

New York State Insurance Department

2008
Annual Ranking
of
Automobile
Insurance Complaints



David A. Paterson
Governor

Eric R. Dinallo
Superintendent

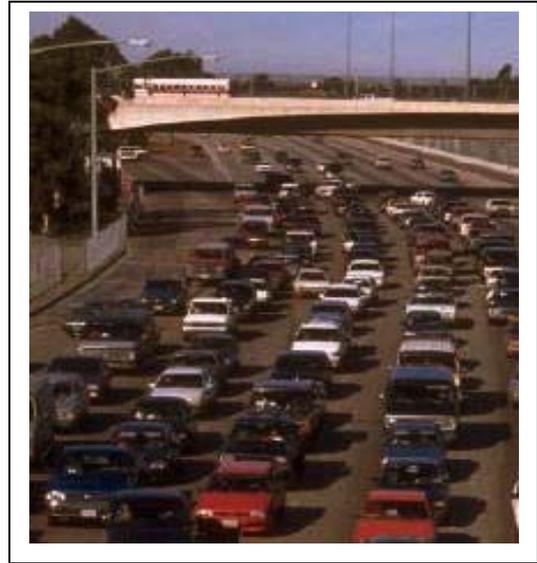
The Annual Ranking of Automobile Insurance Complaints

This *Annual Ranking of Automobile Insurance Complaints* offers consumers a convenient tool to help select the auto insurer that best meets their needs. Consumers can use this ranking to evaluate the performance of their insurance company, or check another company they may be considering.

The information contained in this ranking is based on data from 2006 and 2007. It ranks 40 automobile insurance companies, or groups of insurance companies, doing business in New York State.

How the Ranking Works

Insurers are ranked based on a *complaint ratio*. This ratio is determined by the number of complaints upheld against companies as a percentage of their total private passenger auto insurance business. The complaint ratio is calculated using an average of two years' premium data. This compensates for the fact that some complaints closed in any given year are begun in the previous year.



Insurers with the fewest upheld complaints per million dollars of premiums appear at the top of the list. Those with the highest complaint ratios are ranked at the bottom.

Consumer Complaints & the Average Ranking

Typical consumer complaints involve monetary disputes, such as the value of a total loss. Other common complaints involve insurance companies that do not renew policies. In 2007, the average complaint ratio for insurers was 0.10 per \$1 million in premiums. That means there was approximately one upheld complaint for every \$9.8 million in premiums paid to insurance companies.

Other Resources to Consider

While the insurer's ranking is important, it is only one aspect consumers should weigh when considering an insurance company. For example:

- Talk to friends, neighbors, co-workers and relatives about their experiences.
- Check the Insurance Department's website, which contains the Department's *Annual Consumer Guide to Automobile Insurance* and other valuable consumer information.
- After looking at the Department's website, search the Internet for other ideas.

New York State Insurance Department website – www.ins.state.ny.us

What the Ranking Does & Does Not Contain

Consumers using the auto insurance ranking should keep in mind the following:

- Private passenger insurance is the only type of insurance evaluated here.
- The ranking includes those complaints referred by consumers to the Insurance Department. It also includes No-Fault arbitration complaints that are ruled in favor of the consumer and are not appealed or paid by the insurance company within 30 days. It *does not* consider consumer complaints directed only to insurance companies.
- Upheld complaints occur when the Insurance Department agrees with a consumer that an auto insurer made an inappropriate decision.
- Information from previous years is presented in the tables here, so consumers can see whether a company's performance has improved or declined.
- All companies, or groups, with at least \$10 million in average premiums in 2006-07 are included in the ranking. Insurers with less than \$10 million in premiums are included only if they had 10 or more complaints upheld against them.

How to File a Complaint

Consumers with questions or complaints about their insurance coverage should first contact their insurance company to resolve the problem. The Insurance Department is always available to help consumers in the event they cannot resolve a problem with their insurance company. Complaints may be filed online or by contacting the Insurance Department by phone or mail:

New York State Insurance Department

Albany Office: One Commerce Plaza
Albany, NY 12257
Toll-free: 800-342-3736

Buffalo Office: Walter Mahoney Bldg.
65 Court St.
Buffalo, NY 14202
Tel.: 716-847-7620
Toll-free: 800-342-3736

Mineola Office: 163 Mineola Blvd.
Mineola, NY 11501
Tel.: 516-248-5886
Toll-free: 800-342-3736

New York City Office: 25 Beaver St.
New York, NY 10004
Tel.: 212-480-6400
Toll-free: 800-342-3736

Insurance Department website: www.ins.state.ny.us

2007 Auto Complaint Ratios

Private Passenger Auto Insurance Complaints per Million Dollars of Premiums Written in New York State

			I	II	III	IV	V
Rank	Companies or Groups with 10 or More Complaints or \$10,000,000 in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2006 and 2007 PP-Auto Premiums Written Directly in NYS (In Millions)
1	MERCURY GENERAL GRP MERCURY CASUALTY COMPANY	0.00	0	14	16	30	32.278
2	AMERICAN EXPRESS GRP AMEX ASSURANCE COMPANY IDS PROPERTY CASUALTY INSURANCE COMPANY	0.00	0	4	6	10	22.893
3	EVEREADY INS CO	0.00	0	5	14	19	14.045
4	ELECTRIC INS GRP ELECTRIC INS CO	0.00	0	3	6	9	13.653
5	AMICA MUTUAL GRP AMICA MUTUAL INS CO	0.01	1	3	5	9	91.937
6	PREFERRED MUTUAL INS CO	0.02	1	15	18	34	52.567
7	UNITED SERVICES AUTOMOBILE ASN GRP GARRISON PROPERTY & CASUALTY INS. CO. UNITED SERVICES AUTOMOBILE ASN USAA CAS INS CO USAA GENERAL INDEMNITY CO	0.03	5	17	24	46	184.971
8	CHUBB & SON INC CHUBB INDEMNITY INS CO FEDERAL INS CO GREAT NORTHERN INS CO PACIFIC INDEMNITY CO VIGILANT INS CO	0.03	3	4	7	14	89.075

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9	UTICA NATIONAL INS GROUP GRAPHIC ARTS MUTUAL INS CO REPUBLIC-FRANKLIN INS CO UTICA MUTUAL INS CO UTICA NATIONAL INS CO OF TX UTICA NATL ASSUR CO	0.03	1	8	20	29	32.173
10	STATE FARM IL STATE FARM FIRE AND CAS CO STATE FARM MUTUAL AUTOMOBILE INS CO	0.04	43	136	230	409	1000.716
11	CENTRAL SERVICES GRP A. CENTRAL INSURANCE COMPANY NEW YORK CENTRAL MUTUAL FIRE INS CO	0.04	11	52	110	173	272.652
12	MAIN STREET AMERICA GRP MAIN STREET AMERICA ASSURANCE CO NATIONAL GRANGE MUTUAL INS CO	0.04	3	11	19	33	68.913
13	PROGRESSIVE INS. GROUP NATIONAL CONTINENTAL INS CO PROGRESSIVE CAS INS CO PROGRESSIVE HALCYON INS CO PROGRESSIVE HOME INSURANCE COMPANY PROGRESSIVE MAX INSURANCE COMPANY PROGRESSIVE NORTHEASTERN INS CO PROGRESSIVE NORTHERN INS. CO. PROGRESSIVE NORTHWESTERN INSURANCE CO. PROGRESSIVE PREFERRED INS CO PROGRESSIVE SPECIALTY INS CO UNITED FINANCIAL CASUALTY INS CO	0.05	36	106	276	418	790.886

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14	LIBERTY MUTUAL GRP FIRST LIBERTY INS CORP LIBERTY INS CORP LIBERTY MUTUAL FIRE INS CO PEERLESS INS CO	0.05	26	152	203	381	511.589
15	KINGSWAY GRP LINCOLN GENERAL INSURANCE COMPANY	0.05	2	12	31	45	43.296
16	RESPONSE INS GROUP RESPONSE INS CO RESPONSE WORLDWIDE DIRECT AUTO INS CO RESPONSE WORLDWIDE INS CO WARNER INS CO	0.05	2	13	37	52	38.756
17	NATIONWIDE GROUP NATIONWIDE ASSURANCE CO NATIONWIDE GENERAL INS CO NATIONWIDE INSURANCE COMPANY OF AMERICA NATIONWIDE MUTUAL FIRE INS CO NATIONWIDE MUTUAL INS CO NATIONWIDE PROPERTY & CAS INS CO TITAN INDEMNITY COMPANY VICTORIA FIRE & CASUALTY CO VICTORIA SELECT INS. CO.	0.06	17	37	80	134	294.111
18	AMERICAN MODERN INS GRP AMERICAN FAMILY HOME INS CO AMERICAN MODERN HOME INS CO	0.06	1	0	4	5	17.034

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19	ST PAUL TRAVELERS GRP AUTOMOBILE INS CO OF HARTFORD CT CHARTER OAK FIRE INS CO FARMINGTON CASUALTY CO PHOENIX INSURANCE CO STANDARD FIRE INS CO TRAVCO INSURANCE CO. TRAVELERS CAS CO OF CONN TRAVELERS COMMERCIAL INS CO TRAVELERS HOME AND MARINE INSURANCE CO. TRAVELERS INDEMNITY CO TRAVELERS INDEMNITY CO OF AMERICA TRAVELERS INDEMNITY CO. OF CT TRAVELERS PROP CAS CO OF AM TRAVELERS PROP CAS INS CO	0.07	37	83	204	324	557.701
20	UNITRIN GRP KEMPER INDEPENDENCE INSURANCE COMPANY UNITRIN ADVANTAGE INS CO UNITRIN AUTO & HOME INS CO UNITRIN DIRECT INSURANCE COMPANY UNITRIN DIRECT P & C CO UNITRIN PREFERRED INS CO	0.07	10	14	28	52	135.154
21	ERIE INS GRP ERIE INS CO ERIE INS CO OF NY	0.07	4	7	10	21	60.998

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22	BERKSHIRE-HATHAWAY GEICO CASUALTY CO GEICO GENERAL INS CO GEICO INDEMNITY CO GOVERNMENT EMPLOYEES INS CO	0.08	177	327	678	1182	2114.174
23	ALLSTATE INS. GROUP ALLSTATE INDEMNITY CO ALLSTATE INS CO ALLSTATE PROPERTY AND CASUALTY INS. CO. DEERBROOK INS. CO. ENCOMPASS HOME AND AUTO INSURANCE CO ENCOMPASS INDEMNITY CO ENCOMPASS INDEPENDENT INSURANCE COMPANY ENCOMPASS INSURANCE CO OF AMERICA ENCOMPASS PROPERTY AND CASUALTY CO	0.08	142	330	485	957	1846.029
24	HARTFORD F & C GROUP HARTFORD ACCIDENT & INDEMNITY CO HARTFORD CASUALTY INS CO HARTFORD FIRE INS CO HARTFORD INS CO OF THE MIDWEST HARTFORD INSURANCE COMPANY OF ILLINOIS HARTFORD UNDERWRITERS INS CO PROPERTY AND CASUALTY INS. CO. OF HARTFORD SENTINEL INSURANCE COMPANY TRUMBULL INSURANCE COMPANY TWIN CITY FIRE INS CO	0.08	19	26	71	116	230.418

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25	HANOVER INS GROUP ALLMERICA FINANCIAL ALLIANCE INS. CO. CITIZENS INS CO OF AMERICA HANOVER INS CO MASSACHUSETTS BAY INS CO	0.08	7	7	32	46	86.605
26	METROPOLITAN GROUP ECONOMY PREMIER ASSURANCE COMPANY METROPOLITAN CASUALTY INS CO METROPOLITAN GENERAL INS CO METROPOLITAN GROUP PROPERTY AND CASUALTY INS CO METROPOLITAN PROPERTY & CASUALTY INS CO	0.09	23	22	60	105	257.963
27	AMERICAN NATIONAL FINANCIAL GRP FARM FAMILY CASUALTY INS CO	0.10	3	2	9	14	31.416
28	ALLIANZ INS. GROUP AMERICAN AUTOMOBILE INS CO ASSOCIATED INDEMNITY CORP FIREMAN'S FUND INS CO FIREMAN'S FUND INS CO OF WI NATIONAL SURETY CORP	0.10	2	1	2	5	20.460
29	GMAC INS HOLDING CIM INS CORP INTEGON CASUALTY INS CO INTEGON NATIONAL INS CO INTEGON PREFERRED INS CO MIC PROPERTY & CASUALTY INS CORP MOTORS INS CORP NATIONAL GENERAL ASSURANCE CO NATIONAL GENERAL INS CO NEW SOUTH INS CO	0.11	12	13	39	64	114.235

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30	ZURICH INS GROUP ASSURANCE COMPANY OF AMERICA FARMERS NEW CENTURY INS CO FOREMOST INS CO FOREMOST PROPERTY & CASUALTY INS CO MARYLAND CASUALTY CO NORTHERN INS CO OF NY TRUCK INS EXCHANGE VALIANT INS CO	0.11	5	7	11	23	46.442
31	HANNOVER RE GROUP CLARENDON NATIONAL INS CO PRAETORIAN INSURANCE COMPANY REDLAND INSURANCE COMPANY	0.21	5	15	31	51	24.162
32	STATE-WIDE INS CO	0.26	9	19	21	49	35.252
33	WHITE MOUNTAINS GRP AUTO ONE INS CO AUTOONE SELECT INSURANCE COMPANY EMPLOYERS FIRE INS CO ESURANCE INS CO HOMELAND INS CO OF NY NORTHERN ASSURANCE CO OF AMERICA ONEBEACON AMERICA INS CO ONEBEACON INS CO PENNSYLVANIA GENERAL INS CO	0.31	68	86	226	380	222.581
34	COUNTRYWIDE INS CO	0.35	22	56	115	193	62.995

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35	SAFECO INS GRP FIRST NATIONAL INSURANCE COMPANY OF AMERICA SAFECO INS CO OF AMERICA SAFECO INS CO OF INDIANA SAFECO NATIONAL INS CO	0.39	12	3	25	40	31.043
36	AMERICAN INTL GROUP AIG CENTENNIAL INS CO AIG INDEMNITY INS CO AIG NATIONAL INS CO AIG PREFERRED INS CO AIG PREMIER INS CO AIU INS CO AMERICAN HOME ASR CO AMERICAN INTERNATIONAL INS CO BIRMINGHAM FIRE INS CO OF PA COMMERCE & INDUSTRY INS CO GRANITE STATE INS CO ILLINOIS NATIONAL INS CO INS CO OF THE STATE OF PA LANDMARK INS CO NATIONAL UNION FIRE INS CO OF PITTSB NEW HAMPSHIRE INDEMNITY CO INC NEW HAMPSHIRE INS CO	0.50	114	59	169	342	227.704
37	TRI-STATE CONSUMER INS CO	0.70	13	11	41	65	18.575
38	INTERBORO MUTUAL INDEMNITY INS CO	0.79	8	3	17	28	10.136

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39	INFINITY PROP & CAS INS GRP INFINITY AUTO INSURANCE COMPANY INFINITY CASUALTY INSURANCE COMPANY INFINITY INSURANCE COMPANY INFINITY SAFEGUARD INSURANCE COMPANY INFINITY SECURITY INSURANCE COMPANY INFINITY SELECT INSURANCE CO. INFINITY SPECIALTY INSURANCE COMPANY INFINITY STANDARD INSURANCE COMPANY INFINITY ASSURANCE INSURANCE COMPANY	1.97	12	5	11	28	6.095
40	LONG ISLAND INSURANCE COMPANY	11.15	78	5	31	114	6.993
	Subtotal (Including only companies in the ranking)	0.10	934	1693	3422	6049	9718.676
	Grand Total	0.1	993	1745	3563	6301	9811.621

Frequently Asked Questions

Each year, the Insurance Department closes thousands of complaints against auto insurers. Some are upheld, while others are not. Upheld complaints are counted against a company and measured in relation to the premiums that the company writes. A complaint ratio is determined by dividing the number of total upheld complaints against a company by the company's average annual premium written over a two-year period.

Why not just list the total complaints for each company?

Insurance companies that write a large amount of business typically generate a larger number of complaints than smaller companies. Complaint ratios allow consumers to compare easily small companies with large companies, by looking at complaints as a percentage of premiums written.

How many total auto complaints does the Insurance Department close?

In 2007, the Department's Consumer Services Bureau received a total of 6,301 private passenger auto insurance complaints. The Department also handles commercial auto complaints, which are not included in determining complaint ratios.

Why are only "upheld" complaints included in the ratio?

A complaint is counted against a company only if the company was found to be at fault in a disputed matter by the Insurance Department. The company is not penalized if it acted in a legally responsible manner. However, the total number of complaints is published for informational purposes.

I complained directly to my insurer. Is that counted?

No. Only complaints closed by the Insurance Department are counted. Consumers are encouraged to try to settle their differences directly with their insurers. If that doesn't work, they should contact the Insurance Department to file a complaint. The Insurance Department accepts complaints through its Web site, www.ins.state.ny.us, or by calling toll-free at 800-342-3736, or 212-480-6400 (New York City).

What are the most common complaints?

Complaints about monetary settlements are the most common, followed by complaints about policy terminations. The Department also receives complaints about the promptness of insurance payments.

How much should I depend on this ranking?

It is one of several tools you should use. Certainly price is another key factor. Also, consider the recommendations of your friends, neighbors, co-workers and relatives. They can be excellent sources of information.

What is a “question of fact” complaint?

A question of fact arises when a consumer and an insurer cannot agree on the facts of a case. For example, a driver is involved in an accident with an insurer’s policyholder and there are no witnesses. The driver says he did not run a red light, while the insurer, based on its policyholder’s statement, insists that he did. Since the examiner handling the complaint was not at the scene of the accident and there were no witnesses, the complaint is generally closed as a “question of fact” dispute and does not count against an insurer.

Where can I get pricing information?

Representative premiums of some of New York’s leading auto insurers are included in our annual Consumer Guide to Automobile Insurance available free of charge by calling the Department’s toll-free telephone number, 800-342-3736. The Guide may be found on the Department’s website, www.ins.state.ny.us. The website also contains an interactive feature that allows consumers to view and easily compare sample premiums.

Are companies at the bottom of the list considered poor performers?

Not necessarily. Because the ranking includes virtually all auto insurers in the State, some must be at the bottom of each year’s list even if every company is performing well. Companies often improve over time. Since ratios are used in the rankings, only one or two additional upheld complaints per year can have a significant impact, particularly when a company’s auto insurance business is substantially smaller than other insurers.

Notes:

Each group name in the tables above is followed by the names of all member companies contributing to the group's total premiums. If only one company accounts for all the premium volume, the group name is not listed.

Insurance companies or groups with identical complaint ratios are ranked by the size of premiums. The company with the most premiums is ranked first.

Complaints not upheld by the Insurance Department or withdrawn by the consumer are not included in the ratio.

Limited Assignment Distribution

Under the rules of the New York Automobile Insurance Plan, (the State’s residual market mechanism, also know as the Assigned Risk Plan), the Limited Assignment Distribution (LAD) program encourages, and in some cases requires, certain insurers, called “buy-out” companies, to pay service fees to other insurers, called servicing carriers, to assume their Assigned Risk business.

In the ranking, Assigned premium and associated fees have been added to the premiums of these LAD servicing carriers and subtracted from the premiums of buy-out companies.

Index of Private Passenger Auto Insurance Companies			
With Group Affiliation & Ranking			
Company	Group	2007 Rank	2006 Rank
A. Central Insurance Company	Central Services Grp	11	13
AIG Centennial Ins Co	American Intl Group	36	42
AIG Indemnity Ins Co	American Intl Group	36	42
AIG National Ins Co	American Intl Group	36	42
AIG Preferred Ins Co	American Intl Group	36	42
AIG Premier Ins Co	American Intl Group	36	42
AIU Ins Co	American Intl Group	36	42
Allmerica Financial Alliance Ins. Co.	Hanover Ins Group	25	29
Allstate Indemnity Co	Allstate Ins. Group	23	30
Allstate Ins Co	Allstate Ins. Group	23	30
Allstate Property And Casualty Ins. Co.	Allstate Ins. Group	23	30
American Automobile Ins Co	Allianz Ins. Group	28	23
American Family Home Ins Co	American Modern Ins Grp	18	1
American Home Asr Co	American Intl Group	36	42
American International Ins Co	American Intl Group	36	42
American Modern Home Ins Co	American Modern Ins Grp	18	1
Amex Assurance Company	American Express Grp	2	9
Amica Mutual Ins Co	Amica Mutual Grp	5	5
Associated Indemnity Corp	Allianz Ins. Group	28	23
Assurance Company Of America	Zurich Ins Group	30	15
Auto One Ins Co	White Mountains Grp	33	34
Automobile Ins Co Of Hartford Ct	St Paul Travelers Grp	19	25
Autoone Select Insurance Company	White Mountains Grp	33	34
Birmingham Fire Ins Co Of Pa	American Intl Group	36	42
Charter Oak Fire Ins Co	St Paul Travelers Grp	19	25
Chubb Indemnity Ins Co	Chubb & Son Inc	8	4
Cim Ins Corp	GMAC Ins Holding	29	22
Citizens Ins Co Of America	Hanover Ins Group	25	29
Clarendon National Ins Co	Hannover RE Group	31	36
Commerce & Industry Ins Co	American Intl Group	36	42
Countrywide Ins Co	Countrywide Ins Co	34	11
Deerbrook Ins. Co.	Allstate Ins. Group	23	30
Economy Premier Assurance Company	Metropolitan Group	26	10
Electric Ins Co	Electric Ins Grp	4	3
Employers Fire Ins Co	White Mountains Grp	33	34
Encompass Home And Auto Insurance Co	Allstate Ins. Group	23	26
Encompass Indemnity Co	Allstate Ins. Group	23	30
Encompass Independent Insurance Company	Allstate Ins. Group	23	26
Encompass Insurance Co Of America	Allstate Ins. Group	23	26
Encompass Property And Casualty Co	Allstate Ins. Group	23	26
Erie Ins Co	Erie Ins Grp	21	6
Erie Ins Co Of NY	Erie Ins Grp	21	6
Esurance Ins Co	White Mountains Grp	33	34
Eveready Ins Co	Eveready Ins Co	3	28
Farm Family Casualty Ins Co	American National Financial Grp	27	35
Farmers New Century Ins Co	Zurich Ins Group	30	15

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Company	Group	2007 Rank	2006 Rank
Farmington Casualty Co	St Paul Travelers Grp	19	25
Federal Ins Co	Chubb & Son Inc	8	4
Fireman's Fund Ins Co	Allianz Ins. Group	28	23
Fireman's Fund Ins Co Of WI	Allianz Ins. Group	28	23
First Liberty Ins Corp	Liberty Mutual Grp	14	19
First National Insurance Company Of America	Safeco Ins Grp	35	37
Foremost Ins Co	Zurich Ins Group	30	15
Foremost Property & Casualty Ins Co	Zurich Ins Group	30	15
Garrison Property & Casualty Ins. Co.	United Services Automobile Asn Grp	7	7
Geico Casualty Co	Berkshire-Hathaway	22	24
Geico General Ins Co	Berkshire-Hathaway	22	24
Geico Indemnity Co	Berkshire-Hathaway	22	24
Government Employees Ins Co	Berkshire-Hathaway	22	24
Granite State Ins Co	American Intl Group	36	42
Graphic Arts Mutual Ins Co	Utica National Ins Group	9	20
Great Northern Ins Co	Chubb & Son Inc	8	4
Hanover Ins Co	Hanover Ins Group	25	29
Hartford Accident & Indemnity Co	Hartford F & C Group	24	32
Hartford Casualty Ins Co	Hartford F & C Group	24	32
Hartford Fire Ins Co	Hartford F & C Group	24	32
Hartford Ins Co Of The Midwest	Hartford F & C Group	24	32
Hartford Insurance Company Of Illinois	Hartford F & C Group	24	32
Hartford Underwriters Ins Co	Hartford F & C Group	24	32
Homeland Ins Co Of NY	White Mountains Grp	33	34
IDS Property Casualty Insurance Company	American Express Grp	2	9
Illinois National Ins Co	American Intl Group	36	42
Infinity Assurance Insurance Company	Infinity Prop & Cas Ins Grp	39	N/A
Infinity Auto Insurance Company	Infinity Prop & Cas Ins Grp	39	N/A
Infinity Casualty Insurance Company	Infinity Prop & Cas Ins Grp	39	N/A
Infinity Insurance Company	Infinity Prop & Cas Ins Grp	39	43
Infinity Safeguard Insurance Company	Infinity Prop & Cas Ins Grp	39	N/A
Infinity Security Insurance Company	Infinity Prop & Cas Ins Grp	39	N/A
Infinity Select Insurance Co.	Infinity Prop & Cas Ins Grp	39	43
Infinity Specialty Insurance Company	Infinity Prop & Cas Ins Grp	39	N/A
Infinity Standard Insurance Company	Infinity Prop & Cas Ins Grp	39	N/A
Ins Co Of The State Of PA	American Intl Group	36	42
Integon Casualty Ins Co	GMAC Ins Holding	29	22
Integon National Ins Co	GMAC Ins Holding	29	22
Integon Preferred Ins Co	GMAC Ins Holding	29	22
Interboro Ins Co	Interboro Ins Co	38	31
Kemper Independence Insurance Company	Unitrin Grp	20	14
Landmark Ins Co	American Intl Group	36	42
Liberty Ins Corp	Liberty Mutual Grp	14	19
Liberty Mutual Fire Ins Co	Liberty Mutual Grp	14	19
Lincoln General Insurance Company	Kingsway Grp	15	40
Long Island Insurance Company	Long Island Insurance Company	40	44
Main Street America Assurance Co	Main Street America Grp	12	27
Maryland Casualty Co	Zurich Ins Group	30	15

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Massachusetts Bay Ins Co	Hanover Ins Group	25	29
Mercury Casualty Company	Mercury General Grp	1	39
Metropolitan Casualty Ins Co	Metropolitan Group	26	10
Metropolitan General Ins Co	Metropolitan Group	26	10
Metropolitan Group Property And Casualty Ins Co	Metropolitan Group	26	10
Metropolitan Property & Casualty Ins Co	Metropolitan Group	26	10
MIC Property & Casualty Ins Corp	GMAC Ins Holding	29	22
Motors Ins Corp	GMAC Ins Holding	29	22
National Continental Ins Co	Progressive Ins. Group	13	18
National General Assurance Co	GMAC Ins Holding	29	22
National General Ins Co	GMAC Ins Holding	29	22
National Grange Mutual Ins Co	Main Street America Grp	12	27
National Surety Corp	Allianz Ins. Group	28	23
National Union Fire Ins Co Of Pittsb	American Intl Group	36	42
Nationwide Assurance Co	Nationwide Group	17	21
Nationwide General Ins Co	Nationwide Group	17	21
Nationwide Insurance Company Of America	Nationwide Group	17	21
Nationwide Mutual Fire Ins Co	Nationwide Group	17	21
Nationwide Mutual Ins Co	Nationwide Group	17	21
Nationwide Property & Cas Ins Co	Nationwide Group	17	21
New Hampshire Indemnity Co Inc	American Intl Group	36	42
New Hampshire Ins Co	American Intl Group	36	42
New South Ins Co	GMAC Ins Holding	29	22
New York Central Mutual Fire Ins Co	Central Services Grp	11	13
Northern Assurance Co Of America	White Mountains Grp	33	N/A
Northern Ins Co Of NY	Zurich Ins Group	30	15
Onebeacon America Ins Co	White Mountains Grp	33	34
Onebeacon Ins Co	White Mountains Grp	33	34
Pacific Indemnity Co	Chubb & Son Inc	8	4
Peerless Ins Co	Liberty Mutual Grp	14	19
Pennsylvania General Ins Co	White Mountains Grp	33	34
Phoenix Insurance Co	St Paul Travelers Grp	19	25
Praetorian Insurance Co.	Hannover RE Group	31	36
Preferred Mutual Ins Co	Preferred Mutual Ins Co	6	8
Progressive Cas Ins Co	Progressive Ins. Group	13	18
Progressive Halcyon Ins Co	Progressive Ins. Group	13	18
Progressive Home Insurance Company	Progressive Ins. Group	13	18
Progressive Max Insurance Company	Progressive Ins. Group	13	18
Progressive Northeastern Ins Co	Progressive Ins. Group	13	18
Progressive Northern Ins. Co.	Progressive Ins. Group	13	18
Progressive Northwestern Insurance Co.	Progressive Ins. Group	13	18
Progressive Preferred Ins Co	Progressive Ins. Group	13	18
Progressive Specialty Ins Co	Progressive Ins. Group	13	18
Property And Casualty Ins. Co. Of Hartford	Hartford F & C Group	24	32
Redland Insurance Company	Hannover RE Group	31	36

Index of Private Passenger Auto Insurance Companies			
With Group Affiliation & Ranking			
Company	Group	2007 Rank	2006 Rank
Republic-Franklin Ins Co	Utica National Ins Group	9	20
Response Ins Co	Response Ins Group	16	16
Response Worldwide Direct Auto Ins Co	Response Ins Group	16	16
Response Worldwide Ins Co	Response Ins Group	16	16
Safeco Ins Co Of America	Safeco Ins Grp	35	37
Safeco Ins Co Of Indiana	Safeco Ins Grp	35	37
Safeco National Ins Co	Safeco Ins Grp	35	37
Sentinel Insurance Company	Hartford F & C Group	24	32
Standard Fire Ins Co	St Paul Travelers Grp	19	25
State Farm Fire And Cas Co	State Farm II	10	17
State Farm Mutual Automobile Ins Co	State Farm II	10	17
State-Wide Ins Co	State-Wide Ins Co	32	33
Titan Indemnity Company	Nationwide Group	17	21
Travco Insurance Co.	St Paul Travelers Grp	19	25
Travelers Cas Co Of Conn	St Paul Travelers Grp	19	25
Travelers Commercial Ins Co	St Paul Travelers Grp	19	25
Travelers Home and Marine Insurance Co.	St Paul Travelers Grp	19	25
Travelers Indemnity Co	St Paul Travelers Grp	19	25
Travelers Indemnity Co Of America	St Paul Travelers Grp	19	25
Travelers Indemnity Co. Of Ct	St Paul Travelers Grp	19	25
Travelers Prop Cas Co Of Am	St Paul Travelers Grp	19	25
Travelers Prop Cas Ins Co	St Paul Travelers Grp	19	25
Tri-State Consumer Ins Co	Tri-State Consumer Ins Co	37	41
Truck Ins Exchange	Zurich Ins Group	30	N/A
Trumbull Insurance Company	Hartford F & C Group	24	32
Twin City Fire Ins Co	Hartford F & C Group	24	32
United Financial Casualty Ins Co	Progressive Ins. Group	13	18
United Services Automobile Asn	United Services Automobile Asn Grp	7	7
Unitrin Advantage Ins Co	Unitrin Grp	20	14
Unitrin Auto & Home Ins Co	Unitrin Grp	20	14
Unitrin Direct Insurance Company	Unitrin Grp	20	14
Unitrin Direct P & C Co	Unitrin Grp	20	14
Unitrin Preferred Ins Co	Unitrin Grp	20	14
USAA Cas Ins Co	United Services Automobile Asn Grp	7	7
USAA General Indemnity Co	United Services Automobile Asn Grp	7	7
Utica Mutual Ins Co	Utica National Ins Group	9	20
Utica National Ins Co Of TX	Utica National Ins Group	9	20
Utica Natl Assur Co	Utica National Ins Group	9	20
Valiant Ins Co	Zurich Ins Group	30	15
Victoria Fire & Casualty Co	Nationwide Group	17	21
Victoria National Ins. Co.	Nationwide Group	17	21
Victoria Select Ins. Co.	Nationwide Group	17	21
Vigilant Ins Co	Chubb & Son Inc	8	4
Warner Ins Co	Response Ins Group	16	16