

New York State Insurance Department

2009
Annual Ranking
of
Automobile
Insurance Complaints



David A. Paterson
Governor

James J. Wrynn
Superintendent

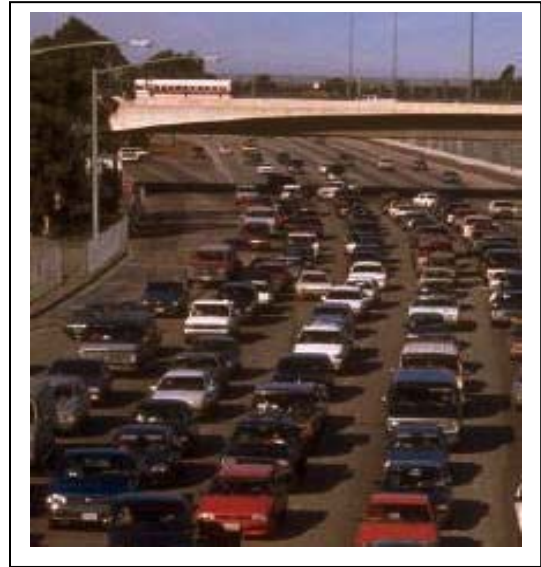
The Annual Ranking of Automobile Insurance Complaints

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

The information contained in this ranking is based on data from 2007 and 2008. It ranks 38 automobile insurance companies, or groups of insurance companies, doing business in New York State.

How the Ranking Works

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



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

Consumer Complaints & the Average Ranking

Typical consumer complaints involve such issues as delays in the payment of no-fault claims. Other common complaints involve insurance companies that do not renew policies. In 2008, 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.
- Information from previous years is presented in the tables here, so consumers can see whether a company's performance has improved or declined.
- All companies, or groups, with at least \$10 million in average premiums in 2007-08 are included in the ranking. Insurers with less than \$10 million in premiums are included only if they had 10 or more complaints upheld against them.

How to File a Complaint

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

New York State Insurance Department

Albany Office:	One Commerce Plaza Albany, NY 12257 Toll-free: 800-342-3736
Buffalo Office:	Walter Mahoney Bldg. 65 Court St. Buffalo, NY 14202 Tel.: 716-847-7620 Toll-free: 800-342-3736
Mineola Office:	163 Mineola Blvd. Mineola, NY 11501 Tel.: 516-248-5886 Toll-free: 800-342-3736
New York City Office:	25 Beaver St. New York, NY 10004 Tel.: 212-480-6400 Toll-free: 800-342-3736

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

2008 Auto Complaint Ratios

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

Rank	Companies or Groups with 10 or More Complaints or \$10,000,000 in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I	II	III	IV	V
			Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average of 2007 and 2008 PP-Auto Premiums Written Directly in NYS (In Millions)
1	AMICA MUTUAL GRP AMICA MUTUAL INS CO	0.00	0	4	8	12	86.701
2	MAIN STREET AMERICA GRP MAIN STREET AMERICA ASSURANCE CO NGM INSURANCE COMPANY	0.00	0	3	24	27	61.077
3	QBE INSURANCE GRP LTD BLUE RIDGE INDEMNITY BLUE RIDGE INS CO PRAETORIAN INSURANCE COMPANY QBE INS CORP REDLAND INSURANCE COMPANY	0.00	0	6	26	32	30.742
4	AMERICAN EXPRESS GRP IDS PROPERTY CASUALTY INSURANCE COMPANY	0.00	0	3	7	10	19.807
5	BALBOA LIFE & CAS GRP BALBOA INS CO MERITPLAN INS CO	0.00	0	0	3	3	12.818
6	ELECTRIC INS GRP ELECTRIC INS CO	0.00	0	2	12	14	12.626
7	EVEREADY INS CO	0.00	0	10	23	33	12.436
8	CHUBB & SON INC CHUBB INDEMNITY INS CO FEDERAL INS CO GREAT NORTHERN INS CO PACIFIC INDEMNITY CO VIGILANT INS CO	0.01	1	2	10	13	83.558
9	ERIE INS GRP ERIE INS CO ERIE INS CO OF NY	0.02	1	13	24	38	59.403

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10	PREFERRED MUTUAL INS CO	0.02	1	10	8	19	51.269
11	RESPONSE INS GROUP RESPONSE INS CO RESPONSE WORLDWIDE DIRECT AUTO INS CO RESPONSE WORLDWIDE INS CO WARNER INS CO	0.03	1	8	27	36	35.476
12	CENTRAL SERVICES GRP A. CENTRAL INSURANCE COMPANY NEW YORK CENTRAL MUTUAL FIRE INS CO	0.04	12	61	121	194	269.661
13	PROGRESSIVE INS. GROUP NATIONAL CONTINENTAL INS CO PROGRESSIVE ADVANCED INSURANCE CO PROGRESSIVE CAS INS CO PROGRESSIVE DIRECT INS CO PROGRESSIVE MAX INSURANCE COMPANY PROGRESSIVE NORTHEASTERN INS CO PROGRESSIVE NORTHERN INS. CO. PROGRESSIVE NORTHWESTERN INSURANCE CO. PROGRESSIVE PREFERRED INS CO UNITED FINANCIAL CASUALTY INS CO	0.05	32	109	248	389	694.491
14	UNITED SERVICES AUTOMOBILE ASN GRP GARRISON PROPERTY & CASUALTY INS. CO. UNITED SERVICES AUTOMOBILE ASN USAA CAS INS CO USAA GENERAL INDEMNITY CO	0.05	10	12	44	66	187.380

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15	ALLIANZ INS. GROUP AMERICAN AUTOMOBILE INS CO ASSOCIATED INDEMNITY CORP FIREMAN'S FUND INS CO NATIONAL SURETY CORP	0.05	1	1	2	4	19.039
16	BERKSHIRE-HATHAWAY GEICO CASUALTY CO GEICO GENERAL INS CO GEICO INDEMNITY CO GOVERNMENT EMPLOYEES INS CO	0.06	128	482	694	1304	2212.829
17	NATIONWIDE GROUP NATIONWIDE ASSURANCE CO NATIONWIDE GENERAL INS CO NATIONWIDE INSURANCE COMPANY OF AMERICA NATIONWIDE MUTUAL FIRE INS CO NATIONWIDE MUTUAL INS CO NATIONWIDE PROPERTY & CAS INS CO VICTORIA FIRE & CASUALTY CO VICTORIA SELECT INS. CO.	0.06	17	56	219	292	286.693
18	METROPOLITAN GROUP ECONOMY PREMIER ASSURANCE COMPANY METROPOLITAN CASUALTY INS CO METROPOLITAN GENERAL INS CO METROPOLITAN GROUP PROPERTY AND CASUALTY INS CO METROPOLITAN PROPERTY & CASUALTY INS CO	0.06	14	24	48	86	252.592
19	STATE FARM IL STATE FARM FIRE AND CAS CO STATE FARM MUTUAL AUTOMOBILE INS CO	0.07	75	140	493	708	1025.897

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20	MUNICH GROUP AMERICAN FAMILY HOME INS CO AMERICAN MODERN HOME INS CO	0.07	1	0	7	8	14.648
21	LIBERTY MUTUAL GRP AMERICAN STATES INS CO FIRST LIBERTY INS CORP FIRST NATIONAL INSURANCE CO OF AMERICA LIBERTY INS CORP LIBERTY MUTUAL FIRE INS CO LM P & C INS CO PEERLESS INS CO PROGRESSIVE SPECIALTY INS CO SAFECO INS CO OF AMERICA SAFECO INS CO OF INDIANA SAFECO NATIONAL INS CO WEST AMERICAN INS CO	0.08	43	108	259	410	546.901

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22	TRAVELERS GRP AUTOMOBILE INS CO OF HARTFORD CT CHARTER OAK FIRE INS CO FARMINGTON CASUALTY CO PHOENIX INSURANCE CO STANDARD FIRE INS CO TRAVCO INSURANCE CO. TRAVELERS CAS CO OF CONN TRAVELERS COMMERCIAL INS CO TRAVELERS HOME AND MARINE INSURANCE CO. TRAVELERS INDEMNITY CO TRAVELERS INDEMNITY CO OF AMERICA TRAVELERS INDEMNITY CO. OF CT TRAVELERS PROP CAS CO OF AM TRAVELERS PROP CAS INS CO	0.08	46	86	171	303	545.646
23	AMERICAN NATIONAL FINANCIAL GRP FARM FAMILY CASUALTY INS CO	0.08	2	1	7	10	26.618
24	HARTFORD F & C GROUP HARTFORD ACCIDENT & INDEMNITY CO HARTFORD CASUALTY INS CO HARTFORD FIRE INS CO HARTFORD INS CO OF THE MIDWEST HARTFORD INSURANCE COMPANY OF ILLINOIS HARTFORD UNDERWRITERS INS CO PROPERTY AND CASUALTY INS. CO. OF HARTFORD SENTINEL INSURANCE COMPANY TRUMBULL INSURANCE COMPANY TWIN CITY FIRE INS CO	0.09	20	44	100	164	224.667

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25	HANOVER INS GROUP ALLMERICA FINANCIAL ALLIANCE INS. CO. CITIZENS INS CO OF AMERICA HANOVER INS CO MASSACHUSETTS BAY INS CO NOVA CASUALTY COMPANY	0.09	8	5	21	34	85.042
26	ZURICH INS GROUP AIG ADVANTAGE INSURANCE COMPANY ASSURANCE COMPANY OF AMERICA FARMERS NEW CENTURY INS CO FOREMOST INS CO FOREMOST PROPERTY & CASUALTY INS CO MARYLAND CASUALTY CO NORTHERN INS CO OF NY TRUCK INS EXCHANGE ZURICH AMERICAN INS CO	0.09	6	8	38	52	64.229
27	UNITRIN GRP KEMPER INDEPENDENCE INSURANCE COMPANY MERASTAR INS CO UNITRIN ADVANTAGE INS CO UNITRIN AUTO & HOME INS CO UNITRIN DIRECT INSURANCE COMPANY UNITRIN DIRECT P & C CO UNITRIN PREFERRED INS CO	0.10	13	11	38	62	136.173

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28	ALLSTATE INS. GROUP ALLSTATE INDEMNITY CO ALLSTATE INS CO ALLSTATE PROPERTY AND CASUALTY INS. CO. DEERBROOK INS. CO. ENCOMPASS HOME AND AUTO INSURANCE CO ENCOMPASS INDEMNITY CO ENCOMPASS INDEPENDENT INSURANCE COMPANY ENCOMPASS INSURANCE CO OF AMERICA ENCOMPASS PROPERTY AND CASUALTY CO	0.11	198	403	616	1217	1845.980
29	KINGSWAY GRP LINCOLN GENERAL INSURANCE COMPANY	0.12	6	22	104	132	51.030
30	GMAC INS HOLDING CIM INS CORP INTEGON CASUALTY INS CO INTEGON NATIONAL INS CO INTEGON PREFERRED INS CO MIC PROPERTY & CASUALTY INS CORP MOTORS INS CORP NATIONAL GENERAL ASSURANCE CO NATIONAL GENERAL INS CO NEW SOUTH INS CO	0.13	14	19	31	64	105.466
31	UTICA NATIONAL INS GROUP GRAPHIC ARTS MUTUAL INS CO REPUBLIC-FRANKLIN INS CO UTICA MUTUAL INS CO UTICA NATIONAL INS CO OF TX UTICA NATL ASSUR CO	0.16	5	8	29	42	30.356

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32	COMMERCE GRP INC STATE-WIDE INS CO	0.18	6	25	21	52	33.580
33	MERCURY GENERAL GRP MERCURY CASUALTY COMPANY	0.20	6	7	12	25	29.651
34	AMERICAN INTL GROUP AIG CASUALTY COMPANY AIG CENTENNIAL INS CO AIG INDEMNITY INS CO AIG NATIONAL INS CO AIG PREFERRED INS CO AIG PREMIER INS CO AIU INS CO AMERICAN HOME ASR CO AMERICAN INTERNATIONAL INS CO COMMERCE & INDUSTRY INS CO GRANITE STATE INS CO ILLINOIS NATIONAL INS CO INS CO OF THE STATE OF PA LANDMARK INS CO NEW HAMPSHIRE INDEMNITY CO INC NEW HAMPSHIRE INS CO	0.21	41	29	110	180	194.748
35	TRI-STATE CONSUMER INS CO	0.23	4	10	41	55	17.490

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36	WHITE MOUNTAINS GRP AUTO ONE INS CO AUTOONE SELECT INSURANCE COMPANY EMPLOYERS FIRE INS CO ESSENTIA INSURANCE COMPANY ESURANCE INS CO HOMELAND INS CO OF NY NORTHERN ASSURANCE CO OF AMERICA ONEBEACON AMERICA INS CO ONEBEACON INS CO PENNSYLVANIA GENERAL INS CO	0.40	61	68	213	342	153.651
37	COUNTRYWIDE INS CO	0.45	32	90	213	335	71.627
38	LONG ISLAND INSURANCE COMPANY	12.19	90	16	63	169	7.385
	Subtotal (Including only companies in the ranking)	0.09	895	1906	4135	6936	9599.383
	Grand Total	0.10	948	1973	4316	7237	9674.547

Frequently Asked Questions

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

Why not just list the total complaints for each company?

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

How many total auto complaints does the Insurance Department close?

In 2008, the Department's Consumer Services Bureau received a total of 7,238 private passenger auto insurance complaints. The Department also handles commercial auto complaints, which are not included in determining complaint ratios.

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

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

I complained directly to my insurer. Is that counted?

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

What are the most common complaints?

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

How much should I depend on this ranking?

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

What is a “question of fact” complaint?

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

Where can I get pricing information?

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

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

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

Notes:

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

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

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

Limited Assignment Distribution

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

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

Index of Private Passenger Auto Insurance Companies				
With Group Affiliation & Ranking				
		2008	2007	
Company	Group	Rank	Rank	
A. Central Insurance Company	Central Services Grp	12	11	
AIG Centennial Ins Co	American Intl Group	34	36	
AIG Indemnity Ins Co	American Intl Group	34	36	
AIG National Ins Co	American Intl Group	34	36	
AIG Preferred Ins Co	American Intl Group	34	36	
AIG Premier Ins Co	American Intl Group	34	36	
AIU Ins Co	American Intl Group	34	36	
Allmerica Financial Alliance Ins. Co.	Hanover Ins Group	25	25	
Allstate Indemnity Co	Allstate Ins. Group	28	23	
Allstate Ins Co	Allstate Ins. Group	28	23	
Allstate Property And Casualty Ins. Co.	Allstate Ins. Group	28	23	
American Automobile Ins Co	Allianz Ins. Group	15	28	
American Family Home Ins Co	American Modern Ins Grp	20	18	
American Home Asr Co	American Intl Group	34	36	
American International Ins Co	American Intl Group	34	36	
American Modern Home Ins Co	American Modern Ins Grp	20	18	
Amica Mutual Ins Co	Amica Mutual Grp	1	5	
Associated Indemnity Corp	Allianz Ins. Group	15	28	
Assurance Company Of America	Zurich Ins Group	26	30	
Auto One Ins Co	White Mountains Grp	36	33	
Automobile Ins Co Of Hartford Ct	St Paul Travelers Grp	22	19	
Autoone Select Insurance Company	White Mountains Grp	36	33	
Birmingham Fire Ins Co Of Pa	American Intl Group	34	36	
Charter Oak Fire Ins Co	St Paul Travelers Grp	22	19	
Chubb Indemnity Ins Co	Chubb & Son Inc	8	8	
Cim Ins Corp	GMAC Ins Holding	30	29	
Citizens Ins Co Of America	Hanover Ins Group	25	25	
Commerce & Industry Ins Co	American Intl Group	34	36	
Countrywide Ins Co	Countrywide Ins Co	37	34	
Deerbrook Ins. Co.	Allstate Ins. Group	28	23	
Economy Premier Assurance Company	Metropolitan Group	18	26	
Electric Ins Co	Electric Ins Grp	6	4	
Employers Fire Ins Co	White Mountains Grp	36	33	
Encompass Home And Auto Insurance Co	Allstate Ins. Group	28	23	
Encompass Indemnity Co	Allstate Ins. Group	28	23	
Encompass Independent Insurance Company	Allstate Ins. Group	28	23	
Encompass Insurance Co Of America	Allstate Ins. Group	28	23	
Encompass Property And Casualty Co	Allstate Ins. Group	28	23	
Erie Ins Co	Erie Ins Grp	9	21	
Erie Ins Co Of NY	Erie Ins Grp	9	21	
Esurance Ins Co	White Mountains Grp	36	33	
Eveready Ins Co	Eveready Ins Co	7	3	
Farm Family Casualty Ins Co	American National Financial Grp	23	27	
Farmers New Century Ins Co	Zurich Ins Group	26	30	

Index of Private Passenger Auto Insurance Companies			
With Group Affiliation & Ranking			
Company	Group	2008 Rank	2007 Rank
Farmington Casualty Co	St Paul Travelers Grp	22	19
Federal Ins Co	Chubb & Son Inc	8	8
Fireman's Fund Ins Co	Allianz Ins. Group	15	28
Fireman's Fund Ins Co Of WI	Allianz Ins. Group	15	28
First Liberty Ins Corp	Liberty Mutual Grp	21	14
First National Insurance Company Of America (1)	Safeco Insurance Grp	21	35
Foremost Ins Co	Zurich Ins Group	26	30
Foremost Property & Casualty Ins Co	Zurich Ins Group	26	30
Garrison Property & Casualty Ins. Co.	United Services Automobile Asn Grp	14	7
Geico Casualty Co	Berkshire-Hathaway	16	22
Geico General Ins Co	Berkshire-Hathaway	16	22
Geico Indemnity Co	Berkshire-Hathaway	16	22
Government Employees Ins Co	Berkshire-Hathaway	16	22
Granite State Ins Co	American Intl Group	34	36
Graphic Arts Mutual Ins Co	Utica National Ins Group	31	9
Great Northern Ins Co	Chubb & Son Inc	8	8
Hanover Ins Co	Hanover Ins Group	25	25
Hartford Accident & Indemnity Co	Hartford F & C Group	24	24
Hartford Casualty Ins Co	Hartford F & C Group	24	24
Hartford Fire Ins Co	Hartford F & C Group	24	24
Hartford Ins Co Of The Midwest	Hartford F & C Group	24	24
Hartford Insurance Company Of Illinois	Hartford F & C Group	24	24
Hartford Underwriters Ins Co	Hartford F & C Group	24	24
Homeland Ins Co Of NY	White Mountains Grp	36	33
IDS Property Casualty Insurance Company	American Express Grp	4	2
Illinois National Ins Co	American Intl Group	34	36
Ins Co Of The State Of PA	American Intl Group	34	36
Integon Casualty Ins Co	GMAC Ins Holding	30	29
Integon National Ins Co	GMAC Ins Holding	30	29
Integon Preferred Ins Co	GMAC Ins Holding	30	29
Kemper Independence Insurance Company	Unitrin Grp	27	20
Landmark Ins Co	American Intl Group	34	36
Liberty Ins Corp	Liberty Mutual Grp	21	14
Liberty Mutual Fire Ins Co	Liberty Mutual Grp	21	14
Lincoln General Insurance Company	Kingsway Grp	29	15
Long Island Insurance Company	Long Island Insurance Company	38	40
Main Street America Assurance Co	Main Street America Grp	2	12
Maryland Casualty Co	Zurich Ins Group	26	30

(1) Member of Safeco Insurance Group 2007-08; currently member of Liberty Mutual Group.

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With Group Affiliation & Ranking			
Company	Group	2008 Rank	2007 Rank
Massachusetts Bay Ins Co	Hanover Ins Group	25	25
Mercury Casualty Company	Mercury General Grp	33	1
Metropolitan Casualty Ins Co	Metropolitan Group	18	26
Metropolitan General Ins Co	Metropolitan Group	18	26
Metropolitan Group Property And Casualty Ins Co	Metropolitan Group	18	26
Metropolitan Property & Casualty Ins Co	Metropolitan Group	18	26
MIC Property & Casualty Ins Corp	GMAC Ins Holding	30	29
Motors Ins Corp	GMAC Ins Holding	30	29
National Continental Ins Co	Progressive Ins. Group	13	13
National General Assurance Co	GMAC Ins Holding	30	29
National General Ins Co	GMAC Ins Holding	30	29
National Grange Mutual Ins Co	Main Street America Grp	2	12
National Surety Corp	Allianz Ins. Group	15	28
National Union Fire Ins Co Of Pittsb	American Intl Group	34	36
Nationwide Assurance Co	Nationwide Group	17	17
Nationwide General Ins Co	Nationwide Group	17	17
Nationwide Insurance Company Of America	Nationwide Group	17	17
Nationwide Mutual Fire Ins Co	Nationwide Group	17	17
Nationwide Mutual Ins Co	Nationwide Group	17	17
Nationwide Property & Cas Ins Co	Nationwide Group	17	17
New Hampshire Indemnity Co Inc	American Intl Group	34	36
New Hampshire Ins Co	American Intl Group	34	36
New South Ins Co	GMAC Ins Holding	30	29
New York Central Mutual Fire Ins Co	Central Services Grp	12	11
Northern Assurance Co Of America	White Mountains Grp	36	33
Northern Ins Co Of NY	Zurich Ins Group	26	30
Onebeacon America Ins Co	White Mountains Grp	36	33
Onebeacon Ins Co	White Mountains Grp	36	33
Pacific Indemnity Co	Chubb & Son Inc	8	8
Peerless Ins Co	Liberty Mutual Grp	21	14
Pennsylvania General Ins Co	White Mountains Grp	36	33
Phoenix Insurance Co	St Paul Travelers Grp	22	19
Praetorian Insurance Co. (2)	Hannover RE Grp Ltd.	3	31
Preferred Mutual Ins Co	Preferred Mutual Ins Co	10	6
Progressive Cas Ins Co	Progressive Ins. Group	13	13
Progressive Halcyon Ins Co	Progressive Ins. Group	13	13
Massachusetts Bay Ins Co	Hanover Ins Group	25	25
Mercury Casualty Company	Mercury General Grp	33	1
Metropolitan Casualty Ins Co	Metropolitan Group	18	26
Progressive Home Insurance Company	Progressive Ins. Group	13	13
Progressive Max Insurance Company	Progressive Ins. Group	13	13
Progressive Northeastern Ins Co	Progressive Ins. Group	13	13
Progressive Northern Ins. Co.	Progressive Ins. Group	13	13
Progressive Northwestern Insurance Co.	Progressive Ins. Group	13	13
Progressive Preferred Ins Co	Progressive Ins. Group	13	13
Progressive Specialty Ins Co	Progressive Ins. Group	13	13
Property And Casualty Ins. Co. Of Hartford	Hartford F & C Group	24	24
Redland Insurance Company (2)	QBE Insurance Grp Ltd.	3	31

(2) Member of Hannover RE Group in 2007-08; currently member of QBE Insurance Grp Ltd.

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With Group Affiliation & Ranking			
Company	Group	2008 Rank	2007 Rank
Republic-Franklin Ins Co	Utica National Ins Group	31	9
Response Ins Co	Response Ins Group	11	16
Response Worldwide Direct Auto Ins Co	Response Ins Group	11	16
Response Worldwide Ins Co	Response Ins Group	11	16
Safeco Ins Co Of America (3)	Safeco Ins Grp	21	35
Safeco Ins Co Of Indiana (3)	Safeco Ins Grp	21	35
Safeco National Ins Co (3)	Safeco Ins Grp	21	35
Sentinel Insurance Company	Hartford F & C Group	24	24
Standard Fire Ins Co	St Paul Travelers Grp	22	19
State Farm Fire And Gas Co	State Farm II	19	10
State Farm Mutual Automobile Ins Co	State Farm II	19	10
State-Wide Ins Co	State-Wide Ins Co	32	32
Travco Insurance Co.	St Paul Travelers Grp	22	19
Travelers Cas Co Of Conn	St Paul Travelers Grp	22	19
Travelers Commercial Ins Co	St Paul Travelers Grp	22	19
Travelers Home and Marine Insurance Co.	St Paul Travelers Grp	22	19
Travelers Indemnity Co	St Paul Travelers Grp	22	19
Travelers Indemnity Co Of America	St Paul Travelers Grp	22	19
Travelers Indemnity Co. Of Ct	St Paul Travelers Grp	22	19
Travelers Prop Cas Co Of Am	St Paul Travelers Grp	22	19
Travelers Prop Cas Ins Co	St Paul Travelers Grp	22	19
Tri-State Consumer Ins Co	Tri-State Consumer Ins Co	35	37
Truck Ins Exchange	Zurich Ins Group	26	30
Trumbull Insurance Company	Hartford F & C Group	24	24
Twin City Fire Ins Co	Hartford F & C Group	24	24
United Financial Casualty Ins Co	Progressive Ins. Group	13	13
United Services Automobile Asn	United Services Automobile Asn Grp	14	7
Unitrin Advantage Ins Co	Unitrin Grp	27	20
Unitrin Auto & Home Ins Co	Unitrin Grp	27	20
Unitrin Direct Insurance Company	Unitrin Grp	27	20
Unitrin Direct P & C Co	Unitrin Grp	27	20
Unitrin Preferred Ins Co	Unitrin Grp	27	20
USAA Cas Ins Co	United Services Automobile Asn Grp	14	7
USAA General Indemnity Co	United Services Automobile Asn Grp	14	7
Utica Mutual Ins Co	Utica National Ins Group	31	9
Utica National Ins Co Of TX	Utica National Ins Group	31	9
Utica Natl Assur Co	Utica National Ins Group	31	9
Valiant Ins Co	Zurich Ins Group	26	30
Victoria Fire & Casualty Co	Nationwide Group	17	17
Victoria National Ins. Co.	Nationwide Group	17	17
Victoria Select Ins. Co.	Nationwide Group	17	17
Vigilant Ins Co	Chubb & Son Inc	8	8
Warner Ins Co	Response Ins Group	11	16

(3) Member of Safeco Ins Grp in 2007-08; currently member of Liberty Mutual Group.