

New York State Department of Financial Services

2011  
Annual Ranking  
of  
Automobile  
Insurance Complaints

(Amended 12/1/11)



**Andrew M. Cuomo**  
*Governor*

**Benjamin M. Lawsky**  
*Superintendent*

# The Annual Ranking of Automobile Insurance Complaints

This *Annual Ranking of Automobile Insurance Complaints* offers consumers a convenient tool to help them 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 in this report ranks the 179 automobile insurance companies doing business in New York State.

This report ranks individual companies only. It does not rank the corporate groups of which these companies may be members.

## 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 report reflects data for the years 2010 and 2009. Using data from two years helps compensate 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.***

Typical consumer complaints involve such issues as delays in the payment of no-fault claims and insurers which do not renew policies.

## Other Resources to Consider

While an 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 Department of Financial Service'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.

***Department of Financial Services website – [www.dfs.ny.gov](http://www.dfs.ny.gov)***

## 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 only 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 Department of Financial Services agrees with a consumer that an auto insurer made an inappropriate decision.

### 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 Department of Financial Services is always available to help consumers in the event they cannot resolve a problem with their insurance company.

Please use our on-line consumer complaint form to file a complaint about a consumer financial product or service at this location on the DFS website, <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>.

After submitting your complaint, you will receive immediate email confirmation and be assigned a file number. Please save that number and use it in any future correspondence.

If you have an electronic copy of your supporting documents, you can upload them when you submit your complaint to us. If you only have paper copies of your documents, you can have them scanned so you can send them electronically.

If you cannot submit supporting documents electronically, you can send them by mail or fax. Do not mail your original documents to our Department. They cannot be returned to you. Be sure to include the file number you received when you submitted your complaint. You may fax documents regarding a complaint already filed to 212-480-6282 or mail:

Consumer Assistance Unit  
NYS Department of Financial Services  
25 Beaver Street  
New York, NY 10004-2319

### *If You Have a General Question about Financial Services*

The Department has compiled answers to some of the most *Frequently Asked Questions* about insurance such as auto and other forms of insurance and financial services at this location on the DFS website, <http://www.dfs.ny.gov/insurance/faqcs1.htm>.

If you are unable to find the answer to your general question on our website, the Department is ready to handle inquiries over the telephone.

You may call Monday through Friday, 9 a.m. to 5 p.m. at 1-800-342-3736, 212-480-6400, or 518-474-6600.

## Auto Complaint Ratios

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

Rank	Companies with One or More Complaints or \$1 million in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2009 and 2010 PP-Auto Premiums Written Directly in NYS (In Millions)
1	Erie Insurance Company	0.0000	0	3	15	18	64.096
2	Kemper Independence Insurance Company	0.0000	0	8	8	16	52.083
3	Phoenix Insurance Company	0.0000	0	1	5	6	34.032
4	Great Northern Insurance Company	0.0000	0	1	2	3	33.769
5	Main Street America Assurance Company	0.0000	0	2	5	7	32.562
6	Commerce and Industry Insurance Company	0.0000	0	0	6	6	21.788
7	First Liberty Insurance Corporation	0.0000	0	2	4	6	20.462
8	Farmington Casualty Company	0.0000	0	1	14	15	19.803
9	IDS Property Casualty Insurance Company	0.0000	0	1	1	2	19.802
10	USAA General Indemnity Company	0.0000	0	2	2	4	16.659
11	Utica National Insurance Company of Texas	0.0000	0	1	3	4	15.747
12	Charter Oak Fire Insurance Company	0.0000	0	3	1	4	13.334
13	Bankers Standard Insurance Company	0.0000	0	1	0	1	13.087
14	Republic-Franklin Insurance Company	0.0000	0	0	1	1	11.985
15	Foremost Insurance Company Grand Rapids, Michigan	0.0000	0	2	2	4	11.640
16	Essentia Insurance Company	0.0000	0	0	1	1	11.609
17	Old Dominion Insurance Company	0.0000	0	0	0	0	10.780
18	Hartford Accident and Indemnity Company	0.0000	0	5	10	15	8.946
19	Encompass Property and Casualty Company	0.0000	0	0	1	1	8.111
20	Insurance Company of the State of Pennsylvania	0.0000	0	1	1	2	7.953
21	Encompass Home and Auto Insurance Company	0.0000	0	2	4	6	7.538
22	Chubb National Insurance Company	0.0000	0	0	1	1	7.030
23	National Liability & Fire Insurance Company	0.0000	0	2	5	7	6.743
24	Associated Indemnity Corporation	0.0000	0	0	1	1	6.397

## Auto Complaint Ratios

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

Rank	Companies with One or More Complaints or \$1 million in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V	
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2009 and 2010 PP-Auto Premiums Written Directly in NYS (In Millions)	
25	Response Worldwide Direct Auto Insurance Company	0.0000	0	1		1	2	6.338
26	National General Assurance Company	0.0000	0	0		0	0	6.337
27	AutoOne Select Insurance Company	0.0000	0	1		5	6	6.326
28	National General Insurance Company	0.0000	0	1		3	4	6.160
29	Response Worldwide Insurance Company	0.0000	0	0		2	2	6.109
30	Unitrin Advantage Insurance Company	0.0000	0	1		4	5	5.946
31	Standard Fire Insurance Company	0.0000	0	0		2	2	5.856
32	Vigilant Insurance Company	0.0000	0	0		0	0	5.850
33	Nationwide Property and Casualty Insurance Company	0.0000	0	3		7	10	5.694
34	Central Mutual Insurance Company	0.0000	0	1		0	1	5.178
35	Travelers Casualty Company of Connecticut	0.0000	0	2		0	2	5.051
36	Utica Mutual Insurance Company	0.0000	0	1		7	8	4.919
37	American Automobile Insurance Company	0.0000	0	0		1	1	4.878
38	American Bankers Insurance Company of Florida	0.0000	0	0		3	3	4.677
39	Ameriprise Insurance Company	0.0000	0	0		1	1	4.599
40	Blue Ridge Indemnity Company	0.0000	0	0		0	0	4.211
41	National Merit Insurance Company	0.0000	0	1		3	4	3.867
42	Countryway Insurance Company	0.0000	0	1		2	3	3.697
43	American Family Home Insurance Company	0.0000	0	0		1	1	3.388
44	Drivers Insurance Company	0.0000	0	3		5	8	3.290
45	Property and Casualty Insurance Company of Hartford	0.0000	0	2		2	4	3.289
46	Privilege Underwriters Reciprocal Exchange	0.0000	0	0		0	0	2.806
47	Graphic Arts Mutual Insurance Company	0.0000	0	0		3	3	2.552
48	Integon Preferred Insurance Company	0.0000	0	0		0	0	2.211

## Auto Complaint Ratios

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

Rank	Companies with One or More Complaints or \$1 million in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2009 and 2010 PP-Auto Premiums Written Directly in NYS (In Millions)
49	Federal Insurance Company	0.0000	0	2	2	4	2.183
50	Utica National Assurance Company	0.0000	0	3	3	6	2.179
51	National Surety Corporation	0.0000	0	1	0	1	2.173
52	Fireman's Fund Insurance Company	0.0000	0	1	0	1	2.103
53	MIC Property and Casualty Insurance Corporation	0.0000	0	0	1	1	1.953
54	21st Century Preferred Insurance Company	0.0000	0	0	2	2	1.934
55	Integon National Insurance Company	0.0000	0	0	1	1	1.816
56	Sterling Insurance Company	0.0000	0	0	0	0	1.788
57	Cim Insurance Corporation	0.0000	0	0	0	0	1.684
58	Titan Indemnity Company	0.0000	0	1	2	3	1.633
59	Pacific Indemnity Company	0.0000	0	0	0	0	1.536
60	American Reliable Insurance Company	0.0000	0	0	0	0	1.288
61	Nationwide Assurance Company	0.0000	0	0	0	0	1.237
62	Harleysville Worcester Insurance Company	0.0000	0	0	0	0	1.187
63	Nationwide Mutual Insurance Company	0.0081	1	13	24	38	123.174
64	New York Central Mutual Fire Insurance Company	0.0130	3	39	67	109	230.064
65	Metropolitan Casualty Insurance Company	0.0139	2	14	21	37	144.390
66	GEICO General Insurance Company	0.0156	20	180	238	438	1284.558
67	A. Central Insurance Company	0.0169	1	13	37	51	59.201
68	State Farm Fire and Casualty Company	0.0176	3	18	35	56	170.590
69	New South Insurance Company	0.0198	2	8	17	27	101.145
70	Progressive Northern Insurance Company	0.0225	4	12	23	39	178.138
71	American Commerce Insurance Company	0.0226	1	8	14	23	44.313
72	Nationwide Insurance Company of America	0.0226	2	6	13	21	88.474

## Auto Complaint Ratios

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

Rank	Companies with One or More Complaints or \$1 million in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2009 and 2010 PP-Auto Premiums Written Directly in NYS (In Millions)
73	GEICO Indemnity Company	0.0227	14	132	166	312	618.005
74	Mercury Casualty Company	0.0292	1	5	13	19	34.257
75	Hartford Insurance Company of the Midwest	0.0299	1	1	9	11	33.443
76	Progressive Max Insurance Company	0.0336	1	2	7	10	29.803
77	Government Employees Insurance Company	0.0336	16	189	249	454	476.171
78	Unitrin Auto and Home Insurance Company	0.0337	1	2	5	8	29.677
79	Amica Mutual Insurance Company	0.0347	3	7	14	24	86.409
80	State Farm Mutual Automobile Insurance Company	0.0361	37	177	212	426	1024.953
81	Preferred Mutual Insurance Company	0.0362	2	9	12	23	55.206
82	21st Century North America Insurance Company	0.0377	1	5	15	21	26.516
83	Progressive Advanced Insurance Company	0.0386	2	9	20	31	51.753
84	Metropolitan Group Property and Casualty Insurance	0.0399	3	5	13	21	75.119
85	Peerless Insurance Company	0.0413	3	15	17	35	72.694
86	Automobile Insurance Company of Hartford, Connecticut	0.0416	1	2	3	6	24.032
87	Unitrin Preferred Insurance Company	0.0421	1	0	3	4	23.751
88	United Services Automobile Association	0.0423	4	8	20	32	94.451
89	Progressive Northwestern Insurance Company	0.0427	2	2	11	15	46.858
90	TravCo Insurance Company	0.0433	1	2	3	6	23.069
91	Adirondack Insurance Exchange	0.0473	4	15	6	25	84.519
92	Allstate Property and Casualty Insurance Company	0.0475	29	38	100	167	610.465
93	Sentinel Insurance Company, Ltd.	0.0478	3	3	10	16	62.721
94	Chubb Indemnity Insurance Company	0.0479	1	1	2	4	20.860
95	Progressive Specialty Insurance Company	0.0481	3	5	11	19	62.395
96	Travelers Home and Marine Insurance Company	0.0504	9	17	21	47	178.498

## Auto Complaint Ratios

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

Rank	Companies with One or More Complaints or \$1 million in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2009 and 2010 PP-Auto Premiums Written Directly in NYS (In Millions)
97	Economy Premier Assurance Company	0.0515	1	1	2	4	19.421
98	Liberty Mutual Fire Insurance Company	0.0547	26	82	84	192	474.954
99	Progressive Preferred Insurance Company	0.0548	5	11	25	41	91.241
100	Progressive Direct Insurance Company	0.0555	5	17	26	48	90.082
101	Travelers Property Casualty Company of America	0.0576	10	12	31	53	173.747
102	Eveready Insurance Company	0.0598	1	10	24	35	16.712
103	Nationwide General Insurance Company	0.0611	2	10	24	36	32.751
104	USAA Casualty Insurance Company	0.0613	5	6	23	34	81.562
105	State-Wide Insurance Company	0.0672	2	10	24	36	29.762
106	Allmerica Financial Alliance Insurance Company	0.0797	4	7	12	23	50.212
107	Hartford Insurance Company of Illinois	0.0810	6	13	16	35	74.058
108	Encompass Insurance Company of America	0.0826	2	4	9	15	24.226
109	Liberty Insurance Corporation	0.0862	1	1	3	5	11.600
110	Hartford Underwriters Insurance Company	0.0864	1	2	0	3	11.576
111	Merchants Preferred Insurance Company	0.0873	2	3	3	8	22.917
112	Praetorian Insurance Company	0.0878	4	18	35	57	45.538
113	Hartford Casualty Insurance Company	0.0909	1	3	5	9	11.000
114	Electric Insurance Company	0.0910	1	3	3	7	10.990
115	Warner Insurance Company	0.0912	1	2	5	8	10.970
116	21st Century Centennial Insurance Company	0.0970	1	0	8	9	10.312
117	Citizens Insurance Company of America	0.0994	1	2	3	6	10.057
118	Truck Insurance Exchange	0.1032	3	7	19	29	29.073
119	Lincoln General Insurance Company	0.1188	2	15	32	49	16.837
120	American Modern Home Insurance Company	0.1203	1	0	0	1	8.310

## Auto Complaint Ratios

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

Rank	Companies with One or More Complaints or \$1 million in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2009 and 2010 PP-Auto Premiums Written Directly in NYS (In Millions)
121	Garrison Property and Casualty Insurance Company	0.1218	1	1	1	3	8.211
122	NGM Insurance Company	0.1265	2	3	6	11	15.808
123	Travelers Commercial Insurance Company	0.1278	2	1	4	7	15.648
124	American States Insurance Company	0.1292	2	0	7	9	15.475
125	Farm Family Casualty Insurance Company	0.1319	3	1	12	16	22.745
126	Massachusetts Bay Insurance Company	0.1366	1	0	0	1	7.318
127	Hartford Fire Insurance Company	0.1386	1	0	3	4	7.218
128	Progressive Casualty Insurance Company	0.1388	7	25	71	103	50.422
129	Encompass Indemnity Company	0.1392	4	4	8	16	28.741
130	Allstate Insurance Company	0.1423	170	698	482	1350	1194.346
131	21st Century Premier Insurance Company	0.1428	1	0	1	2	7.001
132	QBE Insurance Corporation	0.1486	3	14	35	52	20.190
133	Unitrin Direct Insurance Company	0.1519	1	7	9	17	6.582
134	Travelers Indemnity Company of Connecticut	0.1550	3	2	4	9	19.360
135	21st Century Indemnity Insurance Company	0.1694	3	4	7	14	17.713
136	Ocean Harbor Casualty Insurance Company	0.1773	1	15	24	40	5.641
137	ACA Insurance Company	0.1833	2	0	1	3	10.912
138	Response Insurance Company	0.1926	1	1	4	6	5.191
139	Esurance Insurance Company	0.1998	11	6	45	62	55.049
140	21st Century Advantage Insurance Company	0.2239	4	2	14	20	17.868
141	Metropolitan Property and Casualty Insurance Company	0.2274	1	3	2	6	4.398
142	Nationwide Mutual Fire Insurance Company	0.2369	5	7	15	27	21.110
143	AutoOne Insurance Company	0.2474	11	20	41	72	44.459
144	Interboro Insurance Company	0.2485	2	3	5	10	8.049

## Auto Complaint Ratios

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

Rank	Companies with One or More Complaints or \$1 million in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2009 and 2010 PP-Auto Premiums Written Directly in NYS (In Millions)
145	Farmers New Century Insurance Company	0.2617	4	8	6	18	15.283
146	SAFECO Insurance Company of Indiana	0.2678	2	1	4	7	7.469
147	SAFECO Insurance Company of America	0.2719	1	3	11	15	3.677
148	Tri-State Consumer Insurance Company	0.2720	5	16	32	53	18.382
149	21st Century National Insurance Company	0.2850	3	7	8	18	10.526
150	Twin City Fire Insurance Company	0.3453	1	0	0	1	2.896
151	GEICO Casualty Company	0.3458	1	4	24	29	2.892
152	Country-Wide Insurance Company	0.3643	32	245	400	677	87.843
153	Travelers Property Casualty Insurance Company	0.3711	1	2	14	17	2.695
154	New Hampshire Insurance Company	0.3867	1	1	6	8	2.586
155	Travelers Indemnity Company of America	0.3909	1	0	1	2	2.558
156	Travelers Indemnity Company	0.5906	5	9	15	29	8.467
157	Infinity Insurance Company	0.6902	1	0	1	2	1.449
158	Dairyland Insurance Company	0.7283	2	0	1	3	2.746
159	Permanent General Assurance Corporation	0.8171	6	0	19	25	7.343
160	Philadelphia Indemnity Insurance Company	0.8494	2	0	0	2	2.355
161	21st Century Insurance Company	0.9431	1	4	19	24	1.060
162	Unitrin Direct Property & Casualty Company	0.9908	2	2	0	4	2.019
163	Allstate Indemnity Company	1.2310	10	4	12	26	8.124
164	American Home Assurance Company	1.3084	1	0	2	3	0.764
165	Balboa Insurance Company	1.3248	1	0	1	2	0.755
166	Trumbull Insurance Company	2.0170	1	0	0	1	0.496
167	AIU Insurance Company	2.1424	1	0	3	4	0.467
168	Meritplan Insurance Company	2.7751	2	1	1	4	0.721

## Auto Complaint Ratios

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

Rank	Companies with One or More Complaints or \$1 million in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2009 and 2010 PP-Auto Premiums Written Directly in NYS (In Millions)
169	Hanover Insurance Company	2.8907	6	2	2	10	2.076
170	Pacific Specialty Insurance Company	3.4159	1	0	1	2	0.293
171	Illinois National Insurance Co.	6.2547	1	1	0	2	0.160
172	Hudson Insurance Company	6.8039	1	0	1	2	0.147
173	National Continental Insurance Company	10.3004	1	3	4	8	0.097
174	National Union Fire Insurance Company of Pittsburgh, Pa.	25.7674	2	0	2	4	0.078
175	Infinity Casualty Insurance Company	31.5686	1	0	0	1	0.032
176	Chartis Property Casualty Company	33.7096	4	0	5	9	0.119
177	Greater New York Mutual Insurance Company	74.5379	1	0	0	1	0.013
178	OneBeacon Insurance Company	128.0041	2	0	1	3	0.016
179	Clarendon National Insurance Company	280.4459	2	0	10	12	0.007
<b>Grand Total:</b>		0.0619	621	2395	3410	6426	10027.522
<b>Average # Upheld Complaints per Company:</b>		3.5					

## **Frequently Asked Questions**

Each year, the Department of Financial Services (DFS) 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.

The 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. Complaints not upheld by DFS or withdrawn by the consumer are not included in the ratio.

### **Why not just list the total complaints for each company?**

Insurance companies writing a large volume 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 DFS close?**

In 2010, the received a total of 6,426 private passenger auto insurance complaints. The Department also handles commercial auto complaints, but these 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 DFS. 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 DFS are counted. Consumers are encouraged to try to settle their differences directly with their insurers. If that doesn't work, they should contact DFS to file a complaint.

### **What are the most common complaints?**

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

#### **Limited Assignment Distribution**

Under the rules of the New York Automobile Insurance Plan, (the State’s residual market mechanism, also known 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.

## Companies Listed Alphabetically with Ranking and Group Name (if applicable)

Rank	Company	Group
140	21st Century Advantage Insurance Company	Zurich Insurance Group
116	21st Century Centennial Insurance Company	Zurich Insurance Group
135	21st Century Indemnity Insurance Company	Zurich Insurance Group
161	21st Century Insurance Company	Zurich Insurance Group
149	21st Century National Insurance Company	Zurich Insurance Group
82	21st Century North America Insurance Company	Zurich Insurance Group
54	21st Century Preferred Insurance Company	Zurich Insurance Group
131	21st Century Premier Insurance Company	Zurich Insurance Group
67	A. Central Insurance Company	Central Serv. Group
137	ACA Insurance Company	California State Auto Group
91	Adirondack Insurance Exchange	N/A
167	AIU Insurance Company	AMERICAN INTERNATIONAL GROUP
106	Allmerica Financial Alliance Insurance Company	The Hanover Insurance Group
163	Allstate Indemnity Company	ALLSTATE INS. GROUP
130	Allstate Insurance Company	ALLSTATE INS. GROUP
92	Allstate Property and Casualty Insurance Company	ALLSTATE INS. GROUP
37	American Automobile Insurance Company	ALLIANZ INS. GROUP
38	American Bankers Insurance Company of Florida	Assurant Inc Grp
71	American Commerce Insurance Company	Commerce Insurance Group
43	American Family Home Insurance Company	Munich Reinsurance Group
164	American Home Assurance Company	AMERICAN INTERNATIONAL GROUP
120	American Modern Home Insurance Company	Munich Reinsurance Group
60	American Reliable Insurance Company	Assurant Inc Grp
124	American States Insurance Company	LIBERTY MUTUAL GROUP
39	Ameriprise Insurance Company	Ameriprise Auto and Home insurance Group
79	Amica Mutual Insurance Company	AMICA MUTUAL GROUP
24	Associated Indemnity Corporation	ALLIANZ INS. GROUP
86	Automobile Insurance Company of Hartford, Connecticut	N/A
143	AutoOne Insurance Company	White Mountains Group
27	AutoOne Select Insurance Company	White Mountains Group
165	Balboa Insurance Company	BankAmerica Corp Group
13	Bankers Standard Insurance Company	ACE Ltd. Group
40	Blue Ridge Indemnity Company	QBE INSURANCE GRP LTD
34	Central Mutual Insurance Company	Central Mutual Insurance Co. Group
12	Charter Oak Fire Insurance Company	Travelers Group
176	Chartis Property Casualty Company	AMERICAN INTERNATIONAL GROUP
94	Chubb Indemnity Insurance Company	CHUBB & SON INC
22	Chubb National Insurance Company	CHUBB & SON INC

<b>Rank</b>	<b>Company</b>	<b>Group</b>
57	Cim Insurance Corporation	GMAC Insurance Holding Group
117	Citizens Insurance Company of America	The Hanover Insurance Group
179	Clarendon National Insurance Company	HANNOVER GROUP
6	Commerce and Industry Insurance Company	AMERICAN INTERNATIONAL GROUP
42	Countryway Insurance Company	Indiana Farm Bureau Group
152	Country-Wide Insurance Company	N/A
158	Dairyland Insurance Company	SENTRY INSURANCE GROUP
44	Drivers Insurance Company	N/A
97	Economy Premier Assurance Company	METROPOLITAN GROUP
114	Electric Insurance Company	N/A
21	Encompass Home and Auto Insurance Company	ALLSTATE INS. GROUP
129	Encompass Indemnity Company	ALLSTATE INS. GROUP
108	Encompass Insurance Company of America	ALLSTATE INS. GROUP
19	Encompass Property and Casualty Company	ALLSTATE INS. GROUP
1	Erie Insurance Company	ERIE INS GRP
16	Essentia Insurance Company	White Mountains Group
139	Esurance Insurance Company	White Mountains Group
102	Eveready Insurance Company	N/A
125	Farm Family Casualty Insurance Company	AMERICAN NTL FNCL
145	Farmers New Century Insurance Company	Zurich Insurance Group
8	Farmington Casualty Company	Travelers Group
49	Federal Insurance Company	CHUBB & SON INC
52	Fireman's Fund Insurance Company	ALLIANZ INS. GROUP
7	First Liberty Insurance Corporation	LIBERTY MUTUAL GROUP
15	Foremost Insurance Company Grand Rapids, Michigan	Zurich Insurance Group
121	Garrison Property and Casualty Insurance Company	USAA GROUP
151	GEICO Casualty Company	BERKSHIRE HATHAWAY GROUP
66	GEICO General Insurance Company	BERKSHIRE HATHAWAY GROUP
73	GEICO Indemnity Company	BERKSHIRE HATHAWAY GROUP
77	Government Employees Insurance Company	BERKSHIRE HATHAWAY GROUP
47	Graphic Arts Mutual Insurance Company	UTICA NATIONAL INS GROUP
4	Great Northern Insurance Company	CHUBB & SON INC
177	Greater New York Mutual Insurance Company	GREATER NEW YORK GROUP
169	Hanover Insurance Company	The Hanover Insurance Group
62	Harleysville Worcester Insurance Company	HARLEYSVILLE GROUP
18	Hartford Accident and Indemnity Company	HARTFORD F & C GROUP
113	Hartford Casualty Insurance Company	HARTFORD F & C GROUP
127	Hartford Fire Insurance Company	HARTFORD F & C GROUP
107	Hartford Insurance Company of Illinois	HARTFORD F & C GROUP
75	Hartford Insurance Company of the Midwest	HARTFORD F & C GROUP

<b>Rank</b>	<b>Company</b>	<b>Group</b>
110	Hartford Underwriters Insurance Company	HARTFORD F & C GROUP
172	Hudson Insurance Company	Fairfax Insurance Group
9	IDS Property Casualty Insurance Company	Ameriprise Auto and Home insurance Group
171	Illinois National Insurance Co.	AMERICAN INTERNATIONAL GROUP
175	Infinity Casualty Insurance Company	Infinity Property Casualty Insurance Group
157	Infinity Insurance Company	Infinity Property Casualty Insurance Group
20	Insurance Company of the State of Pennsylvania	AMERICAN INTERNATIONAL GROUP
55	Integon National Insurance Company	Amtrust Financial Services Group
48	Integon Preferred Insurance Company	Amtrust Financial Services Group
144	Interboro Insurance Company	N/A
2	Kemper Independence Insurance Company	UNITRIN INC
109	Liberty Insurance Corporation	LIBERTY MUTUAL GROUP
98	Liberty Mutual Fire Insurance Company	LIBERTY MUTUAL GROUP
119	Lincoln General Insurance Company	Kingsway Group
5	Main Street America Assurance Company	Main Street America Group
126	Massachusetts Bay Insurance Company	The Hanover Insurance Group
111	Merchants Preferred Insurance Company	MERCHANTS MUTUAL
74	Mercury Casualty Company	Mercury General Group
168	Meritplan Insurance Company	BankAmerica Corp Group
65	Metropolitan Casualty Insurance Company	METROPOLITAN GROUP
84	Metropolitan Group Property and Casualty Insurance Company	N/A
141	Metropolitan Property and Casualty Insurance Company	N/A
53	MIC Property and Casualty Insurance Corporation	GMAC Insurance Holding Group
173	National Continental Insurance Company	PROGRESSIVE GROUP
26	National General Assurance Company	Amtrust Financial Services Group
28	National General Insurance Company	Amtrust Financial Services Group
23	National Liability & Fire Insurance Company	BERKSHIRE HATHAWAY GROUP
41	National Merit Insurance Company	UNITRIN INC
51	National Surety Corporation	ALLIANZ INS. GROUP
174	National Union Fire Insurance Company of Pittsburgh, Pa.	N/A
61	Nationwide Assurance Company	NATIONWIDE GROUP
103	Nationwide General Insurance Company	NATIONWIDE GROUP
72	Nationwide Insurance Company of America	NATIONWIDE GROUP
142	Nationwide Mutual Fire Insurance Company	NATIONWIDE GROUP
63	Nationwide Mutual Insurance Company	NATIONWIDE GROUP
33	Nationwide Property and Casualty Insurance Company	NATIONWIDE GROUP
154	New Hampshire Insurance Company	AMERICAN INTERNATIONAL GROUP
69	New South Insurance Company	Amtrust Financial Services Group

<b>Rank</b>	<b>Company</b>	<b>Group</b>
64	New York Central Mutual Fire Insurance Company	Central Serv. Group
122	NGM Insurance Company	Main Street America Group
136	Ocean Harbor Casualty Insurance Company	Ocean Harbor Group
17	Old Dominion Insurance Company	Main Street America Group
178	OneBeacon Insurance Company	White Mountains Group
59	Pacific Indemnity Company	CHUBB & SON INC
170	Pacific Specialty Insurance Company	Western Serv Contract Group
85	Peerless Insurance Company	LIBERTY MUTUAL GROUP
159	Permanent General Assurance Corporation	N/A
160	Philadelphia Indemnity Insurance Company	Tokio Marine Holdings
3	Phoenix Insurance Company	Travelers Group
112	Praetorian Insurance Company	QBE INSURANCE GRP LTD
81	Preferred Mutual Insurance Company	N/A
46	Privilege Underwriters Reciprocal Exchange	Pure Companies Group
83	Progressive Advanced Insurance Company	PROGRESSIVE GROUP
128	Progressive Casualty Insurance Company	PROGRESSIVE GROUP
100	Progressive Direct Insurance Company	PROGRESSIVE GROUP
76	Progressive Max Insurance Company	PROGRESSIVE GROUP
70	Progressive Northern Insurance Company	PROGRESSIVE GROUP
89	Progressive Northwestern Insurance Company	PROGRESSIVE GROUP
99	Progressive Preferred Insurance Company	PROGRESSIVE GROUP
95	Progressive Specialty Insurance Company	PROGRESSIVE GROUP
45	Property and Casualty Insurance Company of Hartford	N/A
132	QBE Insurance Corporation	QBE INSURANCE GRP LTD
14	Republic-Franklin Insurance Company	UTICA NATIONAL INS GROUP
138	Response Insurance Company	UNITRIN INC
25	Response Worldwide Direct Auto Insurance Company	UNITRIN INC
29	Response Worldwide Insurance Company	UNITRIN INC
147	SAFECO Insurance Company of America	LIBERTY MUTUAL GROUP
146	SAFECO Insurance Company of Indiana	LIBERTY MUTUAL GROUP
93	Sentinel Insurance Company, Ltd.	HARTFORD F & C GROUP
31	Standard Fire Insurance Company	Travelers Group
68	State Farm Fire and Casualty Company	STATE FARM IL
80	State Farm Mutual Automobile Insurance Company	STATE FARM IL
105	State-Wide Insurance Company	Commerce Insurance Group
56	Sterling Insurance Company	N/A
58	Titan Indemnity Company	NATIONWIDE GROUP
90	TravCo Insurance Company	Travelers Group
35	Travelers Casualty Company of Connecticut	Travelers Group

<b>Rank</b>	<b>Company</b>	<b>Group</b>
123	Travelers Commercial Insurance Company	Travelers Group
96	Travelers Home and Marine Insurance Company	Travelers Group
156	Travelers Indemnity Company	Travelers Group
155	Travelers Indemnity Company of America	Travelers Group
134	Travelers Indemnity Company of Connecticut	Travelers Group
101	Travelers Property Casualty Company of America	Travelers Group
153	Travelers Property Casualty Insurance Company	Travelers Group
148	Tri-State Consumer Insurance Company	N/A
118	Truck Insurance Exchange	Zurich Insurance Group
166	Trumbull Insurance Company	HARTFORD F & C GROUP
150	Twin City Fire Insurance Company	HARTFORD F & C GROUP
88	United Services Automobile Association	USAA GROUP
30	Unitrin Advantage Insurance Company	UNITRIN INC
78	Unitrin Auto and Home Insurance Company	UNITRIN INC
133	Unitrin Direct Insurance Company	UNITRIN INC
162	Unitrin Direct Property & Casualty Company	UNITRIN INC
87	Unitrin Preferred Insurance Company	UNITRIN INC
104	USAA Casualty Insurance Company	USAA GROUP
10	USAA General Indemnity Company	USAA GROUP
36	Utica Mutual Insurance Company	UTICA NATIONAL INS GROUP
50	Utica National Assurance Company	UTICA NATIONAL INS GROUP
11	Utica National Insurance Company of Texas	UTICA NATIONAL INS GROUP
32	Vigilant Insurance Company	CHUBB & SON INC
115	Warner Insurance Company	UNITRIN INC