

**Helpinsure.com Auto Insurance Company Information Chart**  
As of June 2009

Company Full Name	Year Licensed in Texas	Auto Complain Index (2008)	A.M. Best Rating	No. of Texas Auto Policies in Force (2008)	Texas Auto Market Share	Loss Ratio	Group Name	Group's Texas Market Share	Group's Loss Ratio
AAA Texas County Mutual Ins Co	1949	2.39	A+	77,405	0.89%	67.26%	Auto Club Enterprises Ins Group	0.94%	66.17%
AIG Casualty Co	1926	0	A	2,041	0.08%	58.94%	American International Group	2.34%	78.85%
AIG Centennial Ins Co	1982	0.85	A	38,790	0.39%	87.53%	American International Group	2.34%	78.85%
Allstate County Mutual Ins Co	1955	1.75	A+	222,389	3.24%	50.68%	Allstate Ins Group	38.49%	54.66%
Allstate Fire and Casualty Ins Co	1980	1.65	A+	259,973	3.50%	56.94%	Allstate Ins Group	38.49%	54.66%
Colonial County Mutual Ins Co	1947	1.20	A+	109,782	1.55%	71.06%	Nationwide Corp	3.25%	62.65%
Consumers County Mutual Ins Co	1949	1.12	NR-5	229,885	2.69%	63.10%	Titus Group	2.69%	63.10%
Encompass Indemnity Co	2001	0.89	A+	7,395	0.10%	66.45%	Allstate Ins Group	38.49%	54.66%
Esurance Ins Co	1947	4.55	A-	8,722	0.13%	55.64%	White Mountains Group	0.43%	59.37%
Farm Bureau County Mutual Ins Co of Texas	1952	0.12	A+	46,018	0.51%	75.32%	Southern Farm Bureau Casualty	1.96%	83.57%
Farmers Texas County Mutual Ins Co	1948	0.49	A	1,463,264	10.48%	67.55%	Zurich Ins Group	13.59%	73.88%
GEICO Indemnity Co	1962	0.80	A++	165,936	1.97%	65.03%	Berkshire Hathaway	13.23%	66.39%
Government Employees Ins Co	1951	0.50	A++	370,638	3.94%	68.37%	Berkshire Hathaway	13.23%	66.39%
Home State County Mutual Ins Co	1948	2.00	NR-3	244,353	2.27%	61.75%	Home State Ins Group	2.27%	61.75%
Liberty County Mutual Ins Co	1992	1.02	A	97,546	1.32%	63.29%	Liberty Mutual Group	6.11%	63.77%
Loya Ins Co	2001	3.33	NR-5	220,436	1.76%	55.22%	Loya Group	1.88%	55.52%
Merastar Ins Co	1976	8.86	A	746	0.01%	84.58%	Unitrin Group	5.53%	66.97%
Mercury County Mutual Ins Co	1952	1.10	A-	35,939	0.58%	62.60%	Mercury General Group	0.59%	62.55%
Metropolitan Lloyds Ins Co of Texas	1993	1.07	A	37,007	0.51%	60.83%	Metropolitan Group	0.72%	56.44%
National General Ins Co	1969	0.70	A-	9,505	0.10%	76.29%	GMAC Ins Holding	0.10%	77.32%
Old American County Mutual Fire Ins Co	1946	4.67	NR-3	473,262	2.17%	67.81%	Old American County Mutual Fire Ins Co	2.17%	67.81%
Progressive County Mutual Ins Co	1948	0.74	A+	705,892	14.86%	64.37%	Progressive Group	7.46%	64.31%
Southern County Mutual Ins Co	1955	1.11	A-	192,619	1.85%	62.30%	Delek Group	1.85%	62.30%
State Farm County Mutual Ins Co of Texas	1951	0.49	A++	230,031	1.89%	82.83%	State Farm	39.79%	71.71%

Company Full Name	Year Licensed in Texas	Auto Complaint Index (2008)	A.M. Best Rating	No. of Texas Auto Policies in Force (2008)	Texas Auto Market Share	Loss Ratio	Group Name	Group's Texas Market Share	Group's Loss Ratio
State Farm Mutual Automobile Ins Co	1928	0.27	A++	2,992,344	18.01%	70.59%	State Farm	39.79%	71.71%
Texas Farm Bureau Mutual Ins Co	1950	0.34	A-	57,492	0.47%	94.37%	Southern Farm Bureau Casualty	1.96%	83.57%
Trinity Universal Ins Co	1926	0.75	A	43,783	0.59%	72.03%	Unitrin Group	5.53%	66.97%
United Services Automobile Assn	1922	0.68	A++	244,724	2.68%	80.21%	United Services Automobile Assn Group	11.28%	81.52%
Unitrin County Mutual Ins Co	1949	2.00	A	46,413	0.64%	63.10%	Unitrin Group	5.53%	66.97%
Unitrin Direct Ins Co	2007	0	A	2,249	0.02%	77.93%	Unitrin Group	5.53%	66.97%
USAA County Mutual Ins Co	1994	0.84	A++	284,411	2.96%	82.70%	United Services Automobile Assn Group	11.28%	81.52%

#### KEY

**Year licensed in Texas:** The year the company was licensed in Texas to write automobile insurance.

**Complaint index:** How consumer complaints against a company compare to the average for other companies selling automobile insurance. The average index is 1.00. A complaint index of less than 1.00 indicates that a company received fewer complaints than average. An index greater than 1.00 indicates more complaints than average.

**A.M. Best Rating:** A.M. Best Company's rating of the financial strength and operating performance of each company. Best ratings are subject to change. "NR" means the company was not rated by A.M. Best.

**Number of Texas policies in force:** The number of automobile insurance policies the company has in force in Texas.

**Texas market share:** The company's percentage share of the Texas automobile insurance market. The group market share is the percentage share of the Texas automobile insurance market held by all the companies in the group combined.

**Group name:** Some companies are part of an affiliated group of companies under the same ownership. If the company is part of a group, the name of the group is listed here.

**Loss ratio:** The percentage amount of a premium dollar used to pay losses. In general, the lower the loss ratio, the higher the company's profits. The group loss ratio is the loss ratio for all the companies in the group.