

MARTIN O'MALLEY
Governor

ANTHONY G. BROWN
Lt. Governor



THERESE M. GOLDSMITH
Commissioner

KAREN STAKEM HORNIG
Deputy Commissioner

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June 26, 2013

The Honorable Thomas V. Mike Miller, Jr.
President of the Senate
State House, H-107
Annapolis, Maryland 21401

The Honorable Michael E. Busch
Speaker of the House of Delegates
State House, H-101
Annapolis, Maryland 21401

Dear President Miller and Speaker Busch:

Re: 2013 Report on the Use of Territories as a Rating Factor in Establishing Private
Passenger Automobile Insurance Rates – MSAR # 5892

Pursuant to Section 11-339 of the Insurance Article, Annotated Code of Maryland, the
Maryland Insurance Administration is enclosing its 2013 Report on the Use of Territories as a
Rating Factor in Establishing Private Passenger Automobile Insurance Rates.

Should you have any questions regarding this report, please do not hesitate to contact me.

Very truly yours,

signature on original

Therese M. Goldsmith
Insurance Commissioner

Enclosure

Cc: Thomas M. Middleton, Chairman, Senate Finance Committee
Dereck E. Davis, Chairman, House Economic Matters Committee
Victoria L. Gruber, Esq., Chief of Staff, Senate President
Kristin F. Jones, Chief of Staff, Speaker of the House
Tamela D. Burt, Committee Staff, Senate Finance
Robert K. Smith, Esq., Committee Counsel, House Economic Matters
Sarah T. Albert, Library & Information Services (5 copies)



**2013 Report on the Use of Territory
as a Rating Factor in Establishing
Private Passenger Automobile Insurance Rates**

June, 2013

For further information concerning this document, please contact:

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Director of Government Relations
Maryland Insurance Administration
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Baltimore, Maryland 21202
410-468-2202

This document is available in alternative format upon request from
a qualified individual with a disability.

TTY: 1-800-735-2258

Maryland Insurance Administration's website address is: www.mdinsurance.state.md.us

Preface

Section 11-339 of the Insurance Article (Chapter 410, Laws of Maryland 2006) requires the Insurance Commissioner to submit a report to the General Assembly on or before July 1 of each year about the use of territory as a factor in establishing rates for private passenger automobile insurance by insurers and the Maryland Automobile Insurance Fund ("MAIF"). The report must contain information on (1) the number of insurers actively engaged in providing private passenger automobile insurance coverage in the State; and (2) the number of insurers that use territory as a factor in establishing private passenger automobile insurance rates.

For this report, the Maryland Insurance Administration ("the Administration") uses the National Association of Insurance Commissioners ("NAIC") definition of private passenger automobile insurance for premium-reporting purposes. Whereas an automobile may be considered to be a four-wheeled, motorized vehicle that can be operated lawfully on public highways, the NAIC definition of private passenger automobile for premium-reporting purposes is broader. That definition includes not only automobiles, but also includes recreational vehicles ("RVs"), trailers (both travel and utility), motorcycles, scooters, all terrain vehicles ("ATVs"), and antique and collector cars. Certain types of mobile homes, warranties and mechanical breakdown coverages also may be included. Thus, the NAIC definition for private passenger automobile insurance includes coverage written for all motor vehicles as defined in Maryland Code Annotated, Transportation, Sections 11-134 through 11-136. Any motor vehicles other than automobiles will be described as specialty vehicles in this report.

Use of Territory as a Rating Factor in the 2012 Private Passenger Automobile Market

For calendar year 2012, 158 insurers reported direct premiums written for the private passenger automobile insurance lines of business. (Exhibit 1) Those lines of business are: 19.1 – Private passenger auto no-fault (personal injury protection); 19.2 – Other private passenger auto liability; and 21.1 – Private passenger auto physical damage.¹ One of the 158 insurers included in Exhibit 1 reflects negative written premium for 2012.

All carriers insuring automobiles use territories for rating purposes. Additionally, territories may be used when insuring RVs, motorcycles, and scooters. For other specialty vehicle coverages, such as coverage for antique and collector vehicles, ATVs and trailers (travel and utility), the use of territories depends on the particular insurer and type of product/program that it is offering. Exhibit 2 summarizes the number of insurance companies providing coverage for automobiles and specialty vehicles. As shown in Exhibit 2, 135 carriers representing 99.69% of the Maryland automobile insurance market by premium volume insure automobiles, and all of those carriers use territory as a rating factor.

¹ 19.1, 19.2, and 21.1 represent the actual lines on the insurer's annual statement where direct written premium is reported.

Certifications of Compliance

Sections 11-216 and 11-319 of the Insurance Article (Chapter 410, Laws of Maryland 2006) require any insurer using territory as a factor in establishing automobile insurance rates to submit a statement to the Insurance Commissioner certifying that: (1) the territories used by the insurer have been reviewed within the previous three years and (2) the use of the territories is actuarially justified.

In 2007, the Insurance Commissioner adopted regulations governing compliance with Sections 11-216 and 11-319.² Among other things, those regulations contain a Certification Statement for use by MAIF and authorized insurance companies to certify that their territories have been reviewed in the past three years and that the use of those territories is actuarially justified. The Administration has developed a database to track the filing of those Certification Statements. That information is summarized in Exhibit 4. The summary includes the name of the insurer, 2012 premium written, whether a Certification Statement has been submitted within a rolling three-year period from 2010 through May 2013, and if so, when. Two insurers have been contacted for additional information regarding compliance with the certification filing requirements. All other insurers writing private passenger automobile insurance in the State appear to be in compliance with Sections 11-216 and 11-319 of the Insurance Article and COMAR 31.07.03.

Summary

As in prior years, every company that insures automobiles in Maryland utilized territory as a rating factor in calendar year 2012. The Maryland Insurance Administration's rate guide for Private Passenger Automobiles, available at: <http://www.mdinsurance.state.md.us/sa/docs/documents/consumer/publicnew/autorateguide.pdf>, shows how territorial rating is applied in certain scenarios within certain zip codes.

² COMAR 31.07.03, Review of Automobile Rating Territories. See Exhibit 3.

List of Exhibits

- ❖ Exhibit 1: Private Passenger Automobile Insurers 2012 Market Share and Use of Territory as a Rating Factor
- ❖ Exhibit 2: 2012 Market Share for Insurers Writing Automobile Insurance
- ❖ Exhibit 3: COMAR 31.07.03 Review of Automobile Rating Territories
- ❖ Exhibit 4: 2012 Private Passenger Automobile Insurers Filing Certifications in Accordance with COMAR 31.07.03

Private Passenger Automobile Insurers 2012 Market Share and Use of Territory as a Rating Factor

2012 Rank	Group Code	NAIC Cocode	Company Name	2012 Written		2012 Market		Cumulative		% Change in	
				Premium	Share	Share	Market Share	Writes Autos	Uses Territories	Premium from 2011	Write New Business
1	176	25178	STATE FARM MUT AUTO INS CO	673,024,118	17.24%	17.24%	17.24%	Y	Y	2.7%	Y
2	31	35882	GEICO GEN INS CO	330,543,714	8.47%	25.71%	25.71%	Y	Y	-6.8%	N
3	213	26271	ERIE INS EXCH	262,815,344	6.73%	32.44%	32.44%	Y	Y	4.9%	Y
4	31	22063	GOVERNMENT EMPLOYEES INS CO	258,515,819	6.62%	39.06%	39.06%	Y	Y	-5.8%	N
5	8	19232	ALLSTATE INS CO	195,592,195	5.01%	44.07%	44.07%	Y	Y	-7.3%	N
6	8	19240	ALLSTATE IND CO	151,411,076	3.88%	47.95%	47.95%	Y	Y	49.0%	Y
7	31	41491	GEICO CAS CO	136,409,154	3.49%	51.45%	51.45%	Y	Y	361.8%	Y
8	200	25941	UNITED SERV AUTOMOBILE ASSN	131,264,635	3.36%	54.81%	54.81%	Y	Y	1.9%	Y
9	31	22055	GEICO IND CO	121,657,987	3.12%	57.93%	57.93%	Y	Y	20.9%	N
10	140	23787	NATIONWIDE MUT INS CO	117,937,784	3.02%	60.95%	60.95%	Y	Y	-11.9%	N
11	140	23760	NATIONWIDE GEN INS CO	102,700,421	2.63%	63.58%	63.58%	Y	Y	-18.2%	N
12	200	25968	USAA CAS INS CO	92,616,948	2.37%	65.95%	65.95%	Y	Y	5.6%	Y
13	111	23035	LIBERTY MUT FIRE INS CO	82,807,779	2.12%	68.07%	68.07%	Y	Y	-10.1%	N
14	176	25143	STATE FARM FIRE & CAS CO	81,806,066	2.10%	70.17%	70.17%	Y	Y	-4.0%	Y
15	8	17230	ALLSTATE PROP & CAS INS CO	78,678,691	2.02%	72.18%	72.18%	Y	Y	22.2%	N
16	0	34800	MAIF	69,258,654	1.77%	73.96%	73.96%	Y	Y	-11.8%	Y
17	155	10192	PROGRESSIVE SELECT INS CO	58,676,116	1.50%	75.46%	75.46%	Y	Y	77.9%	Y
18	155	11851	PROGRESSIVE ADVANCED INS CO	53,515,377	1.37%	76.83%	76.83%	Y	Y	-28.8%	N
19	140	23779	NATIONWIDE MUT FIRE INS CO	52,261,524	1.34%	78.17%	78.17%	Y	Y	2.3%	N
20	140	26093	NATIONWIDE AFFINITY CO OF AMER	50,858,140	1.30%	79.47%	79.47%	Y	Y	216.8%	Y
21	155	32786	PROGRESSIVE SPECIALTY INS CO	41,876,951	1.07%	80.55%	80.55%	Y	Y	6.2%	Y
22	3548	27998	TRAVELERS HOME & MARINE INS CO	40,029,190	1.03%	81.57%	81.57%	Y	Y	-5.9%	Y
23	111	37214	AMERICAN STATES PREFERRED INS CO	39,360,570	1.01%	82.58%	82.58%	Y	Y	-1.5%	Y
24	8	11252	ENCOMPASS HOME & AUTO INS CO	34,943,018	0.90%	83.47%	83.47%	Y	Y	18.4%	Y
25	111	36447	LM GEN INS CO	32,712,801	0.84%	84.31%	84.31%	Y	Y	342.6%	Y
26	200	21253	GARRISON PROP & CAS INS CO	31,995,270	0.82%	85.13%	85.13%	Y	Y	41.3%	Y
27	0	35173	AGENCY INS CO OF MD INC	26,413,880	0.68%	85.81%	85.81%	Y	Y	13.3%	Y
28	1278	11681	KEYSTONE INS CO	23,538,111	0.60%	86.41%	86.41%	Y	Y	17.3%	Y
29	155	16322	PROGRESSIVE DIRECT INS CO	23,483,657	0.60%	87.01%	87.01%	Y	Y	-16.0%	N
30	200	18600	USAA GEN IND CO	23,041,180	0.59%	87.60%	87.60%	Y	Y	20.9%	Y
31	91	27120	TRUMBULL INS CO	21,498,426	0.55%	88.15%	88.15%	Y	Y	11.4%	N
32	28	19976	AMICA MUT INS CO	19,351,889	0.50%	88.65%	88.65%	Y	Y	6.2%	Y
33	250	14958	PENINSULA INS CO	17,878,644	0.46%	89.11%	89.11%	Y	Y	-0.9%	Y
34	155	42994	PROGRESSIVE CLASSIC INS CO	16,940,877	0.43%	89.54%	89.54%	Y	Y	-15.7%	N
35	155	24252	PROGRESSIVE AMER INS CO	15,214,990	0.39%	89.93%	89.93%	Y	Y	-26.1%	N

Private Passenger Automobile Insurers 2012 Market Share and Use of Territory as a Rating Factor Exhibit 1
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2012 Rank	Group Code	NAIC Code	Company Name	2012 Written		2012 Market Share		Cumulative		Writes Autos	Uses Territories	% Change in	
				Premium	Share	Market Share	Market Share	Premium	Write New Business				
36	0	13501	BRETHREN MUT INS CO	14,913,497	0.38%	90.31%	Y	Y	-2.9%	Y			
37	241	34339	METROPOLITAN GRP PROP & CAS INS	14,885,826	0.38%	90.69%	Y	Y	17.9%	Y			
38	8	30210	ESURANCE PROP & CAS INS CO	14,377,634	0.37%	91.06%	Y	Y	29.0%	Y			
39	215	16063	UNITRIN AUTO & HOME INS CO	14,090,824	0.36%	91.42%	Y	Y	12.4%	Y			
40	8	10071	ENCOMPASS INS CO OF AMER	13,040,558	0.33%	91.76%	Y	Y	-17.0%	N			
41	175	25135	STATE AUTOMOBILE MUT INS CO	12,725,950	0.33%	92.08%	Y	Y	-6.1%	Y			
42	4	29068	IDS PROP CAS INS CO	12,310,715	0.32%	92.40%	Y	Y	-4.9%	Y			
43	271	14990	PENNSYLVANIA NATL MUT CAS INS CO	11,874,871	0.30%	92.70%	Y	Y	-4.5%	Y			
44	175	25127	STATE AUTO PROP & CAS INS CO	11,441,603	0.29%	93.00%	Y	Y	-11.5%	N			
45	140	13242	TITAN IND CO	10,640,895	0.27%	93.27%	Y	Y	-14.6%	Y			
46	242	19259	SELECTIVE INS CO OF SC	10,329,708	0.26%	93.53%	Y	Y	2.3%	Y			
47	0	16128	PARAMOUNT INS CO	9,208,178	0.24%	93.77%	Y	Y	29.8%	N			
48	111	33588	FIRST LIBERTY INS CORP	9,076,558	0.23%	94.00%	Y	Y	-12.1%	N			
49	0	13688	ELEPHANT INS CO	9,037,391	0.23%	94.23%	Y	Y	45.4%	Y			
50	640	14664	MUTUAL BENEFIT INS CO	8,897,488	0.23%	94.46%	Y	Y	-8.4%	Y			
51	3548	25658	TRAVELERS IND CO	7,891,545	0.20%	94.66%	Y	Y	-13.3%	N			
52	3548	36137	PROPERTY & CAS INS CO OF HARTFO	7,688,152	0.20%	94.86%	Y	Y	-4.1%	Y			
53	91	34690	HARTFORD UNDERWRITERS INS CO	7,403,965	0.19%	95.05%	Y	Y	-15.9%	N			
54	91	30104	FOREMOST INS CO GRAND RAPIDS M	7,223,864	0.19%	95.24%	Y	Y	-10.8%	N			
55	212	11185	DAIRYLAND INS CO	6,315,670	0.16%	95.58%	Y	Y	-30.9%	Y			
56	169	21164	21ST CENTURY CENTENNIAL INS CO	6,187,468	0.16%	95.74%	Y	Y	-32.7%	Y			
57	212	34789	SAFECO INS CO OF IL	5,978,650	0.15%	95.89%	Specialty	Y	134.9%	Y			
58	111	39012	CALIFORNIA GAS IND EXCH	5,728,335	0.15%	96.04%	Y	Y	-11.3%	(2)			
59	33	20117	21ST CENTURY N AMER INS CO	5,268,269	0.13%	96.18%	Y	Y	-3.4%	(1)			
60	212	32220	OHIO GAS INS CO	5,247,304	0.13%	96.31%	Y	Y	-20.5%	N			
61	111	24074	ENCOMPASS IND CO	5,035,046	0.13%	96.44%	Y	Y	-11.9%	N			
62	8	15130	MONTGOMERY MUT INS CO	4,982,584	0.13%	96.57%	Y	Y	-25.6%	N			
63	111	14613	METROPOLITAN DRT PROP & CAS INS	4,899,655	0.13%	96.69%	Y	Y	-22.2%	Y			
64	241	25321	AMCO INS CO	4,780,698	0.12%	96.81%	Y	Y	-9.9%	Y			
65	140	19100	ERIE INS CO	4,603,114	0.12%	96.93%	Y	Y	48.8%	Y			
66	213	26263	BANKERS STANDARD INS CO	4,575,009	0.12%	97.05%	Y	Y	-6.6%	Y			
67	626	18279	SAFECO INS CO OF AMER	4,500,454	0.12%	97.16%	Y	Y	8.7%	Y			
68	111	24740	NATIONWIDE INS CO OF AMER	4,304,217	0.11%	97.28%	Y	Y	-31.9%	Y			
69	140	25453	TWIN CITY FIRE INS CO CO	4,229,164	0.11%	97.38%	Y	Y	-1.2%	N			
70	91	29459							18.6%	Y			

Private Passenger Automobile Insurers 2012 Market Share and Use of Territory as a Rating Factor

2012 Rank	Group Code	NAIC Code	Company Name	2012 Written		2012 Market Share		Cumulative Market Share		Writes Autos	Uses Territories	% Change in Premium from 2011	Write New Business
				Premium	Share	Market Share	Market Share						
71	111	33600	LM INS CORP	4,104,432	0.11%	97.49%	Y	Y	310.8%	Y			
72	38	20303	GREAT NORTHERN INS CO	4,017,300	0.10%	97.59%	Y	Y	-7.5%	N			
73	2538	42447	NATIONAL GEN ASSUR CO	3,768,978	0.10%	97.69%	Y	Y	-0.6%	Y			
74	3548	25666	TRAVELERS IND CO OF AMER	3,764,258	0.10%	97.78%	Y	Y	-11.8%	N			
75	212	10806	FARMERS NEW CENTURY INS CO	3,733,067	0.10%	97.88%	Y	Y	20.2%	N			
76	761	21873	FIREMANS FUND INS CO	3,597,214	0.09%	97.97%	Y	Y	-13.0%	Y			
77	215	10914	KEMPER INDEPENDENCE INS CO	3,554,274	0.09%	98.06%	Y	Y	-15.2%	N			
78	91	11000	SENTINEL INS CO LTD	2,964,575	0.08%	98.14%	Y	Y	-36.6%	N			
79	250	13692	DONEGAL MUT INS CO	2,951,839	0.08%	98.22%	Y	Y	-15.7%	Y			
80	8	25712	ESURANCE INS CO	2,891,033	0.07%	98.29%	Y	Y	-36.7%	N			
81	244	10677	CINCINNATI INS CO	2,855,329	0.07%	98.36%	Y	Y	81.7%	Y			
82	3548	19070	STANDARD FIRE INS CO	2,782,870	0.07%	98.43%	Y	Y	-12.8%	N			
83	3478	19530	HALLMARK NATL INS CO	2,652,939	0.07%	98.50%	Y	Y	-16.6%	Y			
84	12	19402	CHARTIS PROP CAS CO	2,328,320	0.06%	98.56%	Y	Y	2.7%	Y			
85	250	22586	ATLANTIC STATES INS CO	2,287,502	0.06%	98.62%	Y	Y	0.1%	Y			
86	311	40231	OLD DOMINION INS CO	2,271,107	0.06%	98.68%	Y	Y	27.5%	Y			
87	140	35696	HARLEYSVILLE PREFERRED INS CO	2,255,946	0.06%	98.74%	Y	Y	15.3%	Y			
88	408	29963	UNITED FARM FAMILY INS CO	2,100,085	0.05%	98.79%	Y	Y	2.6%	Y			
89	300	22683	TEACHERS INS CO	2,054,508	0.05%	98.84%	Y	Y	22.3%	Y			
90	0	31062	IFA INS CO	2,052,393	0.05%	98.89%	Y	Y	477.4%	Y			
91	212	20796	21ST CENTURY PREMIER INS CO	2,049,939	0.05%	98.95%	Y	Y	-14.7%	N			
92	241	40169	METROPOLITAN CAS INS CO	1,997,813	0.05%	99.00%	Y	Y	-14.8%	Y			
93	54	10448	CUMBERLAND INS CO INC	1,878,257	0.05%	99.05%	Y	Y	-16.2%	Y			
94	38	10052	CHUBB NATL INS CO	1,844,485	0.05%	99.09%	Y	Y	51.9%	Y			
95	91	37478	HARTFORD INS CO OF THE MIDWEST	1,676,961	0.04%	99.14%	Y	Y	105.0%	N			
96	57	21261	ELECTRIC INS CO	1,597,719	0.04%	99.18%	Y	Y	-5.2%	(1)			
97	140	42889	VICTORIA FIRE & GAS CO	1,575,067	0.04%	99.22%	Y	Y	86.5%	Y			
98	212	21709	TRUCK INS EXCH	1,446,538	0.04%	99.26%	Y	Y	-35.2%	N			
99	111	42404	LIBERTY INS CORP	1,431,651	0.04%	99.29%	Y	Y	-21.9%	N			
100	215	10226	UNITRIN DIRECT INS CO	1,407,900	0.04%	99.33%	Y	Y	-23.6%	N			
101	300	22756	HORACE MANN PROP & GAS INS CO	1,354,644	0.03%	99.36%	Y	Y	-6.4%	N			
102	3098	18058	PHILADELPHIA IND INS CO	1,340,585	0.03%	99.40%	Specialty	Y	0.9%	(2)			
103	155	24260	PROGRESSIVE CAS INS CO	1,252,627	0.03%	99.43%	Y	Y	-17.6%	N			
104	1278	10675	AAA MID ATLANTIC INS CO	1,251,603	0.03%	99.46%	Y	Y	-12.4%	N			
105	111	44393	WEST AMER INS CO	1,235,023	0.03%	99.49%	Y	Y	-18.0%	N			

Private Passenger Automobile Insurers 2012 Market Share and Use of Territory as a Rating Factor

2012 Rank	Group Code	NAIC Cocode	Company Name	2012		2012		Writes	Territories	Uses	% Change in	
				Written Premium	Market Share	Market Share	Premium				Write New Business	
106	761	21881	NATIONAL SURETY CORP	1,163,477	0.03%	99.52%	Y	Y	Y	-13.1%	Y	
107	242	39926	SELECTIVE INS CO OF THE SOUTHEA	1,151,974	0.03%	99.55%	Y	Y	Y	-25.9%	N	
108	91	19682	HARTFORD FIRE IN CO	1,067,005	0.03%	99.58%	Y	Y	Y	-18.0%	N	
109	19	10111	AMERICAN BANKERS INS CO OF FL	977,901	0.03%	99.60%	Specialty	Y	Y	2.5%	(2)	
110	38	20281	FEDERAL INS CO	908,668	0.02%	99.63%	Y	Y	Y	-21.1%	N	
111	215	10915	UNITRIN DIRECT PROP & CAS CO	873,339	0.02%	99.65%	Y	Y	Y	-47.3%	N	
112	361	23469	AMERICAN MODERN HOME INS CO	828,625	0.02%	99.67%	Specialty	Y	Y	-21.4%	(2)	
113	0	34509	RIDER INS CO	781,443	0.02%	99.69%	Specialty	Y	Y	68.6%	(2)	
114	212	21687	* MID CENTURY INS CO	774,976	0.02%	99.71%	Y	Y	Y	n/a	Y	
115	311	14788	NGM INS CO	726,824	0.02%	99.73%	Y	Y	Y	-20.3%	N	
116	140	42579	ALLIED PROP & CAS INS CO	654,594	0.02%	99.75%	Y	Y	Y	-6.6%	N	
117	1129	37915	ESSENTIA INS CO	643,763	0.02%	99.76%	Specialty	Y	Y	9.9%	(2)	
118	241	40649	ECONOMY PREMIER ASSUR CO	626,622	0.02%	99.78%	Y	Y	Y	-23.1%	N	
119	3548	28188	TRAVCO INS CO	618,814	0.02%	99.79%	Y	Y	Y	-14.0%	N	
120	311	29939	MAIN ST AMER ASSUR CO	599,883	0.02%	99.81%	Y	Y	Y	-12.1%	N	
121	4664	12873	PRIVILEGE UNDERWRITERS REGP EX	591,009	0.02%	99.83%	Y	Y	Y	102.0%	Y	
122	91	29424	HARTFORD CAS INS CO	552,046	0.01%	99.84%	Y	Y	Y	38.4%	Y	
123	140	37877	NATIONWIDE PROP & CAS INS CO	502,263	0.01%	99.85%	Y	Y	Y	-39.9%	N	
124	155	38628	PROGRESSIVE NORTHERN INS CO	501,414	0.01%	99.87%	Y	Y	Y	-15.7%	N	
125	215	26050	* RESPONSE WORLDWIDE INS CO	477,418	0.01%	99.88%	Y	Y	Y	n/a	Y	
126	38	20397	VIGILANT INS CO	435,796	0.01%	99.89%	Y	Y	Y	-14.1%	N	
127	38	20346	PACIFIC IND CO	378,586	0.01%	99.90%	Y	Y	Y	-16.7%	N	
128	4509	23647	IRONSHORE IND INC	351,329	0.01%	99.91%	Specialty	Y	Y	11.5%	(2)	
129	215	26085	WARNER INS CO	327,729	0.01%	99.92%	Y	Y	Y	-65.4%	N	
130	215	31968	MERASTAR INS CO	292,217	0.01%	99.92%	Y	Y	Y	-17.1%	N	
131	140	10723	NATIONWIDE ASSUR CO	276,777	0.01%	99.93%	Y	Y	Y	-8.9%	N	
132	0	41459	ARMED FORCES INS EXCH	271,013	0.01%	99.94%	Y	Y	Y	-22.7%	(1)	
133	241	26298	METROPOLITAN PROP & CAS INS CO	270,667	0.01%	99.94%	Y	Y	Y	-16.7%	N	
134	212	43974	21ST CENTURY IND INS CO	232,774	0.01%	99.95%	Y	Y	Y	-19.4%	N	
135	0	44229	TRUSTSTAR INS CO	204,830	0.01%	99.96%	Specialty	Y	Y	-21.4%	(2)	
136	91	22357	HARTFORD ACCIDENT & IND CO	193,553	0.00%	99.96%	Y	Y	Y	-11.9%	N	
137	3495	22268	INFINITY INS CO	172,194	0.00%	99.96%	Specialty	Y	Y	-1.3%	(2)	
138	215	43044	RESPONSE INS CO	171,763	0.00%	99.97%	Y	Y	Y	-61.5%	N	
139	17	10051	LYNDON SOUTHERN INS CO	163,565	0.00%	99.97%	Specialty	Y	Y	18.2%	(2)	
140	88	22292	HANOVER INS CO	162,760	0.00%	99.98%	Y	Y	Y	-6.8%	N	

Private Passenger Automobile Insurers 2012 Market Share and Use of Territory as a Rating Factor

2012 Rank	Group Code	NAIC Code	Company Name	2012 Written		2012 Market Share		Cumulative Market Share		Writes Autos	Uses Territories	% Change in Premium from 2011	Write New Business
				Premium	Share	Share	Share	Specialty	Specialty				
141	212	11800	FOREMOST PROP & GAS INS CO	162,206	0.00%	99.98%	Specialty	Y	-0.1%	(2)			
142	361	23450	AMERICAN FAMILY HOME INS CO	148,829	0.00%	99.99%	Specialty	Y	-24.4%	(2)			
143	785	28932	MARKEL AMER INS CO	142,113	0.00%	99.99%	Specialty	Y	-13.0%	(2)			
144	111	24724	FIRST NATL INS CO OF AMER	137,035	0.00%	99.99%	Y	Y	-11.5%	N			
145	300	22578	HORACE MANN INS CO	87,336	0.00%	99.99%	Y	Y	-88.7%	Y			
146	2538	23728	NATIONAL GEN INS CO	59,305	0.00%	100.00%	Specialty	Y	-8.1%	N			
147	19	19615	AMERICAN RELIABLE INS CO	42,974	0.00%	100.00%	Specialty	Y	-5.8%	(2)			
148	140	42587	DEPOSITORS INS CO	36,236	0.00%	100.00%	Y	Y	-23.9%	Y			
149	775	13714	PHARMACISTS MUT INS CO	25,613	0.00%	100.00%	Y	Y	19.6%	(1)			
150	84	32620	NATIONAL INTERSTATE INS CO	11,966	0.00%	100.00%	Specialty	Y	-5.1%	(2)			
151	4716	26220	YOSEMITE INS CO	10,382	0.00%	100.00%	Specialty	Y	-10.5%	(2)			
152	0	27502	WESTERN GEN INS CO	6,852	0.00%	100.00%	Y	Y	-60.0%	N			
153	2898	37850	PACIFIC SPECIALTY INS CO	3,536	0.00%	100.00%	Specialty	Y	1.7%	(2)			
154	84	41106	TRIUMPH CAS CO	3,388	0.00%	100.00%	Specialty	Y	-8.7%	(2)			
155	12	19445	NATIONAL UNION FIRE INS CO OF PIT	1,560	0.00%	100.00%	n/a	n/a	-103.7%	n/a			
156	313	33898	AEGIS SECURITY INS CO	408	0.00%	100.00%	Specialty	Y	-81.7%	(2)			
157	3678	13455	BANKERS INDEPENDENT INS CO	95	0.00%	100.00%	n/a	n/a	-102.3%	n/a			
158	761	21849	AMERICAN AUTOMOBILE INS CO	-22	0.00%	100.00%	n/a	n/a	-99.9%	n/a			

INDUSTRY TOTALS 3,903,685,400

SEE NEXT PAGE FOR NOTES

Private Passenger Automobile Insurers 2012 Market Share and Use of Territory as a Rating Factor

* Indicates 2012 is the first year with reported premium.

- (1) These companies target a select market, and do not sell to the general public.
- (2) These companies write specially coverages only.

The following 5 companies wrote private passenger automobile insurance in 2011, but not in 2012.

253	14168	HARLEYSVILLE MUT INS CO
212	23795	21ST CENTURY PACIFIC INS CO
1281	24821	MERITPLAN INS CO
212	36587	21ST CENTURY NATL INS CO
4254	40827	VIRGINIA SURETY CO INC

The following company wrote private passenger automobile insurance in 2012 prior to being ordered into receivership. To date, the total written premium is not yet known.

0	40720	INTERSTATE AUTO INS CO INC
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There were two new companies writing private passenger automobile insurance in 2012; therefore, there was a net reduction of four insurers writing private passenger automobile insurance in Maryland.

Market Share For Insurers Writing Automobile Insurance

Exhibit 2

	2012	
	Number	Market Share
<u>Type of Insurer</u>		<u>Share</u>
Automobile*	135	99.69%
Specialty Only	20	0.31%
All Other**	3	0.00%
TOTAL	158	100.00%

*Automobile Insurers also may write coverages for specialty vehicles, such as motorcycles, RVs, antique autos, trailers, scooters and ATVs.

** All Other includes one company with negative premium and two companies with accounting issues. The first of these booked premium adjustments in 2012 for business written in 2011. The other company inadvertently booked commercial automobile premium as private passenger automobile premium.

Title 31 MARYLAND INSURANCE ADMINISTRATION

Subtitle 07 INSURANCE RATING LAW

Chapter 03 Review of Automobile Rating Territories

Authority: Insurance Article, §§2-109, 11-216, 11-319, and 11-339, Annotated Code of Maryland

.01 Purpose.

The purpose of this chapter is to ensure that all insurers that use territory as a factor in establishing automobile insurance rates in the State, including the Maryland Automobile Insurance Fund, file statements with the Commissioner that satisfy the requirements of Insurance Article, §§11-216 and 11-319, Annotated Code of Maryland.

.02 Triannual Review of Territories.

Each insurer that uses territory as a factor in establishing automobile insurance rates in the State, including the Maryland Automobile Insurance Fund, shall conduct a review of its territories every 3 years.

.03 Filing Requirements.

A. Each insurer that uses territory as a factor in establishing automobile insurance rates in the State, including the Maryland Automobile Insurance Fund, shall file with the Commissioner a certification statement.

B. The certification statement shall be on the form adopted by the Commissioner in Regulation .04 of this chapter.

C. The certification statement shall be filed:

- (1) On or before June 1, 2007;
- (2) Upon completion of each review required by the Commissioner pursuant to Regulation .02 of this chapter; and
- (3) Contemporaneously with each rate filing that indicates a modification of territorial rating factors.

.04 Certification Statement for Automobile Insurers.

A. Certification Statement for Insurers and Rating Organizations.

CERTIFICATION STATEMENT
REVIEW OF AUTOMOBILE RATING TERRITORIES

I, _____, a duly authorized representative of _____ (insurer or rating organization), NAIC # _____ (if applicable), do hereby certify that the following information is true to the best of my knowledge and belief.

1. The use of territories as a factor in rating by the above-named (insurer or rating organization) has been reviewed within the previous 3 years; and

2. Use of the territories on file, or as set forth in this filing, are actuarially justified. I understand that the Maryland Insurance Administration will rely on this certification, and if it is determined that this certification is materially false or incorrect, the insurer may be subject to administrative action, including appropriate penalties.

Date Signature of Authorized Representative

Name of Authorized Representative:

Title: _____

Address of Insurer: _____

Mail certification statement to: P & C Rate and Form Unit, Maryland Insurance Administration, 200 St. Paul Place, Baltimore, MD 21202.

B. Certification Statement for Insurers Adopting the Certification Statement of a Rating Organization.

CERTIFICATION STATEMENT
REVIEW OF AUTOMOBILE RATING TERRITORIES

I, _____, a duly authorized representative of _____ insurer), NAIC # _____, do hereby certify that the following information is true to the best of my knowledge and belief.

1. #032; _____ (insurer) is a member of or subscriber to _____ (rating organization), a licensed rating organization, and has authorized the Commissioner to accept filings from _____ (rating organization) on its behalf or has filed to adopt _____ (rating organization's) filings.

2. #032; _____ (insurer) has filed no deviations relating to territory from the automobile rate filings submitted by _____ (rating organization).

3. #032; _____ (rating organization) has filed with the Commissioner the certification statement required by Insurance Article, §11-216 or 11-319, Annotated Code of Maryland, and COMAR 31.07.03.03.

4. #032; _____ (insurer) hereby adopts the statements made in the certification statement.

I understand that the Maryland Insurance Administration will rely on this certification, and if it is determined that this certification is materially false or incorrect, the insurer may be subject to administrative action, including appropriate penalties.

Date Signature of Authorized Representative

Name of Authorized Representative:

Title: _____

Address of Insurer: _____

Mail certification statement to: P&C Rate and Form Unit, Maryland Insurance Administration, 200 St. Paul Place, Baltimore, MD 21202.

.05 Filings Made By Rating Organizations.

A. A licensed rating organization that files on behalf of its members or subscribers automobile insurance rates that use territory as a factor in establishing automobile insurance rates in the State shall comply with the provisions of Regulations .02—.04 of this chapter.

B. An insurer that is required to file a certification statement may utilize the certification statement in Regulation .04B of this chapter if:

- (1) The insurer is a member or subscriber of a licensed rating organization which has been authorized to make filings on the insurer's behalf or the insurer has filed to adopt the rating organization's filing; and
- (2) The insurer has not filed with the Commissioner a deviation from the rates, loss costs, or both, filed by the rating organization relating to the use of territories.

Administrative History

Effective date: January 15, 2007 (34:1 Md. R. 33)

**2012 Private Passenger Automobile Insurers Filing
Certifications in Accordance with COMAR 31.07.03**

Group Code	NAIC Cocode	Company Name	2012 Written		Certification Filed	Year Certification Filed
			Premium			
176	25178	STATE FARM MUT AUTO INS CO	673,024,118	Yes	2012	
31	35882	GEICO GEN INS CO	330,543,714	Yes	2013	
213	26271	ERIE INS EXCH	262,815,344	Yes	2013	
31	22063	GOVERNMENT EMPLOYEES INS CO	258,515,819	Yes	2013	
8	19232	ALLSTATE INS CO	195,592,195	Yes	2010	
8	19240	ALLSTATE IND CO	151,411,076	Yes	2011	
31	41491	GEICO CAS CO	136,409,154	Yes	2013	
200	25941	UNITED SERV AUTOMOBILE ASSN	131,264,635	Yes	2012	
31	22055	GEICO IND CO	121,657,987	Yes	2013	
140	23787	NATIONWIDE MUT INS CO	117,937,784	Yes	2012	
140	23760	NATIONWIDE GEN INS CO	102,700,421	Yes	2012	
200	25968	USAA CAS INS CO	92,616,948	Yes	2012	
111	23035	LIBERTY MUT FIRE INS CO	82,807,779	Yes	2013	
176	25143	STATE FARM FIRE & CAS CO	81,806,066	Yes	2012	
8	17230	ALLSTATE PROP & CAS INS CO	78,678,691	Yes	2011	
0	34800	MAIF	69,258,654	Yes	2012	
155	10192	PROGRESSIVE SELECT INS CO	58,676,116	Yes	2012	
155	11851	PROGRESSIVE ADVANCED INS CO	53,515,377	Yes	2010	
140	23779	NATIONWIDE MUT FIRE INS CO	52,261,524	Yes	2012	
140	26093	NATIONWIDE AFFINITY CO OF AMER	50,858,140	Yes	2012	
155	32786	PROGRESSIVE SPECIALTY INS CO	41,876,951	Yes	2011	
3548	27998	TRAVELERS HOME & MARINE INS CO	40,029,190	Yes	2013	
111	37214	AMERICAN STATES PREFERRED INS CO	39,360,570	Yes	2013	
8	11252	ENCOMPASS HOME & AUTO INS CO	34,943,018	Yes	2012	
111	36447	LM GEN INS CO	32,712,801	Yes	2013	
200	21253	GARRISON PROP & CAS INS CO	31,995,270	Yes	2012	
0	35173	AGENCY INS CO OF MD INC	26,413,860	Yes	2013	
1278	11681	KEYSTONE INS CO	23,538,111	Yes	2011	
155	16322	PROGRESSIVE DIRECT INS CO	23,483,657	Yes	2010	

2012 Private Passenger Automobile Insurers Filing
 Certifications in Accordance with COMAR 31.07.03

Group Code	NAIC Code	Company Name	2012 Written		Certification Filed	Year Certification Filed
			Premium			
200	18600	USAA GEN IND CO	23,041,180		Yes	2012
91	27120	TRUMBULL INS CO	21,498,426		Yes	2012
28	19976	AMICA MUT INS CO	19,351,889		Yes	2013
250	14958	PENINSULA INS CO	17,878,644		Yes	2013
155	42994	PROGRESSIVE CLASSIC INS CO	16,940,877		Yes	2012
155	24252	PROGRESSIVE AMER INS CO	15,214,990		Yes	2012
0	13501	BRETHREN MUT INS CO	14,913,497		Yes	2011
241	34339	METROPOLITAN GRP PROP & CAS INS CO	14,885,826		Yes	2013
8	30210	ESURANCE PROP & CAS INS CO	14,377,634		Yes	2012
215	16063	UNITRIN AUTO & HOME INS CO	14,090,824		Yes	2012
8	10071	ENCOMPASS INS CO OF AMER	13,040,558		Yes	2010
175	25135	STATE AUTOMOBILE MUT INS CO	12,725,950		Yes	2012
4	29068	IDS PROP CAS INS CO	12,310,715		Yes	2009
271	14990	PENNSYLVANIA NATL MUT CAS INS CO	11,874,871		Yes	2013
175	25127	STATE AUTO PROP & CAS INS CO	11,441,603		Yes	2012
140	13242	TITAN IND CO	10,640,895		Yes	2013
242	19259	SELECTIVE INS CO OF SC	10,329,708		Yes	2012
0	16128	PARAMOUNT INS CO	9,208,178		Yes	2011
111	33588	FIRST LIBERTY INS CORP	9,076,558		Yes	2013
0	13688	ELEPHANT INS CO	9,037,391		Yes	2012
640	14664	MUTUAL BENEFIT INS CO	8,897,488		Yes	2012
3548	25658	TRAVELERS IND CO	7,891,545		Yes	2013
3548	36137	TRAVELERS COMMERCIAL INS CO	7,688,152		Yes	2013
91	34690	PROPERTY & CAS INS CO OF HARTFORD	7,403,965		Yes	2010
91	30104	HARTFORD UNDERWRITERS INS CO	7,223,864		Yes	2010
212	11185	FOREMOST INS CO GRAND RAPIDS MI	7,223,361		Yes	2013
169	21164	DAIRYLAND INS CO	6,315,670		Yes	2011
212	34789	21ST CENTURY CENTENNIAL INS CO	6,187,468		Yes	2012
111	39012	SAFECO INS CO OF IL	5,978,650		Yes	2013

2012 Private Passenger Automobile Insurers Filing
 Certifications in Accordance with COMAR 31.07.03

Group Code	NAIC Code	Company Name	2012 Written Premium	Certification Filed	Year Certification Filed
33	20117	CALIFORNIA CAS IND EXCH	5,728,335	Yes	2012
212	32220	21ST CENTURY N AMER INS CO	5,268,269	Yes	2012
111	24074	OHIO CAS INS CO	5,247,304	Yes	2013
8	15130	ENCOMPASS IND CO	5,035,046	Yes	2012
111	14613	MONTGOMERY MUT INS CO	4,982,584	Yes	2013
241	25321	METROPOLITAN DRT PROP & CAS INS CO	4,899,655	Yes	2012
140	19100	AMCO INS CO	4,780,698	Yes	2012
213	26263	ERIE INS CO	4,603,114	Yes	2012
626	18279	BANKERS STANDARD INS CO	4,575,009	Yes	2012
111	24740	SAFECO INS CO OF AMER	4,500,454	Yes	2013
140	25453	NATIONWIDE INS CO OF AMER	4,304,217	Yes	2012
91	29459	TWIN CITY FIRE INS CO CO	4,229,164	Yes	2012
111	33600	LM INS CORP	4,104,432	Yes	2013
38	20303	GREAT NORTHERN INS CO	4,017,300	Yes	2012
2538	42447	NATIONAL GEN ASSUR CO	3,768,978	Yes	2013
3548	25666	TRAVELERS IND CO OF AMER	3,764,258	Yes	2012
212	10806	FARMERS NEW CENTURY INS CO	3,733,067	Yes	2012
761	21873	FIREMANS FUND INS CO	3,597,214	Yes	2012
215	10914	KEMPER INDEPENDENCE INS CO	3,554,274	Yes	2012
91	11000	SENTINEL INS CO LTD	2,964,575	Yes	2012
250	13692	DONEGAL MUT INS CO	2,951,839	Yes	2013
8	25712	ESURANCE INS CO	2,891,033	Yes	2013
244	10677	CINCINNATI INS CO	2,855,329	Yes	2012
3548	19070	STANDARD FIRE INS CO	2,782,870	Yes	2013
3478	19530	HALLMARK NATL INS CO	2,652,939	Yes	2012
12	19402	CHARTIS PROP CAS CO	2,328,320	Yes	2013
250	22586	ATLANTIC STATES INS CO	2,287,502	Yes	2013
311	40231	OLD DOMINION INS CO	2,271,107	Yes	2012
140	35696	HARLEYSVILLE PREFERRED INS CO	2,255,946	Yes	2012

2012 Private Passenger Automobile Insurers Filing
 Certifications in Accordance with COMAR 31.07.03

Group Code	NAIC Cocode	Company Name	2012 Written		Certification Filed		Year Certification Filed	
			Premium		Yes		2012	2012
408	29963	UNITED FARM FAMILY INS CO	2,100,085		Yes		2012	
300	22683	TEACHERS INS CO	2,054,508		Yes		2012	
0	31062	IFA INS CO	2,052,393		Yes		2009	
212	20796	21ST CENTURY PREMIER INS CO	2,049,939		Yes		2012	
241	40169	METROPOLITAN CAS INS CO	1,997,813		Yes		2013	
54	10448	CUMBERLAND INS CO INC	1,878,257		Yes		2012	
38	10052	CHUBB NATL INS CO	1,844,485		Yes		2012	
91	37478	HARTFORD INS CO OF THE MIDWEST	1,676,961		Yes		2012	
57	21261	ELECTRIC INS CO	1,597,719		Yes		2012	
140	42889	VICTORIA FIRE & CAS CO	1,575,067		Yes		2013	
212	21709	TRUCK INS EXCH	1,446,538		Yes		2012	
111	42404	LIBERTY INS CORP	1,431,651		Yes		2013	
215	10226	UNITRIN DIRECT INS CO	1,407,900		Yes		2013	
300	22756	HORACE MANN PROP & CAS INS CO	1,354,644		Yes		2012	
3098	18058	PHILADELPHIA IND INS CO	1,340,585		n/a		n/a	
155	24260	PROGRESSIVE CAS INS CO	1,252,627		Yes		2010	
1278	10675	AAA MID ATLANTIC INS CO	1,251,603		Yes		2013	
111	44393	WEST AMER INS CO	1,235,023		Yes		2013	
761	21881	NATIONAL SURETY CORP	1,163,477		Yes		2012	
242	39926	SELECTIVE INS CO OF THE SOUTHEAST	1,151,974		Yes		2012	
91	19682	HARTFORD FIRE IN CO	1,067,005		Yes		2010	
19	10111	AMERICAN BANKERS INS CO OF FL	977,901		n/a		n/a	
38	20281	FEDERAL INS CO	908,668		Yes		2012	
215	10915	UNITRIN DIRECT PROP & CAS CO	873,339		Yes		2013	
361	23469	AMERICAN MODERN HOME INS CO	828,625		n/a		n/a	
0	34509	RIDER INS CO	781,443		n/a		n/a	
212	21687	MID CENTURY INS CO	774,976		Yes		2013	
311	14788	NGM INS CO	726,824		Yes		2012	

**2012 Private Passenger Automobile Insurers Filing
Certifications in Accordance with COMAR 31.07.03**

Group Code	NAIC Code	Company Name	2012 Written		Certification Filed	Year Certification Filed
			Premium			
140	42579	ALLIED PROP & CAS INS CO	654,594	Yes	2012	
1129	37915	ESSENTIA INS CO	643,763	n/a	n/a	
241	40649	ECONOMY PREMIER ASSUR CO	626,622	Yes	2013	
3548	28188	TRAVCO INS CO	618,814	Yes	2013	
311	29939	MAIN ST AMER ASSUR CO	599,883	Yes	2012	
4664	12873	PRIVILEGE UNDERWRITERS RECP EXCH	591,009	Yes	2010	
91	29424	HARTFORD CAS INS CO	552,046	Yes	2012	
140	37877	NATIONWIDE PROP & CAS INS CO	502,263	Yes	2012	
155	38628	PROGRESSIVE NORTHERN INS CO	501,414	Yes	2010	
215	26050	RESPONSE WORLDWIDE INS CO	477,418	Yes	2011	
38	20397	VIGILANT INS CO	435,796	Yes	2012	
38	20346	PACIFIC IND CO	378,586	Yes	2012	
4509	23647	IRONSHORE IND INC	351,329	n/a	n/a	
215	26085	WARNER INS CO	327,729	Yes	2010	
215	31968	MERASTAR INS CO	292,217	Yes	2010	
140	10723	NATIONWIDE ASSUR CO	276,777	Yes	2011	
0	41459	ARMED FORCES INS EXCH	271,013	Yes	2010	
241	26298	METROPOLITAN PROP & CAS INS CO	270,667	Yes	2013	
212	43974	21ST CENTURY IND INS CO	232,774	Yes	2011	
0	44229	TRUSTSTAR INS CO	204,830	n/a	n/a	
91	22357	HARTFORD ACCIDENT & IND CO	193,553	Yes	2010	
3495	22268	INFINITY INS CO	172,194	n/a	n/a	
215	43044	RESPONSE INS CO	171,763	Yes	2010	
17	10051	LYNDON SOUTHERN INS CO	163,565	n/a	n/a	
88	22292	HANOVER INS CO	162,760	Yes	2010	
212	11800	FOREMOST PROP & CAS INS CO	162,206	n/a	n/a	
361	23450	AMERICAN FAMILY HOME INS CO	148,829	n/a	n/a	
785	28932	MARKEL AMER INS CO	142,113	n/a	n/a	

**2012 Private Passenger Automobile Insurers Filing
Certifications in Accordance with COMAR 31.07.03**

Group Code	NAIC Cocode	Company Name	2012 Written		Certification Filed		Year Certification Filed	
			Premium		2013	2012	2013	2012
111	24724	FIRST NATL INS CO OF AMER	137,035	Yes		2013		2012
300	22578	HORACE MANN INS CO	87,336	Yes				n/a
2538	23728	NATIONAL GEN INS CO	59,305	n/a				n/a
19	19615	AMERICAN RELIABLE INS CO	42,974	n/a				n/a
140	42587	DEPOSITORS INS CO	36,236	Yes				2012
775	13714	PHARMACISTS MUT INS CO	25,613	Yes				2013
84	32620	NATIONAL INTERSTATE INS CO	11,966	n/a				n/a
4716	26220	YOSEMITE INS CO	10,382	n/a				n/a
0	27502	WESTERN GEN INS CO	6,852	No				
2898	37850	PACIFIC SPECIALTY INS CO	3,536	n/a				n/a
84	41106	TRIUMPHE CAS CO	3,388	n/a				n/a
12	19445	NATIONAL UNION FIRE INS CO OF PITTS	1,560	n/a				n/a
313	33898	AEGIS SECURITY INS CO	408	n/a				n/a
3678	13455	BANKERS INDEPENDENT INS CO	95	n/a				n/a

The Administration's records reflect that certifications have been filed in calendar years 2010, 2011 or 2012 by all insurers with a "yes" designation. Any insurer with an "n/a" designation does not insure automobiles, but does insure specialty vehicles. The one insurer with a "no" designation has been contacted to determine compliance with Sections 11-2-16 and 11-3-19 of the Insurance Article and COMAR 31.07.03.

2012 Private Passenger Automobile Insurers Filing
 Certifications in Accordance with COMAR 31.07.03

Group Code	NAIC Cocode	Company Name	2012 Written Premium	Certification Filed	Year Certification Filed
253	14168	HARLEYSVILLE MUT INS CO	Merged with Nationwide in 2012	Yes	2011
1281	24821	MERTPLAN INS CO	Withdrew from market	n/a	n/a
0	43265	GRAMERCY INSURANCE CO	Filed a program in 2012, then withdrew filing	Yes	2012
0	31240	COMMONWEALTH MUTUAL INS CO	Filed a program in 2012, but wrote no premium	Yes	2013
4254	40827	VIRGINIA SURETY CO INC	Wrote no premium in 2012	n/a	n/a

These five insurers wrote no premium in 2012; however, compliance with Sections 11-216 and 11-319 of the Insurance Article and COMAR 31.07.03 was verified.

0	40720	INTERSTATE AUTO INS CO INC	To be determined	Yes	2011
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One company shown above was placed into receivership in 2012.

761	21849	AMERICAN AUTOMOBILE INS CO	-22	n/a	n/a
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One company shown above had negative premium for 2012.