

The Minnesota No-Fault Certification Form

Why was there a Minnesota No-Fault Certification Process?

In 1974 the Minnesota Legislature passed the Minnesota No-Fault Automobile Insurance Act¹.

This Act required Minnesota *residents* and *nonresidents* at all times to maintain basic economic loss benefits² and automobile liability coverage on vehicles they *own*, provided use of a vehicle is contemplated and one of the following is true: (1) The vehicle required to be registered or licensed in Minnesota, or (2) the vehicle principally garaged in Minnesota.

Secondly, the Act also required a *nonresident* of Minnesota to maintain PIP and liability coverages on any other *owned* vehicle³ whenever the *nonresident* drives this vehicle within the borders of Minnesota.

This second requirement presented a problematic situation for insurance companies. Because the policies that companies issue within a *nonresident's* home state do not contain Minnesota No-Fault benefits, companies needed to find a way to extend such benefits to *nonresident* insureds whenever these insureds were driving their vehicles in Minnesota.

To help insurance companies address this problem, the Minnesota Department of Commerce developed the Minnesota No-Fault Certification form.

What is the Minnesota No-Fault Certification Form?

Following passage of the Minnesota No-Fault Automobile Insurance Act in 1974, the Minnesota Department of Commerce sent a Minnesota No-Fault Certification Form to every insurance company that was writing automobile insurance in the United States and Canada. Companies were asked to have one of their officers sign, date, and return the form to the Department. By doing this, these companies formally agreed to provide *Minnesota* no-fault benefits to their *non-Minnesota* insureds if those insureds were involved in an accident while driving their vehicle in Minnesota.

A blank copy of this form is attached below for information purposes.

¹ See Minn. Stat. §65B.48.

² These benefits are also called Personal Injury Protection or PIP.

³ i.e. (1) any vehicle *not* required to be registered or licensed in Minnesota or (2) any vehicle *not* principally garaged in Minnesota

Which companies signed the form?

Two back-to-back alphabetical listings of insurance companies are attached below. These listings indicate the companies whose officers signed a Minnesota No-Fault Certification Form in 1974. The first listing consists of companies that were *licensed* in Minnesota as of 1974. The second listing, which sequentially follows the first, consists of companies that were *unlicensed* in Minnesota as of 1974.

Why is this listing made available to the public?

The Minnesota Department of Commerce regularly receives inquiries from persons who do not legally reside in Minnesota but who are involved in accidents in Minnesota while driving a vehicle they own. These persons wish to know whether they are entitled to received Minnesota Basic Economic Loss benefits from their insurance company for losses sustained in their accident.

If these persons happen to carry insurance provided by a company named in one of the listings, then these persons will be able to recover Minnesota Basic Economic Loss benefits from their company even if the company's policy does not contain conforming language.

If not, these persons will not be eligible for such coverage from their insurance company. (They may therefore wish to contact the insurance department of the state in which they reside.) Further, because they would be considered uninsured drivers under Minnesota law, these persons would also be ineligible for Minnesota Basic Economic Loss benefits through the Minnesota Automobile Assigned Claims Bureau.

What if an insurance company was first incorporated after 1974 or underwent a name change since 1974?

Minnesota No-Fault Certification Forms have been sent out to companies only once—in 1974. Companies incorporated since 1974 will therefore not be found in the listings. However, one should ascertain whether such a company is a member of a company group comprising companies that did sign a Minnesota No-Fault Certification Form. In such a case, Minnesota Basic Economic Loss benefits might be available from that company. Also, if a company name cannot be found in the listings, one should double check that the company has not undergone a name change since 1974. If that has happened, one should find out the prior company name and look for that.

If my company is named in the listings, how can I find out which officer of the company signed the form? What if I have other questions about the Minnesota No-Fault Certification Forms?

The Department has signed Minnesota No-Fault Certification Forms on file for all insurance companies listed below. Copies can be obtained if needed by telephoning the following number: (651) 297-2669. Additional questions can also be referred to this number.

What should I do if an insurance company refuses to pay Minnesota No-Fault benefits?

If an insurance company that is *licensed* in Minnesota refuses to pay Minnesota basic economic loss benefits, please contact the Department's Enforcement Division (tel: 651-296-2488). The Department will investigate any complaint alleging violations of Minnesota insurance law and will attempt to resolve claim disputes. While the Department may impose fines and penalties if violations are found, the Department has no authority to secure payments on behalf of any claimant or insured. *Unlicensed* companies do not come under the jurisdiction of the Minnesota Commerce Department's Enforcement Division.

MINNESOTA NO-FAULT CERTIFICATION FORM

The _____ of _____
(Company) (Address)

hereby certifies that any automobile liability policy issued by said company with respect to a motor vehicle as to which the owner is required to maintain security under Minnesota No-Fault Automobile Insurance Act, Senate Bill #96, Chapter 408, of the Laws of 1974, shall be deemed to provide the security required by such Act, provided that, if such policy also provides direct benefits without regard to fault pursuant to the law of any other state or territory, (1) the benefits for economic loss provided for and in accordance with this certification, shall not apply to any element of economic loss paid, payable or required to be provided under such law of any other state or territory, and (2) the total amount of benefits which would be payable in accordance with this certification shall be reduced by the amount paid, payable or required to be provided for the same elements of economic loss under the provisions of the law of such other state or territory.

(Name)

(Title of Officer)

(Date)

(Signature)

LICENSED COMPANIES THAT ARE CERTIFIED

Abstainers' Insurance Company
24 Peel Street
Simcoe, Ontario, Canada

Aetna Casualty & Surety Co. of America
151 Farmington Avenue
Hartford, CT 06156

Aetna Fire Underwriters Insurance Co.
55 Elm Street
Hartford, CT 06115

Aetna Insurance Company
55 Elm Street
Hartford, CT 06115

Aetna Life & Casualty Companies
55 Elm Street
Hartford, CT 06115

Affiliated FM Insurance Company
P.O. Box 7500
Johnston, RI 02919

Agricultural Insurance Company
2700 University Avenue
St. Paul, MN 55114

AgSecurity Insurance Company
2501 North Stiles
Oklahoma City, OK 73105

Agway Insurance Company
P.O. Box 1410
Syracuse, NY 13201

AID Insurance Company (Mutual)
701 Fifth
Des Moines, IA 50304

American International Insurance Company
102 Maiden Lane
New York, NY

Alabama Farm Bureau Mutual Casualty I.C.
P.O. Box 11000
Montgomery, AL 36111

Alaska Insurance Company
750 West Second Avenue
Anchorage, AK 99502

Albany Insurance Company
59 John Street
New York, NY 10038

Algoma Mutual Fire Insurance Company
Thessalon, Ontario, Canada

All America Insurance Company
800 South Washington Street
Van Wert, OH 45891

All Nation Insurance Company
St. Paul, MN

All-Star Insurance Corp.
5401 North 76th Street
Milwaukee, WI

Allendale Mutual Insurance
Johnston, RI

Alliance Assurance Company
51 J.F. Kennedy Parkway
Short Hills, NJ 07078

Allianz Insurance Company
275 Glen Cove Road
Carle Place, NY

Allied Insurance Company
1600 Arch Street
Philadelphia, PA 19101

Allstate Fire Insurance Company
Allstate Plaza
Northbrook, IL 60062

Allstate Indemnity Insurance Company
Allstate Plaza
Northbrook, IL 60062

Allstate Insurance Company
Allstate Plaza
Northbrook, IL 60062

AMCO Insurance Company
701 Fifth
Des Moines, IA 50304

American and Foreign Insurance Company
150 William Street
New York, NY 10038

American Automobile Ins.
3333 California Street
San Francisco, CA 94119

American Bankers Insurance Company
600 Brickell Avenue
Miami, FL 33131

American Casualty Co. of Reading, PA
CNA Plaza
Chicago, IL 60685

American Centennial Insurance Company
1300 Market Street
Wilmington, DE

American Continental Ins. (The)
309 Vine Street
Cincinnati, OH 45202

American Druggists Insurance Company
80 East Central Pkwy.
Cincinnati, OH 45202

American Economy Insurance Company
500 North Meridian Street
Indianapolis, IN

American Empire Insurance Company
2700 University Avenue
St. Paul, MN 55114

American Employers' Insurance Company
One Bacon Street
Boston, MA

American Family Insurance Group
3099 E. Washington Avenue
Madison, WI 53701

American Family Mutual Company
3099 E. Washington Avenue
Madison, WI 53701

American Fellowship Mutual Insurance Company
2624 West Grand Boulevard
Detroit, MI 48208

American Fidelity Company
1750 Elm Street
Manchester, NH 03105

American Fidelity Fire Insurance Company
100 Crossways Park West
Woodbury, NY 11797

American Fidelity Insurance Company
2000 Classen, P.O. Box 25523
Oklahoma City, OK

American Guarantee and Liability Ins.
111 W. Jackson Blvd.
Chicago, IL

American Hardware Mutual Insurance Company
3033 Excelsior Blvd.
Minneapolis, MN 55440

American Home Assurance Company
102 Maiden Lane
New York, NY

American Insurance
3333 California Street
San Francisco, CA 94119

American Interstate Ins. Co. of Georgia
4183 Northeast Expressway
Atlanta, GA 30340

American Interinsurance Exchange
2105 North Meridian Street
Indianapolis, IN 46202

American Interstate Ins. Corp. of WI
155 Executive Drive
Brookfield, WI 53005

American Liberty Insurance Company
1401 Twentieth Street
Birmingham, AL 35205

American Manufacturers Mutual Ins. Co.
Long Grove, IL 60049

American Modern Home Insurance Company
1200 First National Bank Bldg.
Cincinnati, OH 45202

American Motorists Insurance Company
Long Grove, IL 60049

American Mutual Ins. Co. of Boston
Wakefield, MA

American Mutual Liability Ins. Co.
Wakefield, MA

American National Fire Insurance Company
580 Walnut St., P.O. Box 2575
Cincinnati, OH 45201

American Policyholders' Ins. Co.
Wakefield, MA

American Protection Insurance Company
Long Grove, IL 60049

American Re-Insurance Company
91 Liberty Street
New York, NY 10006

American Reliable Insurance Company
Minneapolis, MN

American Reserve
163 Asylum Street
Hartford, CT

American Road Insurance Company
The American Road
Dearborn, MI 48121

American Security Insurance Company
Atlanta, GA

American Standard Insurance Company
3099 E. Washington Avenue
Madison, WI 53701

American Star Insurance Company
350 Sansome Street
San Francisco, CA

American States Insurance Company
500 North Meridian Street
Indianapolis, IN

American Union Insurance Company
500 North Meridian Street
Indianapolis, IN

American Union Mutual Insurance Company
Minneapolis, MN

American Universal Insurance
144 Wayland Avenue
Providence, RI

American Zurich Insurance Company
231 North Martingale Road
Schaumburg, IL 60196

Amica Mutual Insurance Company
10 Weybosset Street
Providence, RI

Appalachian Insurance Company
P.O. Box 7500
Johnston, RI

Argonaut Insurance Company
250 Middlefield Road
Menlo Park, CA 94025

Argonaut-Midwest Insurance Company
250 Middlefield Road
Menlo Park, CA 94025

Arkwright-Boston Insurance Company
225 Wyman Street
Waltham, MA 02154

Arkwright-Boston Manufacturer Mutual Ins.
225 Wyman Street
Waltham, MA 02154

Associated Indemnity Corp.
3333 California Street
San Francisco, CA 94119

Assurance Company of America
Fifty Nine John Street
New York, NY 10038

Atlantic Insurance Company
3015 Cedar Springs
Dallas, TX 75221

Atlantic Mutual Insurance Company
45 Wall Street
New York, NY

Atlas Assurance Co. Ltd.
59 John Street
New York, NY 10038

Austin Mutual Insurance Company
84 South 6th Street
Minneapolis, MN

Auto Club Insurance Company
Auto Club Drive
Dearborn, MI 48126

Auto Club Group Insurance Company
Auto Club Drive
Dearborn, MI 48126

Auto Club Insurance Association
Auto Club Drive
Dearborn, MI 48126

Automobile Club Insurance Company
3590 Twin Creeks Drive
Columbus, OH 43204

Auto-Owners Insurance Company
Lansing, MI

AVEMCO Insurance Company
7315 Wisconsin Avenue
Bethesda, MD 20014

The AYR Mutual Fire Insurance Company
AYR, Ontario

BLC Insurance Company
711 High Street
Des Moines, IA 50307

Badger Mutual Insurance Company
1635 West National Avenue
Milwaukee, WI 53204

Badger State Mutual Casualty Co.
250 S. Executive Drive
Brookfield, WI 53005

Balboa Insurance Company
620 Newport Centre Drive
Newport Beach, CA

Bankers and Shippers Ins. of NY
P.O. Box 659
Burlington, NC 27215

Beacon Mutual Indemnity
2021 E. Dublin-Granville Road
Columbus, OH

Beacon National Insurance Company
Wichita Falls, TX

Belair Insurance Company
3600 Hotel De Ville
Montreal, P.Q.

Bellefonte Insurance Company
703 Curtis Street
Middletown, OH

Berkshire Mutual Insurance Company
Pittsfield, MA

Bertie & Clinton Mutual Fire Insurance Company
44 Michigan Avenue
Welland, Ontario

Birmingham Fire Insurance Company
102 Maiden Lane
New York, NY

Bituminous Casualty Corporation
Rock Island, IL

Bituminous Fire and Marine Insurance Company
Rock Island, IL

Blue Ridge Insurance Company
2727 Turtle Creek Boulevard
Dallas, TX 75221

Boston Old Colony Insurance Company
360 W. Jackson Blvd.
Chicago, IL 60606

California Casualty Indemnity Exchange
P.O. Box M
San Mateo, CA

California Casualty Insurance Company
P.O. Box M
San Mateo, CA

Calvest Fire Insurance Company
2825 North Mayfair Road
Milwaukee, WI 53222

The Camden Fire Insurance Association
414 Walnut Street
Philadelphia, PA 19106

Cameron Mutual Insurance Company
214 E. McElwain Drive
Cameron, MO

Canada Accident and Fire Assurance Company
P.O. Box 441 Toronto Dominion Centre
Toronto, Ontario M5K 1L9

Canada Security Assurance Company
60 Yonge Street
Toronto, Ontario, Canada

Canadian Commerce Insurance
111 Avenue Road, Suite 300
Toronto, Ontario, Canada

Canadian General Insurance
170 University Avenue
Toronto, Ontario, Canada

Canadian Indemnity Company
333 Main Street
Winnipeg, Manitoba R3C 1C3

The Canadian Indemnity Company
333 Main Street
Winnipeg, Manitoba R3C 1C3

Canadian Mercantile Insurance Company
2450 Girouard Street
St. Hyacinthe, Quebec, Canada

Canadian National Insurance Company
2450 Girouard Street
St. Hyacinthe, Quebec, Canada

Canadian Provident General Insurance
801 Sherbrooke St. East
Montreal, P.Q., Canada H2L 1K8

Canadian Surety Company
2180 Yonge Street
Toronto, Ontario

Canal Insurance Company
417 E. North Street
Greenville, SC

Cardinal Insurance Company
Suite 2727 Commerce Court N Box 58
Toronto, Ontario, M5L-1B9

Carolina Casualty Insurance Company
1107 Myra Street
Jacksonville, FL 32203

Carriers Insurance Company
Keosauqua at Third
Des Moines, IA 50307

Castle Insurance Company
17000 Executive Plaza Drive
Dearborn, MI 48126

Casualty Reciprocal Exchange
92nd Street and State Line
Kansas City, MO 64114

Cavalier Insurance Corporation
300 St. Paul Place
Balto, MD

Cayuga Mutual Fire Insurance Company
23 King Street, P.O. Box 204
Cayuga, Ontario

Celina Mutual Insurance Company
Insurance Square
Celina, OH 45822

Centennial Insurance Company
45 Wall Street
New York, NY

Central Mutual Insurance Company
800 South Washington Street
Van Wert, OH 45891

Central National Ins. Co. of Omaha
105 South 17th Street
Omaha, NE

Central Security Mutual Insurance Company
2775 W. Algonquin Road
Rolling Meadows, IL

Century Indemnity Company
55 Elm Street
Hartford, CT 06115

Century Insurance Company of Canada
1112 West Pender Street
Vancouver, B.C. V6E 2S2

Charter National Insurance Company
8301 Maryland
St. Louis, MO 63105

Chateau Insurance Company
2300 Yonge Street, Suite 3000
Toronto, Ontario, Canada M4P 2X3

Cherokee Insurance Company
Nashville, TN

Chicago Insurance Company
55 East Monroe Street
Chicago, IL 60603

Church Insurance Company
800 Second Avenue
New York, NY 10017

Church Mutual Insurance Company
1004 E. 1st Street
Merrill, WI 54452

Chrysler Insurance Company
16250 Northland Drive
Southfield, MI

CIM Insurance Corporation
767 Fifth Avenue
New York, NY 10022

Cimarron Insurance Company, Inc.
101 North Main Street
Cimarron, KS 67835

Cincinnati Insurance Company
Cincinnati, OH 45214

Citizens Insurance Company of America
645 West Grand River Avenue
Howell, MI 48843

Citizens Security Mutual Insurance Company
Red Wing, MN

City Insurance Company
59 Maiden Lane
New York, NY 10038

Classified Insurance Corp.
700 West Michigan
Milwaukee, WI

Coastal Casualty Company
Van Nuys, CA

Colonial Penn Franklin Insurance Company
5 Penn Center Plaza
Philadelphia, PA 19103

Colonial Penn Insurance Company
Boston, MA

Colorado Farm Bureau Mutual
P.O. Box 5647
Denver, CO 80217

Columbia Insurance Company
405 South 31st Street
Omaha, NE 68131

Comco Insurance Company
205 E. 10th
Amarillo, TX 79105

Commerce General Insurance Company
2450 Girouard Street
St. Hyacinthe, Quebec, Canada

The Commerce Group Ins. Co.
Ottawa, Canada

Commercial Insurance Co. of Newark, NJ
360 West Jackson Blvd.
Chicago, IL 60606

Commercial Standard Insurance
6421 Camp Bowie Blvd.

Commercial Union Assurance Co. of Canada
P.O. Box 441, Toronto-Dominion Centre
Toronto, Ontario M5K 1L9

Commonwealth Fire & Casualty Company
Louisville, KY

Companion Insurance Company
1751 North Meridian Street
Indianapolis, IN

Compass Insurance Company
275 Glen Cove Road
Carle Place, NY

Concorn General Mutual Insurance Company
4 Bouton Street
Concord, NH

Connecticut Indemnity Company
1000 Asylum Avenue
Hartford, CT 06101

Consolidated American Insurance Company
1501 Lady St., P.O. Box 1
Cola, SC 29202

Consolidated Fire & Casualty Ins. Co.
P.O. Box 4060
Toronto, Ontario M5W 1L9

Consolidated Insurance Company
115 North Pennsylvania Street
Indianapolis, IN 46204

Consolidated Mutual Insurance Company
345 Adams Street
Brooklyn, NY 11201

Constitution Ins. Co. of Canada
500 University Avenue
Toronto, Ontario M5G 1V9

Continental Casualty Company
CNA Plaza
Chicago, IL 60685

Continental Insurance Company (The)
360 West Jackson Blvd.
Chicago, IL 60606

Continental Western Insurance Company
P.O. Box 1594
Des Moines, IA 50306

Co-operators General Insurance Company
Priory Square, Guelph
Ontario Canada N1H 6P8

Cornhill Insurance Company
111 Avenue Road, Suite 410
Toronto, Ontario M5R 3K3

Countryside Casualty Company
1150 So. Olive Street
Los Angeles, CA 90015

Covenant Insurance
95 Woodland Street
Hartford, CT

Covenant Mutual Insurance
95 Woodland Street
Hartford, CT

Covington Mutual Ins. Co.
Pike & Madison
Covington, KY 41012

Criterion Insurance Company
5260 Western Avenue
Washington, DC 20015

Cumis Insurance Society, Inc.
5910 Mineral Point Road
P.O. Box 1084
Madison, WI 53701

Dairyland Insurance Company
625 N. Segoe Road
Madison, WI 53705

Dakota Fire Insurance Company
904 Divide Avenue, Box 1396
Bismarck, ND 58501

Diversified Insurers Co.
P.O. Box 394
Des Moines, IA 50302

Dixie Auto Insurance Company
2308 Fourth Avenue North
Birmingham, AL 35203

Dominion Insurance Corp. (The)
18 King Street E
Toronto, Ontario, Canada

Downie Mutual Fire Insurance Company
P.O. Box 10, 264 Huron Road
Sebringville, Ontario NOK 1X0

Drake Insurance Company
360 West Jackson Blvd.
Chicago, IL 60606

Druggist Mutual Insurance Company
Algona, IA

Dufferin Mutual Fire Insurance Company
Shelburne, Ontario

Eagle Star Insurance Company
111 John Street
New York, NY 10038

Eagle Star Insurance Co. Ltd.
111 John Street
New York, NY 10038

Early Settlers Insurance Company
P.O. Box 27552
Richmond, VA

Economical Mutual Insurance Company
10 Duke Street West
Kitchener, Ontario, Canada

Economy Fire & Casualty Company
511 W. Stephenson
Freeport, IL 61032

Edmonton Canadian Ins. Co.
10339-124th Street
Edmonton, Alberta

Eldorado Insurance Company
Palo Alto, California

Electric Insurance Company
715 Lynnway
Lynn, MA 01905

Electric Mutual Liab. Ins. Co.
715 Lynnway
Lynn, MA 01905

EMCASCO Insurance Company
Des Moines, IA

Emmco Insurance Company
221 West Wayne Street
South Bend, IN

Empire Fire & Marine Insurance Company
1624 Douglas Street
Omaha, NE 68102

Empire Mutual Insurance Company
1965 Broadway
New York, NY 10023

Employers Casualty Company
P.O. Box 2759
Dallas, TX 75221

Employers' Fire Insurance Company
One Beacon Street
Boston, MA

Employers Mutual Casualty Company
Des Moines, IA

Employers Mutual Fire Insurance Company
2000 Westwood Drive
Wausau, WI 54401

Employers Mutual Liability Ins. Co. of WI
2000 Westwood Drive
Wausau, WI 54401

Employers National Ins. Co.
P.O. Box 2759
Dallas, TX 75221

Employers Reinsurance Corp.
21 West 10th Street
Kansas City, MO 64105

Equitable General
P.O. Box 1869
Fort Worth, TX

Equitable General Insurance Company
200 St. James St. W.
Montreal, P.Q.

Equity Mutual Insurance Company
92nd Street and State Line
Kansas City, MO 64114

Erie Insurance Exchange
144 East 6th Street
N. Erie, PA 16530

Erie Mutual Insurance
Box 100
Fisherville, Ontario Noa 1Go

Excalibur Insurance Company
Dallas, TX

Excel Insurance Company
221 West Wayne Street
South Bend, IN

Excess Mutual Reinsurance Co.
1314 King Street
Wilmington, DE 19899

FB Insurance Company
120 South Hubbard Lane
Louisville, KY 40207

Farm Bureau Mutual Insurance Company
2321 Anderson Avenue
Manhattan, KS 66502

Farm Family Mutual Insurance Company
Box 656
Albany, NY 12201

Family Insurance Corp.
145 S. Sawyer
Shawano, WI

Farmers Alliance Mutual Insurance Company
McPherson, KS

Farmers Automobile Insurance Association
2505 Court Street
Pekin, IL 61554

Farmers Casualty Company
Des Moines, IA

Farmers Elevator Mutual Insurance Company
Fleur & Bell
Des Moines, IA 50315

Farmers Home Mutual Insurance Company
3801 First Avenue South
Minneapolis, MN 55409

Farmers Insurance Company of America
Arizona

Farmers Insurance Company Inc.
6717 West 63rd Street
Mission, KS 66202

Farmers Insurance Company of Arkansas
8901 Kanis Road
Little Rock, AR 72205

Farmers Insurance Company of Idaho
2500 South Avenue
Pocatello, ID 83201

Farmers Mutual Insurance Company of NE
P.O. Box 81529
Lincoln, NE

Farmers Insurance Company of WA
9611 Sunset Highway
Mercer Island, WA 98040

Farmers Insurance Exchange
4680 Wilshire Blvd.
Los Angeles, CA 90005

Farmers' Mutual Fire Insurance Company
12-16 Peel Street
Lindsay, Ontario

Farmers Mutual Hail Insurance Company of IA
2323 Grand Avenue
Des Moines, IA 50312

Farmers Union Co-Operative Ins. Co.
507 South 72nd Street
Omaha, NE

Federal Fire Insurance Company of Canada
P.O. Box 4060, Station A
Toronto, Ontario M5W 1L9

Federal Insurance Company
51 J.F. Kennedy Parkway
Short Hills, NJ 07078

Federal Kemper Insurance
Decatur, IL 62526

Federated Guaranty Mutual Insurance Company
2108 East South Boulevard
Montgomery, AL 36111

Federated Mutual Insurance Company
Owatonna, MN

Federated Rural Electric Insurance Corp.
P.O. Box 4328
Madison, WI 53719

Federated Service Insurance Company
Owatonna, MN

Fidelity and Casualty Co. of NY (The)
360 West Jackson Blvd.
Chicago, IL 60606

Fidelity & Deposit Co. of MD
Baltimore, MD

Fidelity and Guaranty Ins. Underwriters
Baltimore, MD

Fidelity Insurance Company of Canada
Toronto 1, Ontario

Financial Fire & Casualty Company
Fort Lauderdale, FL

Financial Indemnity Company
5858 Wilshire Blvd.
Los Angeles, CA

Fire and Casualty Insurance Company of CT
1000 Asylum Avenue
Hartford, CT 06101

First of Georgia Insurance Company
Augusta, GA

First of Georgia Mutual
Augusta, GA

Fire Insurance Exchange
4680 Wilshire Blvd.
Los Angeles, CA

Fireman's Fund Insurance
3333 California Street
San Francisco, CA 94119

Firemen's Ins. Co. of Newark, NJ
360 West Jackson Blvd.
Chicago, IL 60606

First Heartland Surety & Cas. Ins. Co.
209 NW Third Avenue
Austin, MN 55912

First Insurance Company of Hawaii, Ltd.
1100 Ward Avenue, Box 2866
Honolulu, HI 96803

First National Ins. Co. of America
SAFECO Plaza
Seattle, WA 98185

First Preferred Insurance Company
Wichita Falls, TX

Florida Farm Bureau Casualty Insurance Company
5700 Rocky Point Road
Gainesville, FL 32608

Florida Farm Bureau Mutual Ins. Co.
5700 Rocky Point Road
Gainesville, FL 32608

Florist's Mutual Insurance Company
500 St. Louis Street
Edwardsville, IL 62025

Foremost Insurance Company
P.O. Box 2450
5800 Foremost Drive
Grand Rapids, MI 49501

Formosa Mutual Insurance Company
Formosa, Ontario

Forum Insurance Company
15 Westminster St., Suite 435
Providence, RI 02903

Frankenmuth Mutual Insurance Company
#1 Mutual Avenue
Frankenmuth, MI

Gambles Insurance Company
5100 Gamble Drive
St. Louis Park, MN 55416

General Accident Fire & Life Assurance Corp.
414 Walnut Street
Philadelphia, PA 19106

General Casualty Co. of WI
121 E. Wilson Street
Madison, WI 53703

General Security Insurance Company of Canada
1259 Berri Street
Montreal, Canada

General Security Insurance Company
1259 Berri Street
Montreal, Canada

Gerling Global General Insurance Company
480 University Avenue
Toronto, Ontario

Liverpool & London & Globe Ins. Co.
150 William Street
New York, NY 10038

General Ins. Co. of America
SAFECO Plaza
Seattle, WA 98185

General Reinsurance Corp.
600 Steamboat Road
Greenwich, CT 06830

Glen Falls Insurance Company (The)
360 W. Jackson Blvd.
Chicago, IL 60606

Globe Indemnity Company
150 William Street
New York, NY 10038

Gold Medal Insurance Company
Minneapolis, MN

Goodville Mutual Casualty Co.
325 West Main
New Holland, PA 17557

Gopher State Mutual Ins.
3801 First Ave. South
Minneapolis, MN 55409

Government Employees Insurance Company
5260 Western Avenue
Washington, DC

Grain Dealers Mutual Insurance Company
1752 No. Meridian Street
Indianapolis, IN

Granite State Insurance Company
1750 Elm Street
Manchester, NH

Great American of Dallas Fire & Cas. Co.
800 Brooksedge Blvd.
Westerville, OH 43081

Great Central Insurance Company
3625 No. Sheridian Road
Peoria, IL

Great Northern Insurance Company
51 J.F. Kennedy Parkway
Short Hills, NJ 07078

Great Southwest Fire Insurance Company
P.O. Box 29420
Scottsdale, AZ 85065

Great West Casualty Company
South Sioux City, NE

Greater New York Mutual Ins. Co.
770 Broadway
New York, NY 10003

Grinnell Mutual Reinsurance
Box 420
Grinnell, IA

Gulf Insurance Group
3015 Cedar Springs
Dallas, TX

Hanover Insurance Company
440 Lincoln Street
Worcester, MA 01605

Harbor Insurance Company
4201 Wilshire Blvd.
Los Angeles, CA 90010

Harco National Insurance Company
P.O. Drawer 12-U
Milwaukee, WI 53201

Harleysville Mutual Insurance Company
Harleysville, PA

Hartford Accident and Indemnity Company
Hartford Plaza
Hartford, CT 06115

Hartford Casualty Insurance Company
Hartford Plaza
Hartford, CT 06115

Hartford Fire Insurance Company
Hartford Plaza
Hartford, CT 06115

Hawkeye-Security Insurance Company
1017 Walnut
Des Moines, IA 50307

Highlands Insurance Company
600 Jefferson Street
Houston, TX

Home Indemnity Company
59 Maiden Lane
New York, NY 10038

Home Insurance Company
59 Maiden Lane
New York, NY 10038

Home Insurance Company of IN
Indianapolis, IN

Home Mutual Insurance Company
Appleton, WI

Horace Mann Insurance Company
#1 Horace Mann Plaza
Springfield, IL 62715

Horace Mann Mutual Insurance
#1 Horace Mann Plaza
Springfield, IL 62715

Horizon Underwriters, Inc.
1200 Cargill Building
Minneapolis, MN 55402

Ideal Mutual Insurance Company
261 Madison Avenue
New York, NY 10016

Illinois Farmers Insurance Company
1700 North Lake
Aurora, IL 60507

Imperial Insurance Company
417 South Hill Street
Los Angeles, CA 90013

Implement Dealers Mutual Insurance Company
Grand Forks, ND

INA Reinsurance Company
3 Parkway
Philadelphia, PA 19102

Indiana Lumbermens Mutual Insurance
P.O. Box 1985
Indianapolis, IN

Industrial Indemnity Company
San Francisco, CA

Inland Insurance Company
Lincoln, NE

Inland National Insurance
133 South 4th Street
Springfield, IL

Insurance Company of North America
1600 Arch Street
Philadelphia, PA 19101

Insurance Company of the State of PA
102 Maiden Lane
New York, NY

Integrity Insurance Company
197 Cedar Lane
Teaneck, NJ 07666

Integrity Mutual Insurance Company
Appleton, WI

International Insurance Company
Morristown, NJ

Iowa Kemper Insurance Company
2601 Fourth St. SW
Mason City, IA 50401

Iowa Mutual Insurance Company
DeWitt, IA 52742

Iowa National Mutual Insurance Company
518 2nd Avenue SE
Cedar Rapids, IA

JCPenney Casualty Company
Westerville, OH

Jefferson Insurance Company of NY
One Park Avenue
New York, NY 10016

John Deere Insurance Company
Moline, IL 61265

Kansas City Fire & Marine Insurance Company
360 W. Jackson Boulevard
Chicago, IL 60606

Kemper Security Insurance Company
Long Grove, IL 60049

Kent & Essex Mutual Insurance Company
250 St. Clair Street, P.O. Box 356
Chatham, Ontario N7M 5K4

Lakeland Fire & Casualty Company
6700 France Avenue South
Minneapolis, MN

Land Of Lakes Mutual Insurance Company
Minnesota

League General Insurance Company
P.O. Box 5250
Detroit, MI 48235

Leatherby Insurance Company
1400 North Harbor Blvd.
Fullerton, CA 92635

Liberty Mutual Fire Insurance Company
175 Berkeley Street
Boston, MA 02117

Liberty Mutual Insurance Company
175 Berkeley Street
Boston, MA 02117

London Assurance Company
51 J.F. Kennedy Pkwy.
Short Hills, NJ 07078

London Guarantee & Accident Co. of NY
360 W. Jackson Blvd.
Chicago, IL 60606

Lumbermens Mutual Casualty Company
Long Grove, IL 60049

Lumbermen's Underwriting Alliance U.S.
Epperson
5115 Oak Street
Kansas City, MO 64112

Lyndon Insurance Company
Thorp, WI

MFA Mutual Insurance Company
1817 W. Broadway
Columbia, OH 65201

Manchester Insurance and Indemnity Company
243 North Lindbergh
St. Louis, MO 63141

Maryland Casualty Company
3910 Keswick Road
P.O. Box 1228
Baltimore, MD 21203

Massachusetts Bay Insurance Company
440 Lincoln Street
Worcester, MA 01605

Metropolitan Fire Assurance Company
1000 Asylum Avenue
Hartford, CT 06101

Metropolitan Property & Liability Ins. Co.
544 Elmwood Avenue
Providence, RI 02940

Michigan Millers Mutual
Lansing, MI

Michigan Mutual Insurance Company
28 W. Adams Avenue
Detroit, MI 48226

MID Century Insurance Company
4680 Wilshire Blvd.
Los Angeles, CA 90005

Mid-Continent Casualty Company
Tulsa, OK

Midland Insurance Company
1 State Street Plaza
New York, NY 10004

Midland Union Mutual Insurance Company
Juneau, WI 53039

Mid-States Insurance Company
CNA Plaza
Chicago, IL 60685

Midwest Mutual Insurance Company
1111 Ashworth Road
West Des Moines, IA 50265

Milbank Mutual Insurance Company
Milbank, SD

Millers Mutual Fire Insurance Company
900 Monroe
Fort Worth, TX

Millers Mutual Insurance Association
320 Easton Street
Alton, IL 62002

Millers Mutual Insurance Company
Harrisburg, PA

Millers National Insurance Company
29 North Wacker Drive
Chicago, IL 60606

Milwaukee Guardian Insurance Company
803 West Michigan Street
Milwaukee, WI 53201

Milwaukee Mutual Insurance Company
803 W. Michigan Street
Milwaukee, WI 53201

Minnehoma Insurance Company
1903 N. Sheridan Road
Tulsa, OK 74115

Minnesota Farmers Mutual Insurance Company
10601 Wayzata Blvd.
Minnetonka, MN 55343

Minnesota Mutual Fire & Casualty Company
Minnetonka, MN 55343

Mission Insurance Company
2601 Wilshire Blvd.
Los Angeles, CA 90057

Mobile Insurance Company
13600 LBJ
Dallas, TX

Modern Service Insurance Company
1919 University Avenue
St. Paul, MN

Monarch Insurance Company of OH
19 Rector Street
New York, NY 10006

Motor Club of America Insurance Company
484 Central Avenue
Newark, NJ 07107

Motor Vehicle Casualty Company
209 North York Street
Elmhurst, IL 60126

Motors Insurance Corporation
767 Fifth Avenue
New York, NY 10022

Motorists Beneficial Insurance Company
307 North Michigan Avenue
Chicago, IL 60601

Mount Rushmore Insurance Company
625 Ninth Street
Rapid City, SD 57701

Mutual Protective Insurance Company
3860 Leavenworth Street
Omaha, NE

Mutual Service Casualty Insurance Company
1919 University Avenue
St. Paul, MN

National American Insurance Company
7100 West Center Road
Omaha, NE 68106

National American Co. of NY
1105 Hamilton Street
Allentown, PA 18101

National Ben Franklin Ins. Co. of IL
360 W. Jackson Blvd.
Chicago, IL 60606

National Casualty Company
28333 Telegraph Road
Southfield, MI 48076

National Family Insurance Company
2147 University Avenue
St. Paul, MN 55114

National Farmers Union Property & Cas.
P.O. Box 2251
Denver, CO 80201

National Farmers Union Standard
P.O. Box 2251
Denver, CO 80201

National Fire Ins. Co. of Hartford
CNA Plaza
Chicago, IL 60685

National General Insurance Company
St. Louis, MO

National Indemnity Company
3024 Harney Street
Omaha, NE 68131

National Independence Insurance Company
Frazer, PA

National Insurance Underwriters
St. Louis, MO

National Reinsurance Corp.
123 William Street
New York, NY 10038

National Surety Corp.
3333 California Street
San Francisco, CA 94119

National Union Fire Insurance Company
102 Maiden Lane
New York, NY

Nationwide General Insurance Company
246 North High Street
Columbus, OH

Nationwide Mutual Fire Insurance Company
246 North High Street
Columbus, OH

Nationwide Mutual Insurance Company
246 North High Street
Columbus, OH

New England Reinsurance Corp.
60 Batterymarch Street
Boston, MA

New Hampshire Insurance Company
1750 Elm Street
Manchester, NH

New York Underwriters Insurance Company
Hartford Plaza
Hartford, CT 06115

Newark Insurance Company
150 William Street
New York, NY 10038

Niagara Fire Insurance Company
360 West Jackson Blvd.
Chicago, IL 60606

North American Co. for Prop. & Cas.
209 S. LaSalle Street
Chicago, IL 60604

North American Reinsurance Corp.
245 Park Avenue
New York, NY 10017

North River Insurance Company
Morristown, NJ

North Star Mutual Insurance Company
Cottonwood, MN

Northern Assurance Co. of America
One Beacon Street
Boston, MA

Northern Insurance Co. of NY
Fifty-Nine John Street
New York, NY 10038

Northland Insurance Company
St. Paul, MN

Northwestern National Casualty Company
731 North Jackson Street
Milwaukee, WI 53202

Northwestern National Insurance Company
731 North Jackson Street
Milwaukee, WI 53202

Occidental Fire & Casualty Co. of NC
200 Fillmore Street
Denver, CO 80206

Ohio Casualty Insurance Company
136 North Third Street
Hamilton, OH 45025

Ohio Security Insurance Company
136 North Third Street
Hamilton, OH 45012

Old Reliable Fire Insurance Company
231 W. Lockwood Avenue
Webster Groves, MO 63119

Old Republic Insurance Company
Greensburg, PA

Old Security Casualty Insurance Company
Kansas City, MO

Olympic Insurance Company
1150 S. Olive Street
Los Angeles, CA 90015

Omaha Indemnity Company
Milwaukee, WI

Pacific Employers Insurance Company
1600 Arch Street
Philadelphia, PA 19101

Pacific Indemnity Company
51 J.F. Kennedy Pkwy.
Short Hills, NJ 07078

Peerless Insurance Company
Keene, NH 03431

Pennsylvania General Insurance Company
414 Walnut Street
Philadelphia, PA 19106

Pennsylvania National Mutual Casualty Ins. Co.
P.O. Box 2361, 1900 Derry Street
Harrisburg, PA 17105

Petroleum Casualty Company
P.O. Box 2180
Houston, TX 77001

Philadelphia Mfg. Mutual Insurance Company
#8 Executive Mall
Valley Forge, PA 19482

Philadelphia Reinsurance Corporation
3 Girard Plaza
Philadelphia, PA 19102

Phoenix Assurance Co. of NY
360 W. Jackson Blvd.
Chicago, IL 60606

Planet Insurance Company
4 Penn Center Plaza
Philadelphia, PA 19103

Potomac Insurance Company
414 Walnut Street
Philadelphia, PA 19106

Preferred Insurance Company
500 North Meridian Street
Indianapolis, IN

Preferred Risk Mutual Insurance Company
1111 Ashworth Road
West Des Moines, IA

Premier Insurance Company
600 Montgomery Street
San Francisco, CA 94111

Presidio Insurance Company
1800 Avenue of the Stars
Los Angeles, CA 90067

Progressive Casualty Insurance
6300 Wilson Mills Road
Mayfield Village, OH

Proprietors Insurance Company
7991 Columbus Pike
Delaware, OH 43015

Protection Mutual Insurance Company
Park Ridge, IL

Protective Insurance Company
3100 North Meridian Street
Indianapolis, IN 46208

Protective Nat'l Insurance Company of Omaha
105 South 17th Street
Omaha, NE

Providence Washington Insurance Company
20 Washington Place
Providence, RI 02901

Prudential Prop. & Cas. Insurance Company
P.O. Box 246, One Woodbridge Center
Woodbridge, NJ 07095

Prudential Reinsurance Company
213 Washington Street
Newark, NJ 07101

Public Service Mutual Insurance Company
393 Seventh Avenue
New York, NY 10001

Puritan Insurance Company
New York, NY

Ranger Insurance Company
P.O. Box 2807
Houston, TX 77001

Reciprocal Exchange
92nd Street and State Line
Kansas City, MO 64114

Regent Insurance Company
121 E. Wilson Street
Madison, WI 53703

Reinsurance Association of MN
Eskimo, MN 55733

Reinsurance Corp. of New York
99 John Street
New York, NY 10038

Reliance Insurance Company
4 Penn Center Plaza
Philadelphia, PA 19103

Republic Insurance Company
2727 Turtle Creek Blvd.
Dallas, TX 75221

Republic Underwriters Insurance Company
2727 Turtle Creek Blvd.
Dallas, TX 75221

Reserve Insurance Company
Chicago, IL

Riverside Insurance Company
70 W. Michigan Avenue
Battle Creek, MI 49016

Royal Globe Insurance Company
150 William Street
New York, NY 10038

Royal Indemnity Company
150 William Street
New York, NY 10038

Royal Insurance Company Ltd.
SAFECO Insurance Company of America
SAFECO Plaza
Seattle, WA 98185

SAFEGUARD Insurance Company
150 William Street
New York, NY 10038

Sea Insurance Company Ltd.
51 J.F. Kennedy Pkwy
Short Hills, NJ 07078

Select Insurance Company
3015 Cedar Springs
Dallas, TX 75221

State Automobile Casualty Underwriters
P.O. Box 394
Des Moines, IA

Sun Insurance Office Ltd.
51 J.F. Kennedy Pkwy
Short Hills, NJ 07078

Teachers Company of Delaware
1600 Arch Street
Philadelphia, PA 19101

Travelers Insurance Company
Travelers Indemnity Company
Travelers Indemnity Co. of America
Travelers Indemnity Co. of RI
Travelers Indemnity Co. of IL

Tri-State Insurance Company
619 South Main
Tulsa, OK

Truck Insurance Exchange
4680 Wilshire Blvd.
Los Angeles, CA 90005

United Services Auto Association
USAA Building
San Antonio, TX 78288

United States Liability Insurance Company
1030 Continental Drive
King of Prussia, PA 19406

Universal Underwriters
5115 Oak Street
Kansas City, MO

Unity Fire & General Insurance Company
111 Avenue Road, Suite 300
Toronto, Ontario

USAA Casualty Insurance Company
USAA Building
San Antonio, TX 78288

USAA General Indemnity Company
San Antonio, TX 78288

Vigilant Insurance Company
51 J.F. Kennedy Pkwy
Short Hills, NJ 07078

West American Insurance Company
136 North Third Street
Hamilton, OH 45026

UNLICENSED COMPANIES THAT ARE CERTIFIED

Aetna Life & Casualty Company
Hartford, CT

Allstate Insurance Company of Canada
P.O. Box 4022
Terminal A
Toronto, Ontario

American Fire and Casualty Company
136 North Third Street
Hamilton, OH 45012

American General Insurance Company
P.O. Box 1388
Houston, TX 77001

American Select Risk Insurance Company
2021 E. Dublin-Granville Road
Columbus, OH 43229

American Southern Insurance Company
Atlanta, GA

Anglo Canada General Insurance Company
200 Queens Avenue, Ste. 704
London, Ontario

Automobile Club Inter-Insurance Exchange
3917 Lindell Boulevard
St. Louis, MO 63108

Brant Mutual Fire Insurance Company
207 Greenwich Street
Brantford, Ontario, Canada N3S2X7

British American Assurance Company
40 Scott Street
Toronto, Ontario, M5E1L5

Brotherhood Mutual Insurance Company
Fort Wayne, IN

Buckeye Union Insurance Company
1111 East Broad Street
Columbus, OH 43216

Cal-Farm Insurance Company
2855 Telegraph Avenue
Berkeley, CA 94705

California State Auto Assoc. Inter-Ins.
150 Van Ness Avenue
San Francisco, CA 94101

Canadian Indemnity Company
675 S. Park View
Los Angeles, CA 90057

Canadian Pioneer Insurance Company
357 Bay Street
Toronto, Ontario, M5H2T9

Cascade Insurance Company
5350 W. 78th Street
Minneapolis, MN 55435

Casualty Co. of Canada (The)
Toronto, Ontario, Canada

Commonwealth County Mutual Ins. Co.
2103 Bryan Str., P.O. Box 2639
Dallas, TX 75221

Community Service Insurance Company
7373 W. Saginaw Highway
Lansing, MI 48904

Companion Insurance Company
1752 No. Meridian St., P.O. Box 1747
Indianapolis, IN 46206

Consumers United Insurance Company
Seattle, WA

Continental Insurance Company (The)
360 West Jackson Blvd.
Chicago, IL 60606

Cornhusker Casualty Company
105 N. 31st Avenue
Omaha, NE 68131

Country Mutual Insurance Company
Bloomington, IL 61701

Dairyland County Mutual Ins. Co.
P.O. Box 149
Austin, TX

Dominion of Canada General Ins. Co.
Toronto, Ontario, Canada

Donegal Mutual Insurance Company
Rt. 441 By-Pass
Marietta, PA 17547

Eaton Insurance Company
14 College Street
Toronto, Ontario, M5G 1K4

Employers Casualty Corporation
P.O. Box 2759
Dallas, TX 75221

Erie Insurance Company
144 E. 6th St., P.O. Box 1699
Erie, PA 16507

Farm Bureau Mutual Ins. Co., Inc.
2321 Anderson Avenue
Manhattan, KS 66502

Farm Bureau Ins. Co. of MO
1616 Missouri Blvd.
Jefferson City, MO

Farmers Insurance Co. of Oregon
6700 SW Varns Road
Tigard, OR 97223

Farm & City Insurance Company
2323 Grand Avenue
Des Moines, IA 50312

Federation Insurance Co. of Canada
275 St. James St. W.
Montreal, Canada

General Accident Assur. Co. of Canada
357 Bay Street
Toronto, Ontario, M5H 2T9

General Accident Fire & Life Assur.
357 Bay Street
Toronto, Ontario, M5H 2T9

General Casualty Co. of Illinois
121 East Wilson Street
Madison, WI 53703

Georgia Casualty & Surety Co.
P.O. Box 10072
Atlanta, GA 30319

Gibraltar General Insurance Company
200 Queens Avenue, Ste. 704
London, Ontario

Globe Indemnity Co. of Canada (The)
40 Scott Street
Toronto, Ontario, Canada M5E1L5

Gold Circle Insurance Company
74 Victoria Street
Toronto, Ontario, Canada M5C2A5

Gore Mutual Insurance Company
252 Dundas Street
Cambridge, Ontario

Grange Insurance Association
2717 3rd Avenue
Seattle, WA 98121

Grange Mutual Casualty Company
671 South High Street
Columbus, OH 43216

Graphic Arts Mutual Insurance Company
P.O. Box 350
Utica, NY 13503

Green Mountain Insurance Co., Inc.
92 State Street
Montpelier, VT

Guarantee Company of No. America
1560 Place du Canada
Montreal, Canada H3B2R4

Guaranty National Insurance Company
3540 So. Poplar St., P.O. Box 22294
Denver, CO 80222

Guardian Insurance Co. of Canada
Toronto, Canada

Gulf American Fire & Casualty Co.
P.O. Box 11046, 2525 E/S Blvd.
Montgomery, AL 36111

Halifax Insurance Company
1303 Yonge Street
Toronto, Canada M4T1W9

Hastings Mutual Insurance Company
Hastings, MI

Hawaiian Ins. & Guaranty Co., Ltd.
Pacific Trade Center
Honolulu, HI 96813

Hay Township Farmers' Mutual
Box 130
Zurich, Ontario NOM 2T0

Heritage Mutual Insurance Company
2300 Kohler Memorial Dr.
Sheboygan, WI

Holyoke Mutual Fire Insurance Co.
39 Norman Street
Salem, MA 01970

Home Insurance Co. of IL (The)
10 So. Riverside Plaza, P.O. Box 7163
Chicago, IL 60680

Howick Mutual Insurance Company
Wroxeter, Ontario

Hudson Insurance Company
280 Park Avenue
New York, NY 10017

Illinois Employers Ins. of Wausau
7411 Lake Street
River Forest, IL 60305

Illinois National Insurance
133 South 4th Street
Springfield, IL

Illinois National Insurance Company
1750 Elm Street
Manchester, NH

Indiana Farmers Mutual Ins. Co.
10 W. 106 St. @ No. Meridian
Indianapolis, IN 46290

Indiana Insurance Company
115 North Pennsylvania St.
Indianapolis, IN 46204

Indiana Lumbermens Mutual Ins. Co.
P.O. Box 1985
Indianapolis, IN 46206

Inland Mutual Insurance Company
1017 6th Avenue
Huntington, WV 25721

Inland National Insurance Company
1750 Elm Street
Manchester, NH

Insurance Corporation of British Columbia
1055 W. Georgia Street
Vancouver, British Columbia

Insurance Corporation of Ireland, Ltd.
141 Adelaide Street West
Toronto, Ontario, M5H 3L5

Insurors Indemnity & Ins. Co.
210 West 6th
Fort Worth, TX

Integon General Insurance Corp.
420 N. Spruce St.
Winston-Salem, NC 27102

Integon Indemnity Corporation
420 N. Spruce St.
Winston-Salem, NC 27102

Inter-Insurance Exchange of Chicago
66 East South Water St.
Chicago, IL 60601

Interboro Mutual Indemnity Insurance Co.
155 Mineola Blvd.
Mineola, NY 11501

Interinsurance Exchange of Automobile Club
2601 So. Figueroa St.
Los Angeles, CA 90007

International Casualty Company
1411 S. 20th St.
Birmingham, AL 35205

International Indemnity Company
P.O. Box 105051
Atlanta, GA 30348-5051

International Service Insurance
Forth Worth, TX

International Surplus Lines Ins. Co.
175 W. Jackson Blvd.
Chicago, IL 60604

Kentucky Farm Bureau Mutual Ins. Co.
120 So. Hubbard Lane
Louisville, KY 40207

Keystone Insurance Company
2040 Market Street
Philadelphia, PA 19103

KFB Insurance Company, Inc.
2321 Anderson Avenue
Manhattan, KS 66502

Lambton Mutual Fire Insurance
Box 520
Watford, Ontario

Lanark Mutual Insurance Company
16 West Gore Street
Perth, Ontario, K7H 2L6

Law Union & Rock Ins. Co., Ltd.
40 Scott Street
Toronto, Ontario, Canada M5E 1L5

Le Mars Mutual Insurance Company
P.O. Drawer 1468
Sioux Falls, SD

Le Mars Mutual Insurance Co.
Le Mars, IA

Lightning Rod Mutual Insurance Company
1685 Cleveland Road
Wooster, OH 44691

Lincoln Mutual Casualty Company
Two Northfield Plaza
Troy, MI 48084

London & Lancashire Ins. Co., Ltd.
40 Scott Street
Toronto, Ontario, Canada M5E 1L5

London Township Mutual Ins. Co.
15 Medway Road
Arva, Ontario, Canada, NOM 1CO

Louisiana Farm Bureau Mutual Ins. Co.
9516 Airline Highway
Baton Rouge, LA 70815

Lumbermens Mutual Insurance Company
900 Springmill Road
Mansfield, OH 44906

Madison County Mutual Automobile Ins. Co.
Edwardsville, IL

Maine Bonding & Casualty Co.
Portland, ME

Manitoba Public Insurance Corp. (The)
330 Portage Avenue
Winnipeg, Manitoba

Marathon Insurance Company
1150 So. Olive Street
Los Angeles, CA 90015

Markel Insurance Co. of Canada
500 University Avenue
Toronto, Ontario

Martin Insurance Company
3200 Wilshire Blvd., Ste. 1205
Los Angeles, CA 90010

Maryland Indemnity Insurance Co.
10 South Calvert
Baltimore, MD 21202

MCA Insurance Company
484 Central Avenue
Newark, NJ 07107

McGillivray Mutual Fire Ins. Co.
Ailsa Craig, Ontario, Canada

Members Insurance Company
3528 Forest Lane
Dallas, TX 75234

Members Mutual Insurance Company
3528 Forest Lane
Dallas, TX 75234

Merchants Mutual Insurance Company
250 Main Street
Buffalo, NY 14240

Mercury Casualty Company
5900 Wilshire Blvd.
Los Angeles, CA

Meridian Mutual Insurance Company
2955 N. Meridian St.
Indianapolis, IN 46208

Meridian Standard Insurance Company
Mulberry, IN 46058

Merit Plan Insurance Company
P.O. Box 1770
Newport Beach, CA 92663

MIC General Insurance Corporation
9247 N. Meridian Street
Indianapolis, IN 46260

Michigan Education Employees Mutual I.C.
20840 Southfield Road
Southfield, MI 48075

Michigan Mutual Auto Insurance Co.
121 W. Front Street
Traverse City, MI 49684

Mid-American Fire & Casualty Co.
6040 Fidelity Drive
Milford, OH 45150

Midwestern Indemnity Company (The)
6040 Fidelity Drive
Milford, OH 45150

Midwestern Insurance Company
Box 3269
Tulsa, OK 74102

Midwestern National Ins. Corp.
Milwaukee, WI

Millers Casualty Ins. Co. of Texas
900 Monroe
Fort Worth, TX

Missisquoi & Rouville Ins. Co.
Frelighsburg, Quebec, Canada

Mississippi Farm Bureau Mutual Ins. Co.
Box 1972
Jackson, MS 39205

Missouri Valley Mutual Ins. Co.
Burke, SD 57523

Motor Club Fire and Casualty Co.
484 Central Avenue
Newark, NJ 07107

Motor Club of Iowa Insurance Co.
1049 State Street
Bettendorf, IA 52722

Motorists Mutual Insurance Company
471 East Broad Street
Columbus, OH 43215

Mountain States Mutual Casualty Co.
501 Silver S.W.
Albuquerque, NM

Mountain West Farm Bureau Mutual Ins.
406 South 21st
Laramie, WY 82070

Mutual Boiler & Machinery Ins. Co.
225 Wyman Street
Waltham, MA

Mutual Fire, Marine & Inland Ins. Co.
Suite 1200, Three Parkway
Philadelphia, PA

Mutual Ins. Co. of Burlington
South Burlington, VT

Mutual of Enumclaw Insurance Co.
1460 Wells Street
Enumclaw, WA 98022

National Fire & Fire Marine Ins. Co.
3024 Harney Street
Omaha, NE

National Grange Mutual Ins. Co.
55 West Street
Keene, NH 03431

National Mutual Insurance Company
Insurance Square
Celina, OH 45822

Netherlands Insurance Company
62 Maple Avenue
Keene, NH 03431

New Hampshire, Inc.
250 Main Street
Buffalo, NY 14240

New Hampshire Indemnity Company
1750 Elm Street
Manchester, NH

Nodak Mutual Insurance Company
P.O. Box 2502, 1st Ave. & 11th St. N.
Fargo, ND 58102

Norfolk & Dedham Mutual Fire Ins. Co.
222 Ames Street
Dedham, MA 02026

Norfolk Mutual Fire Insurance Co.
26 Colborne Street North
Simcoe, Ontario N3Y 3T9

North Blenheim Mutual Fire Ins. Co.
P.O. Box 80
Bright, Ontario, Canada NOJ IBO

N.C. Farm Bureau Mutual Ins. Co.
P.O. Box 27427
Raleigh, NC 27611

North East Insurance Company
Portland, ME

North Kent Mutual Fire Ins. Co.
P.O. Box 478
Dresden, Ontario, Canada NOP 1MO

North Pacific Insurance Company
P.O. Box 74
Portland, OR 97207

Northern Illinois Farmers Mutual Ins. Co.
2120 E. Northwest Highway
Arlington Heights, IL 60004

Northwest Farm Bureau Ins. Co.
Box 2209
Salem, OR 97308

North-West Insurance Company
350 Morgan Building
Portland, OR 97205

Northwestern Insurance Company
P.O. Box 825
Wilkesboro, NC 28697

Northwestern Pacific Indemnity Company
3200 Wilshire Blvd.
Los Angeles, CA

Norwich Union Fire Insurance Society Ltd.
60 Yonge Street
Toronto, Ontario, Canada

Nova Scotia General Insurance Company
35 Church Street
Amherst, N.S., Canada

Oklahoma Farm Bureau Mutual Ins. Co.
2501 North Stiles
Oklahoma City, OK 73105

Oklahoma Surety Company
1646 South Boulder
Tulsa, OK

Ontario Motorist Insurance Company
2 Carlton Street
Toronto, Ontario, Canada M5B 2G2

Oregon Automobile Insurance Company
P.O. Box 74
Portland, OR

Otter Dorchester Mutual Insurance Co.
8 Stover Street
Norwich, Ontario

Pacific Insurance Co., Ltd.
841 Bishop Street
Honolulu, HI 96813

Pacific Sentinel Insurance Co., Ltd.
841 Bishop Street
Honolulu, HI 96813

Pan American Fire & Casualty Co.
P.O. Box 2807
Houston, TX 77001

Patriot General Insurance Company
Monument Square
Concord, MA 01742

Patrons-Oxford Mutual Ins. Co.
108 Court Street
Auburn, ME 04210

Paxton National Insurance Company
P.O. Box 6160
Harrisburg, PA 17112

Pearl Assurance Company, Ltd.
Ste. 2200, 390 Bay Street
Toronto, Ontario, Canada M5H1N8

Peel & Maryborough Mutual Fire I.C.
Wood Street, P.O. Box 190
Drayton, Ontario, Canada, NOGIPO

Pekin Insurance Company
2505 Court Street
Pekin, IL 61554

Pemco Insurance Company
325 Eastlake Avenue E.
Seattle, WA 98109

Peninsular Fire Insurance Company
645 Riverside Avenue
Jacksonville, FL 32204

Pennsylvania Manufacturer's Assoc. I.C.
841 Chestnut Street
Philadelphia, PA 19107

Personal Insurance Company of Canada
701 Evans Avenue, Ste. 709
Toronto, Ontario, M9C1A3

Phoenix Assurance Co. of Canada
439 University Avenue
Toronto, Ontario, Canada

Pilot Insurance Company
Toronto, Ontario, Canada

Pitts Insurance Company
201 King Street
London, Canada

Portage La Prairie Mutual Ins. Co.
Portage La Prairie, Manitoba

Prairie State Farmers Ins. Assoc.
303 E. Washington St.
Bloomington, IL 61701

Prairie State Insurance Company
P.O. Drawer 1468
Sioux Falls, SD

Princeton Reinsurance Company
1101 State Road
Princeton, NJ 08540

Protective Fire & Casualty Co.
3240 South 10th Street
Lincoln, NE

Provident Assurance Company
507 Place d'Armes
Montreal, Quebec, H2Y 2W8

Prudasco Assurance Company
Ste. 310, 635 Quest
Boul, Dorchester, Montreal

Prudential Assurance Co. of England
Ste. 310, 635 Quest
Boul, Dorchester, Montreal

Public Employees Insurance Company
4032 Wilshire Blvd.
Los Angeles, CA 90010

Public Employees Mutual Ins. Co.
325 Eastlake Avenue, East
Seattle, WA 98109

Quebec Assurance Company
P.O. Box 309, Stock Exchange Tower
Montreal, Quebec, H4Z 1H5

Ranger County Mutual
P.O. Box 2807
Houston, TX 77001

Reliance Insurance Company of IL
175 W. Jackson Blvd.
Chicago, IL 60604

Reliance Insurance Company of NY
Middle Cheshire Road
Canandaigua, NY

Republic-Franklin Insurance Co.
Box 1438
Columbus, OH

Republic Mutual Insurance Company
Insurance Square
Celina, OH 45822

Rockwood Insurance Company
Rockwood, PA 15557

Rocky Mountain Fire & Casualty Co.
2717 3rd Avenue
Seattle, WA 98121

Royal Exchange Assur. of America, Inc.
111 John Street
New York, NY 10038

Royal General Ins. Co. of Canada
1155 West Pender St.
Vancouver, B.C., Canada

Rumford Insurance Company
10 Dorrance Street
Providence, RI

Rural Mutual Insurance Company
7010 Mineral Point Rd.
Madison, WI

Saskatchewan Government Ins. Office
11th & Cornwall
Regina, Saskatchewan, Canada

Save-T-Risk Insurance Company
3590 Twin Creeks Drive
Columbus, OH 43204

Scottish Canadian Assur. Corp.
357 Bay Street
Toronto, Ontario, M5H 2T9

Scottish Union & Nat'l Ins. Co.
60 Yonge Street
Toronto, Ontario, Canada

Scottish & York Insurance Co., Ltd.
155 University Avenue
Toronto, Ontario, Canada

Seaboard Surety Company
90 William Street
New York, NY

Security Insurance Company of Hartford
1000 Asylum Avenue
Hartford, CT 06101

Security Mutual Casualty Company
222 South Riverside Plaza

Security National Insurance Company
2000 Ross Avenue
Dallas, TX

Selected Risks Insurance Company
Branchville, NJ 07826

Sentinel Insurance Co., Ltd.
841 Bishop Street
Honolulu, HI 96813

Sentry Indemnity Company
Stevens Point, WI

Sentry Insurance A Mutual Company
Stevens Point, WI

Sequoia Insurance Company
2730 Sand Hill Road
Menlo Park, CA 94025

Shelby Mutual Insurance Company
Shelby, OH 44875

Signal Insurance Company
417 S. Hill Street
Los Angeles, CA 90013

Simcoe & Erie General Ins. Co.
786 King Street East
Hamilton 22, Ontario

Skandia America Reinsurance Corp.
280 Park Avenue
New York, NY 10017

South Carolina Ins. Company
1501 Lady Street
Columbia, SC 29202

South Dakota Farm Bureau Mutual Ins. Co.
Box 1397
Huron, SD 57350

Southern Farm Bureau Casualty Ins. Co.
Jackson, MS

Southern Home Insurance Company
112 South Main Street
Greer, SC 29651

Southern Insurance Company
Dallas, TX

Southwestern Insurance Company
5005 N. Lincoln Blvd.
Oklahoma City, OK

Sovereign General Insurance Company
1320 Yonge Street
Toronto, Ontario, Canada M4T1X8

St. Paul Fire & Marine Ins. Co.
385 Washington St.
St. Paul, MN

St. Paul Guardian Insurance Company
385 Washington St.
St. Paul, MN

St. Paul Insurance Company
1903 Herman Drive
Houston, TX

St. Paul Insurance Company of IL
100 South Wacker Drive
Chicago, IL

St. Paul Mercury Insurance Company
385 Washington St.
St. Paul, MN

Standard Fire Insurance Company
c/o Aetna Life & Casualty
Hartford, CT

Standard Mutual Insurance Company
1028 South Grand Avenue West
Springfield, IL 62704

Stanstead & Sherbrooke Insurance Co.
P.O. Box 441
Toronto, Ontario, Canada M5K1L9

State Automobile Ins. Association
8450 Westfield Road
Indianapolis, IN 46240

State Automobile Mutual Ins. Co.
518 East Broad Street
Columbus, OH

Statesman Insurance Company
8450 Westfield Road
Indianapolis, IN 46240

State-Wide Insurance Company
Great Neck, NY

Stonewall Insurance Company
2308 Fourth Avenue North
Birmingham, AL 35203

Stuyvesant Insurance Company
1105 Hamilton Street
Allentown, PA 18101

Summit Home Insurance Company
Minneapolis, MN

Summit Insurance Co. of NY
P.O. Box 52518
Houston, TX 77052

Sun Alliance Insurance Company
48 Yonge Street
Toronto, Ontario, Canada M5E1G8

Sun Insurance Company of NY
111 John Street
New York, NY 10038

Sunshine Mutual Insurance Company
1323 South Minnesota Avenue
Sioux Falls, SD 57105

Switzerland General Ins. Corp. of NY
102 White Plains Road
Tarrytown, NY 10591

Teachers Insurance Company
1111 West 6th Street
Los Angeles, CA 90017

Texas Pacific Indemnity Company
Dallas, TX

Tokio Marine and Fire Ins. Co. (The)
360 West Jackson Blvd.
Chicago, IL 60606

Toledo National Insurance Company
3450 West Central Ave., Ste. 374
Toledo, OH 43606

Toronto General Insurance Company
170 University Avenue
Toronto, Ontario, Canada

Tower Insurance Company, Inc.
1100 West Wells Street
Milwaukee, WI

Town & Country Fire & Casualty I.C.
Hutchinson, KS 67501

Town & Country Mutual Ins. Co.
10 W. 106th
Indianapolis, IN 46290

Traders General Insurance Company
170 University Avenue
Toronto, Ontario, Canada

Traders Indemnity Company
1922 First National Bank Bldg.
Oklahoma City, OK

Trafalgar Insurance PLC
111 Avenue Road, Ste. 410
Toronto, Ontario, Canada M5R 3K3

Transamerica Insurance Company
1150 South Olive Street
Los Angeles, CA 90015

Transcontinental Insurance Company
CNA Plaza
Chicago, IL 60685

Transit Casualty Company
3700 Wilshire Blvd.
Los Angeles, CA 90010

Transit Insurance Company
90 Eglinton Ave. E., Ste. 504
Toronto, Ontario, Canada M4P2Z7

Transport Indemnity Company
3670 Wilshire Blvd.
Los Angeles, CA 90010

Transport Insurance Co. of IA
4100 Harry Hines Blvd.
Dallas, TX

Transportation Fire & Casualty Company
7699 Yonge Street
Thornhill, Ontario, Canada

Transportation Insurance Company
CNA Plaza
Chicago, IL 60685

Travelers Indemnity Co. of Canada
400 University Avenue
Toronto 100, Ontario

Tri-State Insurance Co. of MN
P.O. Box 159
Luverne, MN 56156

Trinity Universal Insurance Company
2000 Ross Avenue
Dallas, TX

Trinity Universal Insurance Co. of KS
P.O. Box 5028
Dallas, TX 75222

Twentieth Century Insurance Co.
1800 Avenue of the Stars
Los Angeles, CA

Twin City Fire Insurance Company
Hartford Plaza
Hartford, CT 06115

Unigard Carolina Insurance Company
1215 - 4th Avenue
Seattle, WA 98161

Union Automobile Indemnity Assoc.
303 E. Washington Street
Bloomington, IL 61701

Union Insurance Company
Lincoln, NE

Union Mutual Insurance Co. of Providence
Providence, RI

United Canada Insurance Co.
155 University Avenue
Toronto, Ontario, Canada

United Equitable Insurance
4554 N. Broadway
Chicago, IL 60640

United Farm Bureau Mutual Ins. Co.
130 E. Washington Street
Indianapolis, IN 46204

United Fire & Casualty Company
Cedar Rapids, IA

United National Insurance Co., Ltd.
Pacific Trade Center
Honolulu, HI 96813

United Ohio Insurance Company
Box 111
Bucyrus, OH 44820

United Pacific Insurance Company
4 Penn Center Plaza
Philadelphia, PA 19103

United Pacific Insurance Co. of NY
Middle Cheshire Rd. & Parrish St.
Canandaigua, NY

United Provinces Insurance Co.
Victoria Square, 29th Floor
Montreal, Quebec H4Z 1B9

United Security Insurance Company
1017 Walnut
Des Moines, IA 50307

United States Branch of "Winterthur"
One World Trade Ctr., Ste. 8015
New York, NY 10048

United States Fidelity & Guaranty Co.
Baltimore, MD

United States Fire Insurance Company
Morristown, NJ

Universal Reinsurance Corporation
731 N. Jackson Street
Milwaukee, WI 53202

Universal Surety Company
Lincoln, NE

U.S. Branch of Accident & Casualty Co.
One World Trade Ctr., Room 8015
New York, NY 10048

USAA General Indemnity Company
USAA Building
San Antonio, TX 78288

Utah Home Fire Insurance Company
Salt Lake City, UT

Utica Mutual Insurance Company
P.O. Box 530
Utica, NY

Valiant Insurance Company
Des Moines, IA

Valley Forge Insurance Company
CNA Plaza
Chicago, IL 60685

Vanguard Insurance Company
2727 Turtle Creek Blvd.
Dallas, TX 75221

Vernon Fire & Casualty Company
2011 N. Meridian
Indianapolis, IN

Victoria Insurance Co. of Canada
155 University Avenue
Toronto, Ontario, Canada

Viking Insurance Company
4646 Frey Street
Madison, WI 53705

Virginia Farm Bureau Mutual Ins. Co.
P.O. Box 27552
Richmond, VA

Virginia Mutual Insurance Company
4015 Fitzhugh Avenue
Richmond, VA 23230

Virginia Surety Company, Inc.
111 E. Wacker Drive
Chicago, IL 60601

Volkswagen Insurance Company
11975 Westline Drive
St. Louis, MO 63141

Wawanesa Mutual Insurance Company
207 Donald Street
Winnipeg, Manitoba, Canada R3C 1M6

Wellington Fire Insurance Company
P.O. Box 4060, Station "A"
Toronto, Ontario, Canada M5W 1L9

West Bend Mutual Insurance Co.
West Bend, WI

West Elgin Mutual Fire Insurance Co.
Box 130
Dutton, Ontario NOL 1J0

Westchester Fire Insurance Company
Morristown, NJ

Western Alliance Insurance Company
306 E. 10th Street
Austin, TX 78701

Western Assurance Company
40 Scott Street
Toronto, Ontario, Canada M5E 1L5

Western Casualty & Surety Company
Fort Scott, KS 66701

Western Farm Bureau Mutual Ins. Co.
421 N. Water Street
Las Cruces, NM 88001

Western Fire Insurance Company
Fort Scott, KS 66701

Western Home Insurance Company
3801 First Avenue South
Minneapolis, MN 55409

Western National Mutual Insurance Company
5350 W. 78th Street
Minneapolis, MN 55435

Western Pioneer Insurance Company
2270 Broadway
Oakland, CA

Western Reserve Mutual Casualty Company
1685 Cleveland Road
Wooster, OH 44691

Western States Insurance Company
Freeport, IL

Westfield Companies
Westfield Center, OH 44251

Wilshire Insurance Company
Los Angeles, CA

Wisconsin Mutual Insurance Company
P.O. Box 974
Madison 1, WI

Wisconsin No-Fault Ins. Co., Inc.
212 West Wisconsin Avenue
Milwaukee, WI 53203

Wolverine Insurance Company
70 West Michigan Avenue
Battle Creek, MI 49016

Wolverine Mutual Insurance Company
206 Main
Dowagiac, MI 49047

Worldwide Underwriters Insurance Company
11975 Westline Drive
St. Louis, MO 63141

York Fire & Casualty Company
7699 Yonge Street
Thornhill, Ontario, Canada

York Insurance Company
209 North York Street
Elmhurst, IL 60126

Yorkshire Insurance Company, Ltd.
357 Bay Street
Toronto, Ontario, Canada

Yosemite Insurance Company
717 Market Street
San Francisco, CA 94103

Zurich American Ins. Co. of IL
231 N. Martingale Road
Schaumburg, IL 60196

Zurich Insurance Company
111 W. Jackson Blvd.
Chicago, IL