0.118	31
Selective Ins Grp	*	8,413,000	0	0	0	0	0	1	0	0	0	0	0	1	0.119	32
Liberty Mut Grp	*	308,060,416	0	0	0	1	22	14	2	1	0	0	24	16	0.130	33
Quincy Mut Grp	*	6,726,343	0	0	0	0	0	1	0	0	0	0	0	1	0.149	34
Cna Ins Grp	*	6,403,106	0	0	0	0	0	0	1	0	0	0	1	0	0.156	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		
State Auto Mut Grp	*	25,078,131	0	0	0	0	2	2	0	0	0	0	2	2	0.160	36
Zurich Ins Grp	*	89,486,331	3	0	0	0	5	5	2	0	0	0	10	5	0.168	37
Ameriprise Financial Grp	*	11,829,345	0	0	0	0	2	0	0	0	0	0	2	0	0.169	38
California St Auto Grp	*	20,741,305	0	0	0	0	3	1	0	0	0	0	3	1	0.193	39
Sentry Ins Grp	*	15,911,425	0	0	0	0	0	4	0	0	0	0	0	4	0.251	40
Mapfre Ins Grp	*	10,195,485	0	0	0	0	1	2	0	0	0	0	1	2	0.294	41
American Independent Ins Grp	*	7,837,999	0	0	0	0	2	4	0	0	0	0	2	4	0.766	42
TOTALS		2,674,509,186	7	0	1	3	89	89	8	5	10	4	115	101		

* 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)	14,121,458	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allstate Ins Grp	*	306,600,211	0	0	1	0	9	10	1	3	1	0	12	13	0.082	24
American Financial Grp	*(1)	6,796,469	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Independent Ins Grp	*	7,837,999	0	0	0	0	2	4	0	0	0	0	2	4	0.766	42
American Intrnl Grp	*	13,005,053	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Natl Fncl Grp	*	8,082,918	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Ameriprise Financial Grp	*	11,829,345	0	0	0	0	2	0	0	0	0	0	2	0	0.169	38
Amica Mut Grp	*	95,154,193	0	0	0	0	1	2	0	0	0	1	1	3	0.042	19
Arbella Ins Grp	*	24,969,396	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Argonaut Grp	*(1)	5,580,933	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Berkshire Hathaway Grp	*	344,197,345	1	0	0	0	8	11	0	0	1	0	10	11	0.061	20
California St Auto Grp	*	20,741,305	0	0	0	0	3	1	0	0	0	0	3	1	0.193	39
Central Mut I C Oh Grp	*	10,111,119	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Chubb Inc Grp	*	32,413,351	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Cna Ins Grp	*(1)	6,403,106	0	0	0	0	0	0	1	0	0	0	1	0	0.156	35
Country Ins & Financial Servic*	*	53,597,678	0	0	0	0	0	1	0	0	1	0	1	1	0.037	18
Electric Ins Grp	*	6,284,314	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Hartford Fire & Cas Grp	*	127,813,983	1	0	0	0	5	3	0	0	3	0	9	3	0.094	27
Infinity Prop & Cas Ins Grp	*	8,994,136	0	0	0	0	0	1	0	0	0	0	0	1	0.111	30
Kemper Corp Grp	*	34,741,957	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Liberty Mut Grp	*	308,060,416	0	0	0	1	22	14	2	1	0	0	24	16	0.130	33
Main Street Amer Grp	*	29,390,445	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Mapfire Ins Grp	*	10,195,485	0	0	0	0	1	2	0	0	0	0	1	2	0.294	41
Metropolitan Grp	*	110,764,387	0	0	0	0	1	7	0	0	1	0	2	7	0.081	23
Nationwide Corp Grp	*	144,802,929	1	0	0	1	3	3	0	0	1	0	5	4	0.062	21
New London County Grp	*	5,067,338	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp	*	10,115,603	0	0	0	0	0	1	0	0	0	0	0	1	0.099	29
Progressive Grp	*	219,834,753	0	0	0	0	7	7	1	1	1	1	9	9	0.082	24
Qbe Ins Grp Ltd Grp	*(1)	11,901,170	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Quincy Mut Grp	*	6,726,343	0	0	0	0	0	1	0	0	0	0	0	1	0.149	34
Selective Ins Grp	*(1)	8,413,000	0	0	0	0	0	1	0	0	0	0	0	1	0.119	32
Sentry Ins Grp	*	15,911,425	0	0	0	0	0	4	0	0	0	0	0	4	0.251	40
St Paul Travelers Grp	*	204,397,306	1	0	0	0	3	1	0	0	1	0	5	1	0.029	17
State Auto Mut Grp	*	25,078,131	0	0	0	0	2	2	0	0	0	0	2	2	0.160	36
State Farm Il Grp	*	122,031,099	0	0	0	1	4	3	1	0	0	0	5	4	0.074	22

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			
The Hanover Ins Grp	*	45,612,312	0	0	0	0	3	0	0	0	0	1	3	1	0.088	26
Tokio Marine Holdings Inc Grp	*(1)	9,752,254	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Tower Grp	*(1)	31,824,623	0	0	0	0	1	2	0	0	0	0	1	2	0.094	27
United Services Automobile Asn*		93,444,691	0	0	0	0	7	3	0	0	0	1	7	4	0.118	31
Utica Natl Ins Grp	*	16,651,188	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Wr Berkley Corp Grp	*(1)	15,771,688	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Zurich Ins Grp	*	89,486,331	3	0	0	0	5	5	2	0	0	0	10	5	0.168	37
TOTALS		2,674,509,186	7	0	1	3	89	89	8	5	10	4	115	101		

* 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	
Lancer Financial Grp	*(1)	1,516,345	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Markel Corp Grp	*(1)	1,113,328	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Meadowbrook Ins Grp	*(1)	260,894	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Motorists Mut Grp	*(1)	1,581	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ms & Ad Ins Grp	*(1)	189,957	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Munich Re Grp	*(1)	4,822,513	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Navigators Grp Inc	*(1)	35,996	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Nksj Holdings Inc Grp	*(1)	120,757	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ohio Mut Grp	*(1)	2,638,750	0	0	0	0	1	0	0	0	0	0	1	0	0.379
Old Republic Grp	*(1)	1,380,574	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Lumbermens Mutual	(1)	698,095	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut Grp	*(1)	172,243	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Prosight Grp	*(1)	14,867	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pure Companies Grp	*	1,844,210	0	0	0	0	0	1	0	0	0	0	0	1	0.542
Rli Ins Grp	*(1)	261,854	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sparta Grp	*(1)	1,458,791	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Starr Grp	*(1)	36,506	0	0	0	0	0	0	0	0	0	0	0	0	0.000
State Natl Grp	*(1)	1,303,723	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Swiss Re Grp	*(1)	64,665	0	0	0	0	0	0	0	0	0	0	0	0	0.000
T.H.E. Insurance Company	(1)	110,194	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Union Labor Grp	*(1)	1,071,755	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Virginia Farm Bur Grp	*(1)	99,451	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Wbl Grp	*	116,562	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western Service Contract Grp	*(1)	418	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western World Grp	*(1)	576,448	0	0	0	0	0	0	0	0	0	0	0	0	0.000
White Mountains Grp	*	1,289,704	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Xl Amer Grp	*(1)	475,054	0	0	0	0	0	0	0	0	0	0	0	0	0.000
TOTALS		55,970,591	0	0	0	0	1	2	0	0	0	0	1	2	

* Denotes a group of companies

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

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

GROUP NO **GROUP NAME**
COMPANY Name

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 Insurance 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
473	American Family Ins Grp Lumbermens Casualty Insurance Company Permanent General Assurance Corporation
84	American Financial Grp Great American Alliance Insurance Company Great American Assurance Company Great American Insurance Company Great American Insurance Company of New York Great American Security Insurance Company Great American Spirit Insurance Company National Interstate Insurance Company 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 Grp Amerisure Insurance Company Amerisure 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>
28	Amica Mut Grp Amica Mutual Insurance Company
2538	Amtrust Gmaci Maiden Grp AmTrust Insurance Company of Kansas, Inc. GMAC Insurance Company Online, Inc. Integon Casualty Insurance Company Integon National Insurance Company Integon Preferred Insurance Company Maiden Reinsurance Company Milwaukee Casualty Insurance Company National General Assurance Company National General Insurance Company New South Insurance Company Security National 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

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

GROUP NO **GROUP NAME**
COMPANY Name

1281 **Bankamerica Corp Grp**
Balboa Insurance Company
Meritplan Insurance Company

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**
AmGUARD Insurance Company
Berkshire Hathaway Homestate Insurance Company
Finial Reinsurance Company
GEICO Advantage Insurance Company
GEICO Casualty Company
GEICO Choice Insurance Company
GEICO General Insurance Company
GEICO Indemnity Company
GEICO Secure Insurance Company
General Star National Insurance Company
Genesis Insurance Company
Government Employees Insurance Company
National Indemnity Company
National Liability & Fire Insurance Company
Oak River Insurance Company
Pennsylvania Insurance Company
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 Grp**
All America Insurance Company
Central Mutual Insurance Company

4743 **Christus Hlth Grp**
Preferred Professional Insurance Company

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

GROUP NO **GROUP NAME**
COMPANY Name

38 **Chubb Inc Grp**
Chubb Indemnity Insurance Company
Chubb National Insurance Company
Executive Risk Specialty Insurance Company
Federal Insurance Company
Great Northern Insurance Company
Pacific Indemnity Company
Vigilant Insurance Company

244 **Cincinnati Fncl CP Grp**
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.

57 **Electric Ins Grp**
Electric Insurance Company

62 **EMC Ins Co**
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 Inc Grp**
Everest National Insurance Company
Everest 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>
158	Fairfax Financial Grp Clearwater Select Insurance Company Crum & Forster Indemnity Company Fairmont Insurance Company Fairmont Premier Insurance Company Fairmont Specialty Insurance Company General Fidelity Insurance Company Hudson Insurance Company North River Insurance Company Odyssey Reinsurance Company Seneca Insurance Company, Inc. TIG Insurance Company United States Fire Insurance Company
7	Federated Mut Grp Federated Mutual Insurance Company Federated Service Insurance Company
349	Florists Mut 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
303	Guideone Ins Grp GuideOne Mutual Insurance Company
3478	Hallmark Financial Services Grp American Hallmark Insurance Company of Texas
517	Hannover Grp HDI-Gerling America Insurance Company

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

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**
Infinity Insurance Company
Infinity Security Insurance Company
Infinity Select Insurance Company
Infinity Standard 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>
4757	Interboro Grp AutoOne Insurance Company
4509	Ironshore Grp Ironshore Indemnity Inc.
281	JM Family Ent Grp Courtesy Insurance Company
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 North Sea 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

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

GROUP NO **GROUP NAME**
COMPANY Name

17 **Life Of The S Corp Grp**
Lyndon Southern Insurance Company

311 **Main Street Amer Grp**
Main Street America Assurance Company
NGM Insurance Company
Old Dominion Insurance Company

411 **Mapfre Ins Grp**
American Commerce Insurance Company
Commerce Insurance Company (The)

785 **Markel Corp Grp**
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**
Aioi Nissay Dowa Insurance Company of America
Mitsui Sumitomo Insurance Company of America
Mitsui Sumitomo Insurance USA Inc.

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

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

GROUP NO **GROUP NAME**
COMPANY Name

140 **Nationwide Corp Grp**
Harleysville Insurance Company
Harleysville Preferred Insurance Company
Harleysville Worcester Insurance Company
National Casualty Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide Assurance Company
Nationwide General Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Scottsdale Indemnity Company
Titan Indemnity Company
Victoria Fire and Casualty Company

510 **Navigators Grp Inc**
Navigators Insurance Company

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

775 **Pharmacists Mut Grp**
Pharmacists Mutual Insurance Company

415 **Plymouth Rock Ins Grp**
Plymouth Rock Assurance 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>
155	Progressive Grp National Continental Insurance Company Progressive Casualty Insurance Company Progressive Direct Insurance Company Progressive Max Insurance Company Progressive Northern Insurance Company Progressive Northwestern Insurance Company Progressive Specialty Insurance Company United Financial Casualty Company
256	Prosight Grp New York Marine and General Insurance Company
458	Protective Life Ins Grp Lyndon Property Insurance Company
382	Providence Grp Providence Mutual Fire Insurance Company
853	Public Service Grp Public Service Insurance Company
4664	Pure Companies Grp Privilege Underwriters Reciprocal Exchange
796	QBE Ins Grp Ltd 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

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

GROUP NO **GROUP NAME**
 COMPANY Name

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

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

3548 **St Paul Travelers Grp**
American Equity Specialty Insurance Company
Automobile Insurance Company of Hartford, Connecticut
Charter Oak Fire Insurance Company
Discover Property & Casualty Insurance Company
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
St. Paul Mercury Insurance Company
St. Paul Protective Insurance Company
Standard Fire Insurance Company
Travco Insurance Company
Travelers Casualty Company (The)
Travelers Casualty Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Casualty and Surety Company (The)
Travelers Casualty and Surety Company of America
Travelers Commercial Casualty Company
Travelers Commercial Insurance Company
Travelers Constitution State Insurance Company
Travelers Excess and Surplus Lines Company
Travelers Home and Marine Insurance Company (The)
Travelers Indemnity Company (The)
Travelers Indemnity Company of America
Travelers Indemnity Company of Connecticut (The)
Travelers Personal Insurance Company
Travelers Personal Security Insurance Company
Travelers Property Casualty Company of America
Travelers Property Casualty Insurance Company
United States Fidelity and Guaranty Company

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
4670	Starr Grp Starr Indemnity & Liability Company
175	State Auto Mut Grp Patrons Mutual Insurance Company of Connecticut State Auto Property & Casualty Insurance Company State Automobile Mutual Insurance Company
176	State Farm IL Grp State Farm Fire & Casualty Company State Farm Mutual Automobile Insurance Company
93	State Natl Grp National Specialty Insurance Company
93	State Natl Grp State National Insurance Company, Inc.
181	Swiss Re Grp North American Elite Insurance Company North American Specialty Insurance Company Washington International Insurance Company Westport Insurance Corporation
4753	TAWA Grp PXRE Reinsurance Company
88	The Hanover Ins Grp Allmerica Financial Benefit Insurance Company Citizens Insurance Company of America Hanover American Insurance Company Hanover Insurance Company (The) Massachusetts Bay Insurance Company NOVA Casualty Company
4254	The Warranty Grp Virginia Surety Company Inc.
3098	Tokio Marine Holdings Inc Grp Philadelphia Indemnity Insurance Company Safety National Casualty Corporation Tokio Marine & Nichido Fire Insurance Company, Ltd. Tokio Marine America 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

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
200	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 Natl Ins Grp Graphic Arts Mutual Insurance Company Republic-Franklin Insurance Company Utica Mutual Insurance Company Utica National Assurance Company
697	Van Ent Grp Old United Casualty Company
203	Virginia Farm Bur Grp Countryway Insurance Company
4765	WBL Grp Fidelity National Insurance Company Fidelity National Property and Casualty 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
1129	White Mountains Grp Atlantic Specialty 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
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.

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

GROUP NO **GROUP NAME**
 COMPANY Name

98 **WR Berkley Corp Grp**
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