

New York State Insurance Department

2010
Annual Ranking
of
Automobile
Insurance Complaints



David A. Paterson
Governor

James J. Wynn
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 in this report ranks the 181 automobile insurance companies doing business in New York State.

Unlike previous reports, this year's report ranks individual companies only and not the corporate groups of which these companies may be members. This change is intended to give consumers a more accurate picture of their insurer's performance.

How the Ranking Works

Insurers remain 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 such issues as delays in the payment of no-fault claims. Other common complaints involve insurance companies that do not renew policies. In 2009, the average complaint ratio for insurers was 0.10 per \$1 million in premiums. That means there was approximately one upheld complaint for every \$9.7 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.

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 at www.ins.state.ny.us.

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

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 2008 and 2009 PP-Auto Premiums Written Directly in NYS (In Millions)
1	Nationwide Mutual Insurance Company	0.0000	0	17	38	55	140.474
2	Adirondack Insurance Exchange	0.0000	0	20	21	41	94.600
3	Amica Mutual Insurance Company	0.0000	0	4	7	11	85.452
4	Phoenix Insurance Company	0.0000	0	1	3	4	42.506
5	Great Northern Insurance Company	0.0000	0	3	5	8	40.097
6	TravCo Insurance Company	0.0000	0	2	2	4	28.076
7	Chubb Indemnity Insurance Company	0.0000	0	1	4	5	25.059
8	Commerce and Industry Insurance Company	0.0000	0	1	3	4	23.817
9	21st Century National Insurance Company	0.0000	0	8	32	40	22.727
10	Economy Premier Assurance Company	0.0000	0	2	3	5	21.350
11	American Commerce Insurance Company	0.0000	0	0	1	1	18.639
12	Progressive Advanced Insurance Company	0.0000	0	2	6	8	18.128
13	Charter Oak Fire Insurance Company	0.0000	0	0	2	2	16.533
14	Merchants Preferred Insurance Company	0.0000	0	1	1	2	14.460
15	Republic-Franklin Insurance Company	0.0000	0	2	2	4	13.669
16	Citizens Insurance Company of America	0.0000	0	1	3	4	12.418
17	Liberty Insurance Corporation	0.0000	0	2	9	11	12.303
18	USAA General Indemnity Company	0.0000	0	4	8	12	12.075
19	21st Century North America Insurance Company	0.0000	0	0	3	3	11.959
20	Foremost Insurance Company Grand Rapids, Michigan	0.0000	0	1	3	4	10.948
21	Essentia Insurance Company	0.0000	0	0	0	0	10.019
22	Travelers Commercial Insurance Company	0.0000	0	0	2	2	9.968
23	Massachusetts Bay Insurance Company	0.0000	0	1	2	3	9.248
24	Associated Indemnity Corporation	0.0000	0	0	0	0	7.482

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			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2008 and 2009 PP-Auto Premiums Written Directly in NYS (In Millions)
25	National General Insurance Company	0.0000	0	0		4	7.209
26	Response Worldwide Insurance Company	0.0000	0	3		4	7.133
27	Encompass Home and Auto Insurance Company	0.0000	0	3		5	6.712
28	21st Century Premier Insurance Company	0.0000	0	1		1	6.688
29	Vigilant Insurance Company	0.0000	0	0		0	6.675
30	Balboa Insurance Company	0.0000	0	0		0	6.539
31	Travelers Casualty Company of Connecticut	0.0000	0	1		1	6.288
32	Nationwide Property and Casualty Insurance Company	0.0000	0	3		5	5.704
33	Bankers Standard Insurance Company	0.0000	0	0		0	5.589
34	National General Assurance Company	0.0000	0	0		3	5.478
35	MIC Property and Casualty Insurance Corporation	0.0000	0	1		1	5.294
36	Cim Insurance Corporation	0.0000	0	0		1	5.202
37	American Automobile Insurance Company	0.0000	0	0		0	4.970
38	Blue Ridge Indemnity Company	0.0000	0	0		0	4.835
39	Central Mutual Insurance Company	0.0000	0	0		2	4.683
40	National Merit Insurance Company	0.0000	0	0		1	4.504
41	SAFECO Insurance Company of America	0.0000	0	3		5	4.435
42	American Bankers Insurance Company of Florida	0.0000	0	0		2	4.268
43	Countryway Insurance Company	0.0000	0	2		2	3.773
44	Harleysville Insurance Company of New York	0.0000	0	1		3	3.688
45	American Family Home Insurance Company	0.0000	0	1		1	3.557
46	Twin City Fire Insurance Company	0.0000	0	1		3	3.287
47	Travelers Indemnity Company of America	0.0000	0	3		3	3.207
48	Graphic Arts Mutual Insurance Company	0.0000	0	0		0	3.160

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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 2008 and 2009 PP-Auto Premiums Written Directly in NYS (In Millions)
49	Hartford Underwriters Insurance Company	0.0000	0	0	1	1	2.786
50	Unitrin Direct Property & Casualty Company	0.0000	0	1	1	2	2.707
51	Utica National Assurance Company	0.0000	0	2	2	4	2.548
52	21st Century Preferred Insurance Company	0.0000	0	1	0	1	2.389
53	Old Dominion Insurance Company	0.0000	0	0	0	0	2.351
54	Integon Preferred Insurance Company	0.0000	0	0	0	0	2.309
55	National Surety Corporation	0.0000	0	0	0	0	2.251
56	Philadelphia Indemnity Insurance Company	0.0000	0	0	2	2	2.093
57	Pacific Indemnity Company	0.0000	0	0	0	0	1.836
58	Sterling Insurance Company	0.0000	0	0	3	3	1.774
59	Merchants Mutual Insurance Company	0.0000	0	7	4	11	1.771
60	Nationwide Assurance Company	0.0000	0	0	2	2	1.727
61	Harleysville Worcester Insurance Company	0.0000	0	0	0	0	1.422
62	American Reliable Insurance Company	0.0000	0	0	0	0	1.358
63	Metropolitan General Insurance Company	0.0000	0	1	0	1	1.166
64	Chubb National Insurance Company	0.0000	0	0	1	1	1.156
65	Hermitage Insurance Company	0.0000	0	1	2	3	1.151
66	Progressive Northern Insurance Company	0.0090	1	1	6	8	110.726
67	New South Insurance Company	0.0119	1	8	26	35	84.383
68	GEICO General Insurance Company	0.0122	15	211	222	448	1227.732
69	Government Employees Insurance Company	0.0153	7	210	268	485	457.169
70	Erie Insurance Company	0.0165	1	11	16	28	60.425
71	GEICO Indemnity Company	0.0198	12	131	205	348	605.301
72	Kemper Independence Insurance Company	0.0209	1	6	11	18	47.891

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			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2008 and 2009 PP-Auto Premiums Written Directly in NYS (In Millions)
73	New York Central Mutual Fire Insurance Company	0.0220	5	44	103	152	227.552
74	Encompass Indemnity Company	0.0250	1	7	5	13	40.028
75	Travelers Property Casualty Company of America	0.0284	6	24	51	81	210.945
76	Encompass Insurance Company of America	0.0328	1	3	11	15	30.472
77	Metropolitan Casualty Insurance Company	0.0337	5	10	31	46	148.530
78	Progressive Direct Insurance Company	0.0340	4	19	52	75	117.569
79	Unitrin Preferred Insurance Company	0.0354	1	2	6	9	28.214
80	Allmerica Financial Alliance Insurance Company	0.0373	2	5	8	15	53.640
81	Progressive Northwestern Insurance Company	0.0401	2	2	12	16	49.883
82	Nationwide Insurance Company of America	0.0406	3	3	10	16	73.873
83	Metropolitan Group Property and Casualty Insurance	0.0413	3	5	21	29	72.689
84	Travelers Indemnity Company of Connecticut	0.0426	1	2	1	4	23.468
85	Progressive Specialty Insurance Company	0.0444	1	0	7	8	22.534
86	Liberty Mutual Fire Insurance Company	0.0457	21	75	135	231	459.786
87	IDS Property Casualty Insurance Company	0.0473	1	3	1	5	21.141
88	Allstate Property and Casualty Insurance Company	0.0510	25	14	55	94	490.044
89	United Services Automobile Association	0.0530	5	12	24	41	94.419
90	Farmington Casualty Company	0.0544	1	8	9	18	18.380
91	Main Street America Assurance Company	0.0546	2	2	1	5	36.622
92	Unitrin Auto and Home Insurance Company	0.0570	2	6	8	16	35.070
93	First Liberty Insurance Corporation	0.0605	1	3	8	12	16.537
94	State Farm Mutual Automobile Insurance Company	0.0623	60	298	252	610	962.945
95	Progressive Preferred Insurance Company	0.0631	9	14	48	71	142.531
96	State Farm Fire and Casualty Company	0.0675	10	18	50	78	148.124

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			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2008 and 2009 PP-Auto Premiums Written Directly in NYS (In Millions)
97	Nationwide Mutual Fire Insurance Company	0.0707	2	6	17	25	28.282
98	Sentinel Insurance Company, Ltd.	0.0719	5	8	15	28	69.495
99	USAA Casualty Insurance Company	0.0732	6	8	18	32	81.938
100	21st Century Indemnity Insurance Company	0.0779	2	8	27	37	25.673
101	Eveready Insurance Company	0.0804	1	5	19	25	12.441
102	Praetorian Insurance Company	0.0810	2	16	19	37	24.694
103	Electric Insurance Company	0.0861	1	0	11	12	11.613
104	Hartford Accident and Indemnity Company	0.0866	1	6	8	15	11.548
105	Hartford Insurance Company of Illinois	0.0900	7	8	22	37	77.784
106	Progressive Max Insurance Company	0.0911	1	3	2	6	10.977
107	Preferred Mutual Insurance Company	0.0948	5	9	23	37	52.749
108	Encompass Property and Casualty Company	0.1021	1	1	2	4	9.797
109	Hartford Insurance Company of the Midwest	0.1045	4	1	12	17	38.287
110	A. Central Insurance Company	0.1065	5	18	26	49	46.936
111	Hartford Fire Insurance Company	0.1083	1	0	3	4	9.235
112	Utica National Insurance Company of Texas	0.1215	1	0	1	2	8.231
113	State-Wide Insurance Company	0.1224	4	13	24	41	32.667
114	Travelers Home and Marine Insurance Company	0.1264	15	13	15	43	118.665
115	ACA Insurance Company	0.1286	1	2	5	8	7.773
116	Standard Fire Insurance Company	0.1356	1	2	2	5	7.377
117	Automobile Insurance Company of Hartford, Connecticut	0.1366	4	3	0	7	29.286
118	Insurance Company of the State of Pennsylvania	0.1405	4	7	10	21	28.477
119	Allstate Insurance Company	0.1418	180	318	525	1023	1269.438
120	American States Insurance Company	0.1521	1	1	5	7	6.575

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121	Progressive Casualty Insurance Company	0.1523	2	16	52	70	13.133
122	Response Worldwide Direct Auto Insurance Company	0.1539	1	1	3	5	6.497
123	Peerless Insurance Company	0.1593	10	8	17	35	62.781
124	Warner Insurance Company	0.1600	2	3	9	14	12.503
125	Response Insurance Company	0.1600	1	4	5	10	6.251
126	Mercury Casualty Company	0.1626	5	9	15	29	30.748
127	Farm Family Casualty Insurance Company	0.1693	4	3	6	13	23.623
128	Lincoln General Insurance Company	0.1746	8	29	83	120	45.809
129	NGM Insurance Company	0.1757	3	5	8	16	17.076
130	Metropolitan Property and Casualty Insurance Company	0.1916	1	1	2	4	5.220
131	Unitrin Advantage Insurance Company	0.1982	1	0	7	8	5.045
132	21st Century Centennial Insurance Company	0.1988	2	0	10	12	10.058
133	Esurance Insurance Company	0.2033	12	20	56	88	59.012
134	Truck Insurance Exchange	0.2078	6	5	9	20	28.879
135	21st Century Advantage Insurance Company	0.2089	5	3	16	24	23.940
136	Garrison Property and Casualty Insurance Company	0.2207	1	0	2	3	4.530
137	American Modern Home Insurance Company	0.2315	2	2	5	9	8.640
138	Nationwide General Insurance Company	0.2316	7	12	34	53	30.221
139	Property and Casualty Insurance Company of Hartford	0.2521	1	0	1	2	3.967
140	Interboro Insurance Company	0.2658	2	8	6	16	7.524
141	SAFECO Insurance Company of Indiana	0.2781	3	0	4	7	10.787
142	AutoOne Insurance Company	0.2788	14	21	63	98	50.214
143	Drivers Insurance Company	0.2993	1	4	3	8	3.341
144	Farmers New Century Insurance Company	0.3087	6	9	10	25	19.437

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			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2008 and 2009 PP-Auto Premiums Written Directly in NYS (In Millions)
145	Country-Wide Insurance Company	0.3111	24	107	227	358	77.150
146	Dairyland Insurance Company	0.3180	1	2	3	6	3.145
147	Ocean Harbor Casualty Insurance Company	0.3209	2	3	14	19	6.233
148	American Home Assurance Company	0.3449	1	0	3	4	2.899
149	Fireman's Fund Insurance Company	0.3897	1	0	2	3	2.566
150	Federal Insurance Company	0.3966	1	3	2	6	2.521
151	AutoOne Select Insurance Company	0.4037	8	7	16	31	19.818
152	Landmark Insurance Company	0.4429	1	0	0	1	2.258
153	QBE Insurance Corporation	0.4792	7	4	23	34	14.608
154	Travelers Indemnity Company	0.4865	5	12	32	49	10.277
155	Integon National Insurance Company	0.4966	1	1	3	5	2.014
156	Tri-State Consumer Insurance Company	0.4972	9	20	31	60	18.103
157	GEICO Casualty Company	0.6248	1	0	28	29	1.600
158	Unitrin Direct Insurance Company	0.7720	8	9	16	33	10.362
159	New Hampshire Insurance Company	0.8320	7	1	5	13	8.414
160	Hartford Casualty Insurance Company	0.9063	2	1	9	12	2.207
161	21st Century Insurance Company	1.1588	2	2	15	19	1.726
162	Meritplan Insurance Company	1.1592	1	0	2	3	0.863
163	Allstate Indemnity Company	1.1722	12	9	22	43	10.237
164	Merastar Insurance Company	1.2187	1	0	1	2	0.821
165	Permanent General Assurance Corporation	1.2642	3	0	6	9	2.373
166	Travelers Property Casualty Insurance Company	1.5250	5	6	16	27	3.279
167	Utica Mutual Insurance Company	1.6667	7	4	14	25	4.200
168	Hanover Insurance Company	1.6956	4	3	14	21	2.359

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			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2008 and 2009 PP-Auto Premiums Written Directly in NYS (In Millions)
169	Safeco National Insurance Company	1.6970	1	0	1	2	0.589
170	AIU Insurance Company	1.7051	3	2	6	11	1.759
171	Infinity Insurance Company	2.1129	5	0	7	12	2.366
172	Infinity Standard Insurance Company	2.3089	2	0	2	4	0.866
173	Trumbull Insurance Company	2.7234	1	1	3	5	0.367
174	Chartis Property Casualty Company	3.3663	2	1	7	10	0.594
175	National Continental Insurance Company	6.9407	1	3	3	7	0.144
176	Hudson Insurance Company	8.9173	3	0	2	5	0.336
177	ACE American Insurance Company	12.5881	1	0	3	4	0.079
178	Granite State Insurance Company	14.2471	1	0	0	1	0.070
179	Long Island Insurance Company	25.8860	265	17	73	355	10.237
180	Zurich American Insurance Company	36.5845	1	0	1	2	0.027
181	Victoria Fire & Casualty Company	152.9403	1	1	1	3	0.007
Grand Total:		0.0995	966	2104	3738	6808	9712.950
Average # Upheld Complaints per Company:		5.3					

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.

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 Insurance Department close?

In 2009, the Department's Consumer Services Bureau received a total of 6,808 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 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 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, 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.

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
135	21st Century Advantage Insurance Company	Zurich Insurance Group
132	21st Century Centennial Insurance Company	Zurich Insurance Group
100	21st Century Indemnity Insurance Company	Zurich Insurance Group
161	21st Century Insurance Company	Zurich Insurance Group
9	21st Century National Insurance Company	Zurich Insurance Group
19	21st Century North America Insurance Company	Zurich Insurance Group
52	21st Century Preferred Insurance Company	Zurich Insurance Group
28	21st Century Premier Insurance Company	Zurich Insurance Group
110	A. Central Insurance Company	Central Serv. Group
115	ACA Insurance Company	California State Auto Group
177	ACE American Insurance Company	Ace Ltd. Group
2	Adirondack Insurance Exchange	N/A
170	AIU Insurance Company	American International Group
80	Allmerica Financial Alliance Insurance Company	Hanover Insurance Group
163	Allstate Indemnity Company	Allstate Ins. Group
119	Allstate Insurance Company	Allstate Ins. Group
88	Allstate Property And Casualty Insurance Company	Allstate Ins. Group
37	American Automobile Insurance Company	Allianz Ins. Group
42	American Bankers Insurance Company Of Florida	Assurant Inc Grp
11	American Commerce Insurance Company	Commerce Insurance Group
45	American Family Home Insurance Company	Munich Reinsurance Group
148	American Home Assurance Company	American International Group
137	American Modern Home Insurance Company	Munich Reinsurance Group
62	American Reliable Insurance Company	Assurant Inc Grp
120	American States Insurance Company	Liberty Mutual Ins. Companies
3	AMICA Mutual Insurance Company	AMICA Mutual Group
24	Associated Indemnity Corporation	Allianz Ins. Group
117	Automobile Insurance Company of Hartford, Connecticut	N/A
142	AutoOne Insurance Company	White Mountains Group
151	AutoOne Select Insurance Company	White Mountains Group
30	Balboa Insurance Company	BankAmerica Corp Group

Rank	Company	Group
33	Bankers Standard Insurance Company	ACE Ltd. Group
38	Blue Ridge Indemnity Company	QBE Insurance Grp Ltd
39	Central Mutual Insurance Company	Central Mutual Insurance Co. Group
13	Charter Oak Fire Insurance Company	Travelers Group
174	Chartis Property Casualty Company	American International Group
7	Chubb Indemnity Insurance Company	Chubb & Son Inc
64	Chubb National Insurance Company	Chubb & Son Inc
36	CIM Insurance Corporation	GMAC Insurance Holding Group
16	Citizens Insurance Company of America	Hanover Insurance Group
8	Commerce and Industry Insurance Company	AMERICAN INTERNATIONAL GROUP
43	Countryway Insurance Company	Indiana Farm Bureau Group
145	Country-Wide Insurance Company	N/A
146	Dairyland Insurance Company	Sentry Insurance Group
143	Drivers Insurance Company	N/A
10	Economy Premier Assurance Company	Metropolitan Group
103	Electric Insurance Company	N/A
27	Encompass Home And Auto Insurance Company	Allstate Ins. Group
74	Encompass Indemnity Company	Allstate Ins. Group
76	Encompass Insurance Company Of America	Allstate Ins. Group
108	Encompass Property And Casualty Company	Allstate Ins. Group
70	Erie Insurance Company	Erie Ins Grp
21	Essentia Insurance Company	White Mountains Group
133	Esurance Insurance Company	White Mountains Group
101	Eveready Insurance Company	N/A
127	Farm Family Casualty Insurance Company	American Ntl Fncl
144	Farmers New Century Insurance Company	Zurich Insurance Group
90	Farmington Casualty Company	Travelers Group
150	Federal Insurance Company	Chubb & Son Inc
149	Fireman's Fund Insurance Company	Allianz Ins. Group
93	First Liberty Insurance Corporation	Liberty Mutual Ins. Companies
20	Foremost Insurance Company Grand Rapids, Michigan	Zurich Insurance Group

Rank	Company	Group
136	Garrison Property and Casualty Insurance Company	USAA Group
157	GEICO Casualty Company	Berkshire Hathaway Group
68	GEICO General Insurance Company	Berkshire Hathaway Group
71	GEICO Indemnity Company	Berkshire Hathaway Group
69	Government Employees Insurance Company	Berkshire Hathaway Group
178	Granite State Insurance Company	American International Group
48	Graphic Arts Mutual Insurance Company	Utica National Ins Group
5	Great Northern Insurance Company	Chubb & Son Inc
168	Hanover Insurance Company	Hanover Insurance Group
44	Harleysville Insurance Company of New York	Harleysville Group
61	Harleysville Worcester Insurance Company	Harleysville Group
104	Hartford Accident and Indemnity Company	Hartford F & C Group
160	Hartford Casualty Insurance Company	Hartford F & C Group
111	Hartford Fire Insurance Company	Hartford F & C Group
105	Hartford Insurance Company of Illinois	Hartford F & C Group
109	Hartford Insurance Company of the Midwest	Hartford F & C Group
49	Hartford Underwriters Insurance Company	Hartford F & C Group
65	Hermitage Insurance Company	Tower Group
176	Hudson Insurance Company	Fairfax Insurance Group
87	IDS Property Casualty Insurance Company	Ameriprise Auto And Home Insurance Group
171	Infinity Insurance Company	Infinity Property Casualty Insurance Group
172	Infinity Standard Insurance Company	Infinity Property Casualty Insurance Group
118	Insurance Company of the State of Pennsylvania	American International Group

Rank	Company	Group
155	Integon National Insurance Company	GMAC Insurance Holding Group
54	Integon Preferred Insurance Company	GMAC Insurance Holding Group
140	Interboro Insurance Company	N/A
72	Kemper Independence Insurance Company	UNITRIN INC
152	Landmark Insurance Company	American International Group
17	Liberty Insurance Corporation	Liberty Mutual Ins. Companies
86	Liberty Mutual Fire Insurance Company	Liberty Mutual Ins. Companies
128	Lincoln General Insurance Company	Kingsway Group
179	Long Island Insurance Company	N/A
91	Main Street America Assurance Company	Main Street America Group
23	Massachusetts Bay Insurance Company	Hanover Insurance Group
164	Merastar Insurance Company	UNITRIN Inc
59	Merchants Mutual Insurance Company	Merchants Mutual
14	Merchants Preferred Insurance Company	Merchants Mutual
126	Mercury Casualty Company	Mercury General Group
162	Meritplan Insurance Company	Bankamerica Corp Group
77	Metropolitan Casualty Insurance Company	Metropolitan Group
63	Metropolitan General Insurance Company	Metropolitan Group
83	Metropolitan Group Property and Casualty Insurance Company	N/A
130	Metropolitan Property and Casualty Insurance Company	N/A
35	MIC Property and Casualty Insurance Corporation	GMAC Insurance Holding Group
175	National Continental Insurance Company	Progressive Group
34	National General Assurance Company	GMAC Insurance Holding Group
25	National General Insurance Company	GMAC Insurance Holding Group
40	National Merit Insurance Company	Unitrin Inc
55	National Surety Corporation	Allianz Ins. Group
60	Nationwide Assurance Company	Nationwide Group
138	Nationwide General Insurance Company	Nationwide Group
82	Nationwide Insurance Company Of America	Nationwide Group
97	Nationwide Mutual Fire Insurance Company	Nationwide Group
1	Nationwide Mutual Insurance Company	Nationwide Group
32	Nationwide Property And Casualty Insurance Company	Nationwide Group
159	New Hampshire Insurance Company	American International Group

Rank	Company	Group
67	New South Insurance Company	GMAC Insurance Holding Group
73	New York Central Mutual Fire Insurance Company	Central Serv. Group
129	NGM Insurance Company	Main Street America Group
147	Ocean Harbor Casualty Insurance Company	Ocean Harbor Group
53	Old Dominion Insurance Company	Main Street America Group
57	Pacific Indemnity Company	Chubb & Son Inc
123	Peerless Insurance Company	Liberty Mutual Ins. Companies
165	Permanent General Assurance Corporation	N/A
56	Philadelphia Indemnity Insurance Company	Maguire Corp Group
4	Phoenix Insurance Company	Travelers Group
102	Praetorian Insurance Company	QBE Insurance Grp Ltd
107	Preferred Mutual Insurance Company	N/A
12	Progressive Advanced Insurance Company	Progressive Group
121	Progressive Casualty Insurance Company	Progressive Group
78	Progressive Direct Insurance Company	Progressive Group
106	Progressive Max Insurance Company	Progressive Group
66	Progressive Northern Insurance Company	Progressive Group
81	Progressive Northwestern Insurance Company	Progressive Group
95	Progressive Preferred Insurance Company	Progressive Group
85	Progressive Specialty Insurance Company	Progressive Group
139	Property and Casualty Insurance Company of Hartford	N/A
153	QBE Insurance Corporation	QBE Insurance Grp Ltd
15	Republic-Franklin Insurance Company	Utica National Ins Group
125	Response Insurance Company	Unitrin Inc
122	Response Worldwide Direct Auto Insurance Company	Unitrin Inc
26	Response Worldwide Insurance Company	Unitrin Inc
41	SAFECO Insurance Company of America	Liberty Mutual Ins. Companies
141	SAFECO Insurance Company of Indiana	Liberty Mutual Ins. Companies
169	Safeco National Insurance Company	Liberty Mutual Ins. Companies
98	Sentinel Insurance Company, Ltd.	Hartford F & C Group
116	Standard Fire Insurance Company	Travelers Group
96	State Farm Fire and Casualty Company	State Farm II

Rank	Company	Group
94	State Farm Mutual Automobile Insurance Company	State Farm II
113	State-Wide Insurance Company	Commerce Insurance Group
58	Sterling Insurance Company	N/A
6	TravCo Insurance Company	Travelers Group
31	Travelers Casualty Company of Connecticut	Travelers Group
22	Travelers Commercial Insurance Company	Travelers Group
114	Travelers Home and Marine Insurance Company	Travelers Group
154	Travelers Indemnity Company	Travelers Group
47	Travelers Indemnity Company of America	Travelers Group
84	Travelers Indemnity Company of Connecticut	Travelers Group
75	Travelers Property Casualty Company of America	Travelers Group
166	Travelers Property Casualty Insurance Company	Travelers Group
156	Tri-State Consumer Insurance Company	N/A
134	Truck Insurance Exchange	Zurich Insurance Group
173	Trumbull Insurance Company	Hartford F & C Group
46	Twin City Fire Insurance Company	Hartford F & C Group
89	United Services Automobile Association	USAA Group
131	Unitrin Advantage Insurance Company	Unitrin Inc
92	Unitrin Auto and Home Insurance Company	Unitrin Inc
158	Unitrin Direct Insurance Company	Unitrin Inc
50	Unitrin Direct Property & Casualty Company	Unitrin Inc
79	Unitrin Preferred Insurance Company	Unitrin Inc
99	USAA Casualty Insurance Company	USAA Group
18	USAA General Indemnity Company	USAA Group
167	Utica Mutual Insurance Company	Utica National Insurance Group
51	Utica National Assurance Company	Utica National Insurance Group
112	Utica National Insurance Company of Texas	Utica National Insurance Group
181	Victoria Fire & Casualty Company	Nationwide Group
29	Vigilant Insurance Company	Chubb & Son Inc
124	Warner Insurance Company	Unitrin Inc
180	Zurich American Insurance Company	Zurich Insurance Group