

New York State Department of Financial Services

2012  
Annual Ranking  
of  
Automobile  
Insurance Complaints



**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 169 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 2011. 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 Services' 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 – [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 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 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. Complaints may be filed online at [www.dfs.ny.gov](http://www.dfs.ny.gov).

#### Department of Financial Services

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

## Auto Complaint Ratios

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

Rank	Insurer	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2010 and 2011 PP-Auto Premiums Written Directly in NYS (In Millions)
1	Kemper Independence Insurance Company	0	0	10	4	14	55.999
2	Progressive Northwestern Insurance Company	0	0	3	4	7	43.555
3	Great Northern Insurance Company	0	0	1	1	2	28.317
4	Merchants Preferred Insurance Company	0	0	3	9	12	27.237
5	Main Street America Assurance Company	0	0	2	6	8	27.202
6	Unitrin Auto and Home Insurance Company	0	0	2	5	7	25.004
7	Utica National Insurance Company of Texas	0	0	4	5	9	23.915
8	Old Dominion Insurance Company	0	0	0	2	2	23.072
9	Encompass Indemnity Company	0	0	3	3	6	20.229
10	Unitrin Preferred Insurance Company	0	0	3	2	5	20.213
11	Commerce and Industry Insurance Company	0	0	0	3	3	19.84
12	Encompass Insurance Company of America Automobile Insurance Company of Hartford, Connecticut	0	0	2	8	10	19.471
13	TravCo Insurance Company	0	0	1	3	4	19.342
14	Foremost Insurance Company Grand Rapids, Michigan	0	0	1	1	2	18.538
15	Economy Premier Assurance Company	0	0	1	6	7	18.442
16	Bankers Standard Insurance Company	0	0	3	0	3	17.655
17	Travelers Indemnity Company of Connecticut	0	0	0	0	0	17.625
18	21st Century Indemnity Insurance Company	0	0	2	6	8	15.475
19	Nationwide Affinity Insurance Company of America	0	0	2	2	4	12.988
20	Ameriprise Insurance Company	0	0	2	1	3	11.736
21	Charter Oak Fire Insurance Company	0	0	2	1	3	10.949
22	Encompass Home and Auto Insurance Company	0	0	1	1	2	10.614
23	Electric Insurance Company	0	0	1	2	3	10.509
24	Nationwide Mutual Fire Insurance Company	0	0	0	2	2	10.422
25	Republic-Franklin Insurance Company	0	0	4	5	9	10.358
26		0	0	0	1	1	10.231

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Rank	Insurer	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2010 and 2011 PP-Auto Premiums Written Directly in NYS (In Millions)
27	Citizens Insurance Company of America	0	0	0	0	0	8.296
28	American Modern Home Insurance Company	0	0	0	0	0	7.334
29	Hartford Accident and Indemnity Company	0	0	3	3	6	6.994
30	Encompass Property and Casualty Company	0	0	0	0	0	6.741
31	21st Century Premier Insurance Company	0	0	0	0	0	6.598
32	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	6.512
33	Massachusetts Bay Insurance Company	0	0	1	0	1	5.786
34	Unitrin Advantage Insurance Company	0	0	0	2	2	5.696
35	Central Mutual Insurance Company	0	0	0	1	1	5.365
36	Associated Indemnity Corporation	0	0	0	0	0	5.254
37	Response Worldwide Insurance Company	0	0	1	1	2	5.171
38	American Bankers Insurance Company of Florida	0	0	0	1	1	5.153
39	National General Insurance Company	0	0	0	1	1	5.11
40	Vigilant Insurance Company	0	0	0	2	2	4.924
41	Standard Fire Insurance Company	0	0	0	0	0	4.623
42	American Automobile Insurance Company	0	0	0	2	2	4.481
43	Privilege Underwriters Reciprocal Exchange	0	0	0	0	0	4.467
44	Response Insurance Company	0	0	0	0	0	4.301
45	Blue Ridge Indemnity Company	0	0	2	0	2	3.84
46	Foremost Signature Insurance Company	0	0	0	2	2	3.531
47	National Merit Insurance Company	0	0	0	2	2	3.401
48	American Family Home Insurance Company	0	0	0	0	0	3.124
49	Harleysville Insurance Company of New York	0	0	0	0	0	2.767
50	Property and Casualty Insurance Company of Hartford	0	0	1	0	1	2.733
51	Philadelphia Indemnity Insurance Company	0	0	1	2	3	2.573

## Auto Complaint Ratios

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

Rank	Insurer	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2010 and 2011 PP-Auto Premiums Written Directly in NYS (In Millions)
52	Dairyland Insurance Company	0	0	2	0	2	2.445
53	Integon National Insurance Company	0	0	0	1	1	2.258
54	AutoOne Select Insurance Company	0	0	1	0	1	2.254
55	Lincoln General Insurance Company	0	0	2	8	10	2.163
56	Sterling Insurance Company	0	0	1	0	1	2.078
57	GEICO Casualty Company	0	0	3	3	6	2.02
58	Integon Preferred Insurance Company	0	0	0	0	0	1.885
59	National Surety Corporation	0	0	0	0	0	1.879
60	Fireman's Fund Insurance Company	0	0	0	0	0	1.682
61	21st Century Preferred Insurance Company	0	0	0	0	0	1.617
62	Trumbull Insurance Company	0	0	0	2	2	1.611
63	Graphic Arts Mutual Insurance Company	0	0	0	0	0	1.581
64	Utica National Assurance Company	0	0	0	0	0	1.43
65	Nationwide Assurance Company	0	0	1	3	4	1.348
66	Pacific Indemnity Company	0	0	0	0	0	1.251
67	American Reliable Insurance Company	0	0	0	0	0	1.147
68	Harleysville Worcester Insurance Company	0	0	0	0	0	1.004
69	Government Employees Insurance Company	0.006	3	97	143	243	501.969
70	New York Central Mutual Fire Insurance Company	0.0085	2	25	65	92	235.051
71	Progressive Specialty Insurance Company	0.0106	1	6	26	33	94.159
72	GEICO General Insurance Company	0.0107	15	190	226	431	1397.051
73	Amica Mutual Insurance Company	0.0112	1	3	6	10	89.669
74	GEICO Indemnity Company	0.0125	8	72	109	189	640.146
75	Progressive Northern Insurance Company	0.0156	2	11	16	29	128.244

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			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2010 and 2011 PP-Auto Premiums Written Directly in NYS (In Millions)
76	Progressive Preferred Insurance Company	0.0182	1	11	7	19	54.859
77	National Liability & Fire Insurance Company	0.0208	1	7	15	23	47.97
78	State Farm Fire and Casualty Company	0.0226	4	14	38	56	176.852
79	State Farm Mutual Automobile Insurance Company	0.0248	27	131	219	377	1087.724
80	Metropolitan Group Property and Casualty Insurance Company	0.0251	2	5	8	15	79.576
81	Adirondack Insurance Exchange	0.0268	2	5	11	18	74.561
82	Metropolitan Casualty Insurance Company	0.0296	4	6	25	35	134.97
83	Liberty Mutual Fire Insurance Company	0.0325	16	43	88	147	491.956
84	Travelers Home and Marine Insurance Company	0.0327	8	12	23	43	244.51
85	Nationwide General Insurance Company	0.0334	1	7	32	40	29.905
86	American States Insurance Company	0.0339	1	2	9	12	29.47
87	Hartford Insurance Company of the Midwest	0.0342	1	1	7	9	29.212
88	Nationwide Mutual Insurance Company	0.0359	4	7	14	25	111.289
89	Travelers Property Casualty Company of America	0.0364	5	10	23	38	137.191
90	Phoenix Insurance Company	0.0366	1	1	4	6	27.359
91	Allstate Property and Casualty Insurance Company	0.0384	26	45	107	178	676.299
92	Nationwide Insurance Company of America	0.041	4	10	16	30	97.532
93	Farm Family Casualty Insurance Company	0.0431	1	6	6	13	23.199
94	Sentinel Insurance Company, Ltd.	0.0436	2	3	11	16	45.899
95	Travelers Commercial Insurance Company	0.0463	1	1	2	4	21.581
96	Farmington Casualty Company	0.0478	1	1	6	8	20.907
97	Eveready Insurance Company	0.0485	1	7	25	33	20.634
98	A. Central Insurance Company	0.0486	3	27	30	60	61.767
99	Progressive Max Insurance Company	0.0491	2	1	6	9	40.771
100	21st Century Advantage Insurance Company	0.0511	1	1	8	10	19.562

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			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2010 and 2011 PP-Auto Premiums Written Directly in NYS (In Millions)
101	Preferred Mutual Insurance Company	0.0531	3	12	7	22	56.518
102	Progressive Advanced Insurance Company	0.0533	4	2	25	31	75.065
103	IDS Property Casualty Insurance Company	0.0548	1	4	5	10	18.263
104	Chubb Indemnity Insurance Company	0.0576	1	0	1	2	17.362
105	Progressive Direct Insurance Company	0.059	4	13	49	66	67.849
106	Hartford Insurance Company of Illinois	0.0607	4	6	22	32	65.846
107	Chubb National Insurance Company	0.0625	1	0	3	4	16.004
108	United Services Automobile Association	0.064	6	3	17	26	93.731
109	USAA Casualty Insurance Company	0.0647	5	6	19	30	77.319
110	Hartford Casualty Insurance Company	0.0656	2	1	7	10	30.478
111	New South Insurance Company	0.0724	8	5	19	32	110.503
112	NGM Insurance Company	0.0741	1	5	5	11	13.488
113	Erie Insurance Company	0.0749	5	4	8	17	66.789
114	Hartford Underwriters Insurance Company	0.0789	2	0	2	4	25.353
115	Peerless Insurance Company	0.0795	6	17	12	35	75.486
116	ACA Insurance Company	0.0806	1	1	6	8	12.403
117	Essentia Insurance Company	0.0812	1	1	0	2	12.315
118	First Liberty Insurance Corporation	0.0814	2	4	5	11	24.56
119	Liberty Insurance Corporation	0.0817	1	1	2	4	12.234
120	Farmers New Century Insurance Company	0.0853	1	1	6	8	11.717
121	Allstate Insurance Company	0.0861	97	251	312	660	1127.18
122	Mercury Casualty Company	0.0865	3	5	14	22	34.691
123	USAA General Indemnity Company	0.0906	2	4	8	14	22.085
124	Progressive Casualty Insurance Company	0.0916	9	12	51	72	98.255
125	Esurance Insurance Company	0.1019	5	9	30	44	49.068

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126	21st Century North America Insurance Company	0.1027	3	4	8	15	29.2
127	Warner Insurance Company	0.1101	1	1	4	6	9.08
128	Tri-State Consumer Insurance Company	0.1134	2	11	39	52	17.639
129	Garrison Property and Casualty Insurance Company	0.1226	2	3	6	11	16.307
130	MAPFRE Insurance Company of New York	0.1255	3	7	19	29	23.908
131	Travelers Indemnity Company	0.1476	1	4	23	28	6.774
132	Allmerica Financial Alliance Insurance Company	0.1538	7	9	3	19	45.506
133	AutoOne Insurance Company	0.1689	6	7	19	32	35.518
134	21st Century Centennial Insurance Company	0.1702	2	1	6	9	11.751
135	Response Worldwide Direct Auto Insurance Company	0.1712	1	1	2	4	5.842
136	Truck Insurance Exchange	0.1746	3	5	5	13	17.181
137	Hartford Fire Insurance Company	0.1746	1	2	2	5	5.726
138	SAFECO Insurance Company of Indiana	0.1862	1	1	1	3	5.371
139	Utica Mutual Insurance Company	0.1866	1	0	7	8	5.36
140	American Commerce Insurance Company	0.2009	9	8	21	38	44.789
141	QBE Insurance Corporation	0.2184	4	22	34	60	18.318
142	Travelers Casualty Company of Connecticut	0.2455	1	0	0	1	4.073
143	21st Century National Insurance Company	0.2607	1	1	1	3	3.836
144	Countryway Insurance Company	0.2637	1	0	2	3	3.793
145	Allstate Indemnity Company	0.2909	2	3	7	12	6.875
146	Metropolitan Property and Casualty Insurance Company	0.2939	1	0	2	3	3.402
147	National General Assurance Company	0.2954	2	2	2	6	6.77
148	Interboro Insurance Company	0.3217	3	2	5	10	9.325
149	Titan Indemnity Company	0.3221	1	0	2	3	3.105
150	Praetorian Insurance Company	0.3694	9	20	45	74	24.362

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			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2010 and 2011 PP-Auto Premiums Written Directly in NYS (In Millions)
151	Unitrin Direct Insurance Company	0.4448	2	2	10	14	4.496
152	Travelers Property Casualty Insurance Company	0.4477	1	0	3	4	2.233
153	Country-Wide Insurance Company	0.4562	51	92	429	572	111.791
154	Travelers Indemnity Company of America	0.4838	1	0	1	2	2.067
155	Federal Insurance Company	0.5285	1	0	2	3	1.892
156	Drivers Insurance Company	0.6697	2	1	4	7	2.986
157	Unitrin Direct Property & Casualty Company	0.6746	1	0	2	3	1.482
158	Permanent General Assurance Corporation	0.8247	9	4	15	28	10.913
159	SAFECO Insurance Company of America	0.9778	3	1	2	6	3.068
160	Infinity Insurance Company	1.0487	1	1	0	2	0.954
161	Hanover Insurance Company	1.22	2	0	1	3	1.639
162	Ocean Harbor Casualty Insurance Company	1.2977	4	9	25	38	3.082
163	Hermitage Insurance Company	1.4627	1	0	0	1	0.684
164	21st Century Insurance Company	2.2174	1	0	11	12	0.451
165	Twin City Fire Insurance Company	2.8216	4	0	0	4	1.418
166	Merastar Insurance Company	3.0793	1	0	0	1	0.325
167	Kingstone Insurance Company	5.1043	1	1	3	5	0.196
168	Meritplan Insurance Company	7.4144	2	1	5	8	0.27
169	Sentry Insurance A Mutual Company	14.9651	1	0	0	1	0.067
Grand Total:		0.0471	484	1433	2863	4780	10283.597

Average # of Upheld Complaints per Company =  
2.9

## **Frequently Asked Questions**

Each year, the Department of Financial Services 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 the Insurance Department 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 the Department close?**

In 2011, the Department's Consumer Assistance Unit received a total of 4,780 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 the 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 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 Department to file a complaint. The Department accepts complaints through its Web site, [www.dfs.ny.gov](http://www.dfs.ny.gov), or by calling toll-free at 800-342-3736, or 212-480-6400 (New York City).

### **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.

### **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)

<b>Rank</b>	<b><u>Company Name - Company Group (if applicable)</u></b>
100	21st Century Advantage Insurance Company - Zurich Insurance Group
134	21st Century Centennial Insurance Company - Zurich Insurance Group
19	21st Century Indemnity Insurance Company - Zurich Insurance Group
164	21st Century Insurance Company - Zurich Insurance Group
143	21st Century National Insurance Company - Zurich Insurance Group
126	21st Century North America Insurance Company - Zurich Insurance Group
61	21st Century Preferred Insurance Company - Zurich Insurance Group
31	21st Century Premier Insurance Company - Zurich Insurance Group
98	A. Central Insurance Company - Central Serv. Group
116	ACA Insurance Company - California State Auto Group
81	Adirondack Insurance Exchange - Tower Group
132	Allmerica Financial Alliance Insurance Company - The Hanover Insurance Group
145	Allstate Indemnity Company - ALLSTATE INS. GROUP
121	Allstate Insurance Company - ALLSTATE INS. GROUP
91	Allstate Property and Casualty Insurance Company - ALLSTATE INS. GROUP
42	American Automobile Insurance Company - ALLIANZ INS. GROUP
38	American Bankers Insurance Company of Florida - Assurant Inc Grp
140	American Commerce Insurance Company - Commerce Insurance Group
48	American Family Home Insurance Company - Munich Reinsurance Group
28	American Modern Home Insurance Company - Munich Reinsurance Group
67	American Reliable Insurance Company - Assurant Inc Grp
86	American States Insurance Company - LIBERTY MUTUAL GROUP
21	Ameriprise Insurance Company - Ameriprise Auto and Home insurance Group
73	Amica Mutual Insurance Company - AMICA MUTUAL GROUP
36	Associated Indemnity Corporation - ALLIANZ INS. GROUP
13	Automobile Insurance Company of Hartford, Connecticut - N/A
133	AutoOne Insurance Company - White Mountains Group
54	AutoOne Select Insurance Company - White Mountains Group
17	Bankers Standard Insurance Company - ACE Ltd. Group
45	Blue Ridge Indemnity Company - QBE INSURANCE GRP LTD
35	Central Mutual Insurance Company - Central Mutual Insurance Co. Group
22	Charter Oak Fire Insurance Company - Travelers Group
104	Chubb Indemnity Insurance Company - CHUBB & SON INC
107	Chubb National Insurance Company - CHUBB & SON INC
27	Citizens Insurance Company of America - The Hanover Insurance Group
11	Commerce and Industry Insurance Company - AMERICAN INTERNATIONAL GROUP
144	Countryway Insurance Company - Indiana Farm Bureau Group
153	Country-Wide Insurance Company - N/A
52	Dairyland Insurance Company - SENTRY INSURANCE GROUP
156	Drivers Insurance Company - N/A
16	Economy Premier Assurance Company - METROPOLITAN GROUP
24	Electric Insurance Company - N/A
23	Encompass Home and Auto Insurance Company - ALLSTATE INS. GROUP
9	Encompass Indemnity Company - ALLSTATE INS. GROUP
12	Encompass Insurance Company of America - ALLSTATE INS. GROUP
30	Encompass Property and Casualty Company - ALLSTATE INS. GROUP
113	Erie Insurance Company - ERIE INS GRP
117	Essentia Insurance Company - White Mountains Group
125	Esurance Insurance Company - ALLSTATE INS. GROUP
97	Eveready Insurance Company - N/A
93	Farm Family Casualty Insurance Company - AMERICAN NTL FNCL
120	Farmers New Century Insurance Company - Zurich Insurance Group
96	Farmington Casualty Company - Travelers Group
155	Federal Insurance Company - CHUBB & SON INC
60	Fireman's Fund Insurance Company - ALLIANZ INS. GROUP

118 First Liberty Insurance Corporation - LIBERTY MUTUAL GROUP  
 15 Foremost Insurance Company Grand Rapids, Michigan - Zurich Insurance Group  
 46 Foremost Signature Insurance Company - Zurich Insurance Group  
 129 Garrison Property and Casualty Insurance Company - USAA GROUP  
 57 GEICO Casualty Company - Berkshire Hathaway Group  
 72 GEICO General Insurance Company - Berkshire Hathaway Group  
 74 GEICO Indemnity Company - Berkshire Hathaway Group  
 69 Government Employees Insurance Company - Berkshire Hathaway Group  
 63 Graphic Arts Mutual Insurance Company - UTICA NATIONAL INS GROUP  
 3 Great Northern Insurance Company - CHUBB & SON INC  
 161 Hanover Insurance Company - The Hanover Insurance Group  
 49 Harleysville Insurance Company of New York - HARLEYSVILLE GROUP  
 68 Harleysville Worcester Insurance Company - Tokio Marine Holdings  
 29 Hartford Accident and Indemnity Company - HARTFORD F & C GROUP  
 110 Hartford Casualty Insurance Company - HARTFORD F & C GROUP  
 137 Hartford Fire Insurance Company - HARTFORD F & C GROUP  
 106 Hartford Insurance Company of Illinois - HARTFORD F & C GROUP  
 87 Hartford Insurance Company of the Midwest - HARTFORD F & C GROUP  
 114 Hartford Underwriters Insurance Company - HARTFORD F & C GROUP  
 163 Hermitage Insurance Company - Tower Group  
 103 IDS Property Casualty Insurance Company - Ameriprise Auto and Home insurance Group  
 160 Infinity Insurance Company - Infinity Property Casualty Insurance Group  
 53 Integon National Insurance Company - Amtrust Financial Services Group  
 58 Integon Preferred Insurance Company - Amtrust Financial Services Group  
 148 Interboro Insurance Company - N/A  
 1 Kemper Independence Insurance Company - UNITRIN INC  
 167 Kingstone Insurance Company - N/A  
 119 Liberty Insurance Corporation - LIBERTY MUTUAL GROUP  
 83 Liberty Mutual Fire Insurance Company - LIBERTY MUTUAL GROUP  
 55 Lincoln General Insurance Company - Tawa Group  
 5 Main Street America Assurance Company - Main Street America Group  
 130 MAPFRE Insurance Company of New York - Commerce Insurance Group  
 33 Massachusetts Bay Insurance Company - The Hanover Insurance Group  
 166 Merastar Insurance Company - UNITRIN INC  
 4 Merchants Preferred Insurance Company - MERCHANTS MUTUAL  
 122 Mercury Casualty Company - Mercury General Group  
 168 Meritplan Insurance Company - BankAmerica Corp Group  
 82 Metropolitan Casualty Insurance Company - METROPOLITAN GROUP  
 80 Metropolitan Group Property and Casualty Insurance Company - N/A  
 146 Metropolitan Property and Casualty Insurance Company - N/A  
 147 National General Assurance Company - Amtrust Financial Services Group  
 39 National General Insurance Company - Amtrust Financial Services Group  
 77 National Liability & Fire Insurance Company - Berkshire Hathaway Group  
 47 National Merit Insurance Company - UNITRIN INC  
 59 National Surety Corporation - ALLIANZ INS. GROUP  
 20 Nationwide Affinity Insurance Company of America - NATIONWIDE GROUP  
 65 Nationwide Assurance Company - NATIONWIDE GROUP  
 85 Nationwide General Insurance Company - NATIONWIDE GROUP  
 92 Nationwide Insurance Company of America - NATIONWIDE GROUP  
 25 Nationwide Mutual Fire Insurance Company - NATIONWIDE GROUP  
 88 Nationwide Mutual Insurance Company - NATIONWIDE GROUP  
 32 Nationwide Property and Casualty Insurance Company - NATIONWIDE GROUP  
 111 New South Insurance Company - Amtrust Financial Services Group  
 70 New York Central Mutual Fire Insurance Company - Central Serv. Group  
 112 NGM Insurance Company - Main Street America Group  
 162 Ocean Harbor Casualty Insurance Company - Ocean Harbor Group  
 8 Old Dominion Insurance Company - Main Street America Group  
 66 Pacific Indemnity Company - CHUBB & SON INC

115 Peerless Insurance Company - LIBERTY MUTUAL GROUP  
 158 Permanent General Assurance Corporation - N/A  
 51 Philadelphia Indemnity Insurance Company - Tokio Marine Holdings  
 90 Phoenix Insurance Company - Travelers Group  
 150 Praetorian Insurance Company - QBE INSURANCE GRP LTD  
 101 Preferred Mutual Insurance Company - N/A  
 43 Privilege Underwriters Reciprocal Exchange - Pure Companies Group  
 102 Progressive Advanced Insurance Company - PROGRESSIVE GROUP  
 124 Progressive Casualty Insurance Company - PROGRESSIVE GROUP  
 105 Progressive Direct Insurance Company - PROGRESSIVE GROUP  
 99 Progressive Max Insurance Company - PROGRESSIVE GROUP  
 75 Progressive Northern Insurance Company - PROGRESSIVE GROUP  
 2 Progressive Northwestern Insurance Company - PROGRESSIVE GROUP  
 76 Progressive Preferred Insurance Company - PROGRESSIVE GROUP  
 71 Progressive Specialty Insurance Company - PROGRESSIVE GROUP  
 50 Property and Casualty Insurance Company of Hartford - N/A  
 141 QBE Insurance Corporation - QBE INSURANCE GRP LTD  
 26 Republic-Franklin Insurance Company - UTICA NATIONAL INS GROUP  
 44 Response Insurance Company - UNITRIN INC  
 135 Response Worldwide Direct Auto Insurance Company - UNITRIN INC  
 37 Response Worldwide Insurance Company - UNITRIN INC  
 159 SAFECO Insurance Company of America - LIBERTY MUTUAL GROUP  
 138 SAFECO Insurance Company of Indiana - LIBERTY MUTUAL GROUP  
 94 Sentinel Insurance Company, Ltd. - HARTFORD F & C GROUP  
 169 Sentry Insurance A Mutual Company - SENTRY INSURANCE GROUP  
 41 Standard Fire Insurance Company - Travelers Group  
 78 State Farm Fire and Casualty Company - STATE FARM IL  
 79 State Farm Mutual Automobile Insurance Company - STATE FARM IL  
 56 Sterling Insurance Company - N/A  
 149 Titan Indemnity Company - NATIONWIDE GROUP  
 14 TravCo Insurance Company - Travelers Group  
 142 Travelers Casualty Company of Connecticut - Travelers Group  
 95 Travelers Commercial Insurance Company - Travelers Group  
 84 Travelers Home and Marine Insurance Company - Travelers Group  
 131 Travelers Indemnity Company - Travelers Group  
 154 Travelers Indemnity Company of America - Travelers Group  
 18 Travelers Indemnity Company of Connecticut - Travelers Group  
 89 Travelers Property Casualty Company of America - Travelers Group  
 152 Travelers Property Casualty Insurance Company - Travelers Group  
 128 Tri-State Consumer Insurance Company - N/A  
 136 Truck Insurance Exchange - Zurich Insurance Group  
 62 Trumbull Insurance Company - HARTFORD F & C GROUP  
 165 Twin City Fire Insurance Company - HARTFORD F & C GROUP  
 108 United Services Automobile Association - USAA GROUP  
 34 Unitrin Advantage Insurance Company - UNITRIN INC  
 6 Unitrin Auto and Home Insurance Company - UNITRIN INC  
 151 Unitrin Direct Insurance Company - UNITRIN INC  
 157 Unitrin Direct Property & Casualty Company - UNITRIN INC  
 10 Unitrin Preferred Insurance Company - UNITRIN INC  
 109 USAA Casualty Insurance Company - USAA GROUP  
 123 USAA General Indemnity Company - USAA GROUP  
 139 Utica Mutual Insurance Company - UTICA NATIONAL INS GROUP  
 64 Utica National Assurance Company - UTICA NATIONAL INS GROUP  
 7 Utica National Insurance Company of Texas - UTICA NATIONAL INS GROUP  
 40 Vigilant Insurance Company - CHUBB & SON INC  
 127 Warner Insurance Company - UNITRIN INC