



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Annual Ranking of 2010 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		
Tokio Marine Holdings Inc Grp	*(1) 10,115,280	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
State Auto Mut Grp	* 11,654,117	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Cna Ins Grp	*(1) 8,449,596	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Utica Grp	* 12,381,831	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Chubb & Son Inc Grp	* 33,049,070	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Selective Ins	*(1) 7,341,219	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allianz Ins Grp	* 5,636,046	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Quincy Mut Grp	* 5,213,046	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Country Ins & Fin Serv Grp	* 52,817,222	0	0	0	0	0	0	1	0	0	0	1	0	0.019	9
Unitrin Grp	* 38,344,784	0	0	0	0	0	1	0	0	0	0	0	1	0.026	10
Main Street Amer Grp	* 30,137,873	0	0	0	0	0	1	0	0	0	0	0	1	0.033	11
Amica Mut Grp	* 85,254,918	0	0	0	0	0	4	0	0	0	0	0	4	0.047	12
Progressive Grp	* 219,248,992	0	0	0	0	10	2	0	0	0	0	10	2	0.055	13
Travelers Grp	* 217,957,345	1	0	0	0	6	2	0	0	3	0	10	2	0.055	13
Harleysville Grp	* 17,647,554	0	0	0	0	1	0	0	0	0	0	1	0	0.057	15
American Intrnl Grp	* 17,571,044	0	0	0	0	0	1	0	0	0	0	0	1	0.057	15
United Serv Automobile Asn Grp	* 83,029,019	1	0	0	0	2	2	0	0	0	0	3	2	0.060	17
State Farm Grp	* 125,698,713	0	0	0	1	4	1	0	0	2	0	6	2	0.064	18
Plymouth Rock Ins Grp	* 11,746,877	0	0	0	0	0	1	0	0	0	0	0	1	0.085	19
Wr Berkley Corp Grp	*(1) 11,460,070	0	0	0	0	1	0	0	0	0	0	1	0	0.087	20
Nationwide Corp	* 137,225,360	1	0	0	0	6	4	0	0	1	0	8	4	0.087	20
Hartford Fire & Cas Grp	* 137,049,556	1	0	0	0	7	1	2	0	0	1	10	2	0.088	22
Ace Ltd Grp	*(1) 10,095,301	0	0	0	0	1	0	0	0	0	0	1	0	0.099	23
Liberty Mut Grp	* 286,711,592	0	0	0	0	13	14	1	0	2	0	16	14	0.105	24
Metropolitan Grp	* 111,134,749	0	0	0	0	6	6	0	0	0	0	6	6	0.108	25
Allstate Ins Grp	* 295,262,843	1	1	0	0	14	13	0	1	4	0	19	15	0.115	26
American Natl Fncl Grp	* 8,166,573	0	0	0	0	1	0	0	0	0	0	1	0	0.122	27
Tower Grp	*(1) 30,362,621	1	0	0	0	1	1	1	0	0	0	3	1	0.132	28
Electric Insurance Company	7,240,666	0	0	0	0	0	0	0	0	1	0	1	0	0.138	29
Zurich Ins Grp	* 79,443,974	2	0	0	0	6	2	0	0	0	1	8	3	0.138	29
Berkshire Hathaway Grp	* 309,828,008	0	0	0	1	30	10	0	0	2	0	32	11	0.139	31
White Mountains Grp	* 28,809,420	0	0	0	0	2	1	1	0	0	0	3	1	0.139	31
Arbella Ins Grp	* 21,271,986	0	0	0	0	3	0	0	0	0	0	3	0	0.141	33
Qbe Ins Grp	*(1) 13,927,100	1	0	0	0	0	1	0	0	0	0	1	1	0.144	34
American Financial Grp	*(1) 6,723,751	0	0	0	0	1	0	0	0	0	0	1	0	0.149	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			
Argonaut Grp	*(1) 6,673,091	1	0	0	0	0	0	0	0	0	0	0	1	0	0.150	36
New London County Grp	* 6,207,468	1	0	0	0	0	0	0	0	0	0	0	1	0	0.161	37
The Hanover Ins Grp	* 47,393,478	0	0	1	0	4	2	0	1	0	0	0	5	3	0.169	38
Infinity Prop & Cas Ins Grp	* 9,667,000	1	0	0	0	1	0	0	0	0	0	0	2	0	0.207	39
Sentry Ins Grp	* 20,942,998	0	0	0	0	5	0	0	0	0	0	0	5	0	0.239	40
Central Mut Ins Co Grp	* 11,583,512	0	0	0	0	1	2	0	0	0	0	0	1	2	0.259	41
Ameriprise Fin Grp	* 9,982,935	0	0	0	0	2	0	0	0	1	0	0	3	0	0.301	42
American Independent Ins Grp	* 8,435,345	0	0	0	0	2	3	0	0	0	0	0	2	3	0.593	43
TOTALS	2,608,893,943	12	1	1	2	130	75	6	2	16	2	165	82			

* 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)	10,095,301	0	0	0	0	1	0	0	0	0	0	1	0	0.099	23
Allianz Ins Grp	*	5,636,046	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Allstate Ins Grp	*	295,262,843	1	1	0	0	14	13	0	1	4	0	19	15	0.115	26
American Financial Grp	*(1)	6,723,751	0	0	0	0	1	0	0	0	0	0	1	0	0.149	35
American Independent Ins Grp	*	8,435,345	0	0	0	0	2	3	0	0	0	0	2	3	0.593	43
American Intrnl Grp	*	17,571,044	0	0	0	0	0	1	0	0	0	0	0	1	0.057	15
American Natl Fncl Grp	*	8,166,573	0	0	0	0	1	0	0	0	0	0	1	0	0.122	27
Ameriprise Fin Grp	*	9,982,935	0	0	0	0	2	0	0	0	1	0	3	0	0.301	42
Amica Mut Grp	*	85,254,918	0	0	0	0	0	4	0	0	0	0	0	4	0.047	12
Arbella Ins Grp	*	21,271,986	0	0	0	0	3	0	0	0	0	0	3	0	0.141	33
Argonaut Grp	*(1)	6,673,091	1	0	0	0	0	0	0	0	0	0	1	0	0.150	36
Berkshire Hathaway Grp	*	309,828,008	0	0	0	1	30	10	0	0	2	0	32	11	0.139	31
Central Mut Ins Co Grp	*	11,583,512	0	0	0	0	1	2	0	0	0	0	1	2	0.259	41
Chubb & Son Inc Grp	*	33,049,070	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Cna Ins Grp	*(1)	8,449,596	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Country Ins & Fin Serv Grp	*	52,817,222	0	0	0	0	0	0	1	0	0	0	1	0	0.019	9
Electric Insurance Company	*	7,240,666	0	0	0	0	0	0	0	0	1	0	1	0	0.138	29
Harleysville Grp	*	17,647,554	0	0	0	0	1	0	0	0	0	0	1	0	0.057	15
Hartford Fire & Cas Grp	*	137,049,556	1	0	0	0	7	1	2	0	0	1	10	2	0.088	22
Infinity Prop & Cas Ins Grp	*	9,667,000	1	0	0	0	1	0	0	0	0	0	2	0	0.207	39
Liberty Mut Grp	*	286,711,592	0	0	0	0	13	14	1	0	2	0	16	14	0.105	24
Main Street Amer Grp	*	30,137,873	0	0	0	0	0	1	0	0	0	0	0	1	0.033	11
Metropolitan Grp	*	111,134,749	0	0	0	0	6	6	0	0	0	0	6	6	0.108	25
Nationwide Corp	*	137,225,360	1	0	0	0	6	4	0	0	1	0	8	4	0.087	20
New London County Grp	*	6,207,468	1	0	0	0	0	0	0	0	0	0	1	0	0.161	37
Plymouth Rock Ins Grp	*	11,746,877	0	0	0	0	0	1	0	0	0	0	0	1	0.085	19
Progressive Grp	*	219,248,992	0	0	0	0	10	2	0	0	0	0	10	2	0.055	13
Qbe Ins Grp	*(1)	13,927,100	1	0	0	0	0	1	0	0	0	0	1	1	0.144	34
Quincy Mut Grp	*	5,213,046	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Selective Ins	*(1)	7,341,219	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Sentry Ins Grp	*	20,942,998	0	0	0	0	5	0	0	0	0	0	5	0	0.239	40
State Auto Mut Grp	*	11,654,117	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
State Farm Grp	*	125,698,713	0	0	0	1	4	1	0	0	2	0	6	2	0.064	18
The Hanover Ins Grp	*	47,393,478	0	0	1	0	4	2	0	1	0	0	5	3	0.169	38
Tokio Marine Holdings Inc Grp	*(1)	10,115,280	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1

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)	30,362,621	1	0	0	0	1	1	1	0	0	0	3	1	0.132	28
Travelers Grp	*	217,957,345	1	0	0	0	6	2	0	0	3	0	10	2	0.055	13
United Serv Automobile Asn Grp*		83,029,019	1	0	0	0	2	2	0	0	0	0	3	2	0.060	17
Unitrin Grp	*	38,344,784	0	0	0	0	0	1	0	0	0	0	0	1	0.026	10
Utica Grp	*	12,381,831	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
White Mountains Grp	*	28,809,420	0	0	0	0	2	1	1	0	0	0	3	1	0.139	31
Wr Berkley Corp Grp	*(1)	11,460,070	0	0	0	0	1	0	0	0	0	0	1	0	0.087	20
Zurich Ins Grp	*	79,443,974	2	0	0	0	6	2	0	0	0	1	8	3	0.138	29
TOTALS		2,608,893,943	12	1	1	2	130	75	6	2	16	2	165	82		

* 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	
Lumbermens Mut Cas Grp	*	831	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Mapfre Ins Grp	*	986,832	0	0	0	0	0	1	0	0	0	0	0	1	1.013
Markel Corp Grp	*(1)	774,105	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Meadowbrook Ins Grp	*(1)	152,252	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Motorists Mut Grp	*(1)	866,223	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ms & Ad Ins Grp	*(1)	200,029	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Munich Re Grp	*(1)	4,409,901	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Navigators Grp	*(1)	329,644	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Nksj Holdings Inc Grp	*(1)	132,794	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ohio Mut Grp	*(1)	370,182	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Old Republic Grp	*(1)	775,890	0	0	0	0	1	1	0	0	0	0	1	1	2.578
Penn Miller Grp	*(1)	491,050	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Lumbermens Mutual	(1)	621,628	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pgc Holding Corp Grp	*	100,838	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut Grp	*(1)	300,499	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pure Companies Grp	*	393,139	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Rli Ins Grp	*(1)	502,743	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sparta Grp	*(1)	360,703	0	0	0	0	0	0	0	0	0	0	0	0	0.000
State Natl Grp	*(1)	906,928	0	0	0	0	0	1	0	0	0	0	0	1	1.103
Swiss Re Grp	*(1)	59,881	0	0	0	0	0	0	0	0	0	0	0	0	0.000
T.H.E. Insurance Company	(1)	130,787	0	0	0	0	0	0	0	0	0	0	0	0	0.000
The Warranty Grp	*(1)	209	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Union Labor Grp	*(1)	846,277	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western Service Contract Grp	*	440	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western World Grp	*(1)	628,952	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Xl Amer Grp	*(1)	344,049	0	0	0	0	0	0	0	0	0	0	0	0	0.000
TOTALS		46,465,705	0	0	0	0	4	3	0	0	0	0	4	3	

* 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 Grp ACE American Insurance Company ACE Fire Underwriters 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 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 Northbrook Indemnity Company

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
4636	Alterra Capital Holdings Grp Alterra America Insurance Company Alterra Reinsurance USA Inc.
574	Amerco Corp 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 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 Fin 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 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 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 Mosaic 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 Grp Balboa Insurance Company Meritplan Insurance Company

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

<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
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 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 California Casualty Indemnity Exchange
1278	California St Auto Grp Western United Insurance Company
262	Canal Grp Canal Insurance Company
36	Central Mut Ins Co Grp All America Insurance Company Central Mutual Insurance Company
38	Chubb & Son 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 Grp Cincinnati Casualty Company Cincinnati Insurance Company
41	Citigroup Grp 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
50	Country Ins & Fin Serv 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 Employers Mutual Casualty Company
4725	Enstar Grp Providence Washington Insurance Company York Insurance Company
<u>GROUP NO</u>	<u>GROUP NAME</u> <u>COMPANY Name</u>
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
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

670 Fidelity Natl Fin Grp
Fidelity National Insurance Company
Fidelity National Property and Casualty 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

1331 Glencoe Us Holdings Inc
Stonington Insurance Company

920 Global Ind Grp
Diamond State Insurance Company
United National Specialty Insurance Company

79 Gmac Ins Holding Grp
MIC Property and Casualty Insurance Corporation
Motors Insurance Corporation

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

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

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

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 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
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.
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)
542	Indiana Farm Bureau Grp Countryway Insurance Company
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>
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
111	Liberty Mut Grp 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 South Corp Grp 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>
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 American Hardware Mutual Insurance Company
4715	Ms & Ad Ins Grp Mitsui Sumitomo Insurance Company of America
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 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 Navigators 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>
787	New London County Grp Casco Indemnity Company 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 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
125	Penn Miller Grp Penn Millers Insurance 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
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
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
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 Catlin Indemnity 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
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
4702	Sparta Grp SPARTA Insurance Company SPARTA Specialty Insurance 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

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>
176	State Farm Grp State Farm Fire & Casualty Company State Farm Mutual Automobile Insurance Company
93	State Natl Grp National Specialty Insurance Company State National Insurance Company, Inc.
181	Swiss Re Grp North American Elite Insurance Company North American Specialty Insurance Company Washington International Insurance Company Westport Insurance Corporation
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 Tokio Marine & Nichido Fire Insurance Company, Ltd.
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

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

GROUP NO GROUP NAME
COMPANY Name

3548 **Travelers Grp**
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

781 **Union Labor Grp**
ULLICO Casualty Company

200 **United Serv 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
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

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>
201	Utica Grp Graphic Arts Mutual Insurance Company Republic-Franklin Insurance Company Utica Mutual Insurance Company
697	Van Ent Grp Old United Casualty 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 AutoOne Insurance Company Camden Fire Insurance Association Employers Fire Insurance Company Essentia Insurance Company Esurance Insurance Company Esurance Property & Casualty Insurance Company Houston General Insurance Company Northern Assurance Company of America OneBeacon America Insurance Company OneBeacon Insurance Company OneBeacon Midwest Insurance Company Pennsylvania General Insurance Company
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
1285	Xl Amer Grp Greenwich Insurance Company XL Insurance America, Inc.

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

GROUP NO **GROUP NAME**
COMPANY Name

1285 **Xl Amer Grp**
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 & 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