



AUTO BULLETIN NO. 18

TO: ALL INSURERS PROVIDING AUTOMOBILE INSURANCE COVERAGE IN DELAWARE

RE: 2010 Auto Rate Survey Information Now Available

DATED: January 19, 2011

Auto companies with more than .01 percent of private auto market share in Delaware in 2009 are required to complete a 2010 auto insurance rate survey, as stipulated by Regulation 610. The deadline for surveys to be completed is **February 28, 2011**. As of today, all survey materials and instructions are available on the Department of Insurance website.

A document with all instructions, assumptions and provisions for the survey, as well as detailed descriptions of vehicles and the hypothetical consumer profiles to be used in the survey, is available by going to <http://www.delawareinsurance.gov/survey/default.shtml>.

A list of companies that must complete the survey, divided into those that must complete the full survey and those that must only complete a limited version, is attached to this bulletin. A version of the list showing premium and market share data is part of the instruction document on the website.

Thank you in advance for your work on this survey. Any questions, comments or requests for clarification about the survey and submission process should be emailed to michael.gould@state.de.us.

This bulletin shall be effective immediately. This bulletin supersedes Auto Bulletin No.16 dated October 6, 2009.

A handwritten signature in black ink, appearing to read "Karen Weldin Stewart", is written over a horizontal line.

Karen Weldin Stewart, CIR-ML
Insurance Commissioner

Companies that must complete FULL version of 2010 Delaware auto insurance rate survey (1 percent or more of state market share in 2009):

NAIC Code	Company Name	Domicile	Direct Premiums Written	2009
				Market Share
19232	Allstate Ins Co	IL	15,750	2.53%
17230	Allstate Prop & Cas Ins Co	IL	10,443	1.68%
41491	Geico Cas Co	MD	6,487	1.04%
35882	Geico Gen Ins Co	MD	35,590	5.71%
22055	Geico Ind Co	MD	19,561	3.14%
22063	Government Employees Ins Co	MD	12,309	1.98%
30104	Hartford Underwriters Ins Co	CT	13,762	2.21%
23035	Liberty Mut Fire Ins Co	WI	51,293	8.23%
23760	Nationwide Gen Ins Co	OH	19,025	3.05%
23779	Nationwide Mut Fire Ins Co	OH	6,388	1.03%
23787	Nationwide Mut Ins Co	OH	70,322	11.29%
37877	Nationwide Prop & Cas Ins Co	OH	11,673	1.87%
16322	Progressive Direct Ins Co	OH	19,954	3.20%
38628	Progressive Northern Ins Co	WI	20,814	3.34%
34690	Property & Cas Ins Co Of Hartford	IN	7,171	1.15%
25143	State Farm Fire & Cas Co	IL	9,252	1.49%
25178	State Farm Mut Auto Ins Co	IL	128,526	20.63%
13242	Titan Ind Co	TX	17,344	2.78%
25941	USAA	TX	14,523	2.33%
25968	USAA Cas Ins Co	TX	10,374	1.67%

Companies that must be complete LIMITED version of 2010 Delaware online auto rate survey (.01 to .99 percent of state market share in 2009):

NAIC Code	Company Name	Domicile	Direct Premiums Written	2009
				Market Share
10675	AAA Mid Atlantic Ins Co	PA	4,338	0.70%
19399	AIU Ins Co	NY	1,562	0.25%
19240	Allstate Ind Co	IL	1,615	0.26%
10111	American Bankers Ins Co Of FL	FL	368	0.06%
17957	American Independent Ins Co	PA	4,006	0.64%
21857	American Ins Co	OH	290	0.05%
32220	American Intl Ins Co	NY	760	0.12%
23795	American Intl Pacific Ins	CO	308	0.05%
23469	American Modern Home Ins Co	OH	195	0.03%
38652	American Modern Select Ins Co	OH	85	0.01%
19615	American Reliable Ins Co	AZ	479	0.08%
19976	Amica Mut Ins Co	RI	2,784	0.45%
22586	Atlantic States Ins Co	PA	1,275	0.20%
20117	California Cas Ind Exch	CA	977	0.16%
25615	Charter Oak Fire Ins Co	CT	74	0.01%
40258	Chartis Cas Co	PA	830	0.13%
19402	Chartis Prop Cas Co	PA	367	0.06%
21164	Dairyland Ins Co	WI	2,808	0.45%
13692	Donegal Mut Ins Co	PA	3,368	0.54%
21261	Electric Ins Co	MA	965	0.15%
15130	Encompass Ind Co	IL	5,519	0.89%
10071	Encompass Ins Co Of Amer	IL	4,313	0.69%
37915	Essentia Ins Co	MO	73	0.01%
13803	Farm Family Cas Ins Co	NY	5,121	0.82%
20281	Federal Ins Co	IN	1,379	0.22%
33588	First Liberty Ins Corp	IL	1,433	0.23%
11185	Foremost Ins Co Grand Rapids MI	MI	1,322	0.21%
11800	Foremost Prop & Cas Ins Co	MI	122	0.02%
21253	Garrison Prop & Cas Ins Co	TX	1,056	0.17%
14044	Goodville Mut Cas Co	PA	1,012	0.16%
20303	Great Northern Ins Co	IN	882	0.14%
14168	Harleysville Mut Ins Co	PA	38	0.01%
35696	Harleysville Preferred Ins Co	PA	2,338	0.38%
22357	Hartford Accident & Ind Co	CT	509	0.08%
29424	Hartford Cas Ins Co	IN	65	0.01%
19682	Hartford Fire In Co	CT	74	0.01%
22578	Horace Mann Ins Co	IL	3,154	0.51%
22756	Horace Mann Prop & Cas Ins Co	CA	1,069	0.17%

22268	Infinity Ins Co	IN	66	0.01%
11681	Keystone Ins Co	PA	2,318	0.37%
42404	Liberty Ins Corp	IL	2,291	0.37%
28932	Markel Amer Ins Co	VA	328	0.05%
31968	Merastar Ins Co	IN	398	0.06%
40169	Metropolitan Cas Ins Co	RI	206	0.03%
34339	Metropolitan Grp Prop & Cas Ins Co	RI	3,639	0.58%
26298	Metropolitan Prop & Cas Ins Co	RI	1,408	0.23%
42447	National Gen Assur Co	MO	1,926	0.31%
32620	National Interstate Ins Co	OH	58	0.01%
10723	Nationwide Assur Co	WI	4,151	0.67%
23833	New Hampshire Ind Co Inc	PA	320	0.05%
14788	NGM Ins Co	FL	5,193	0.83%
24074	Ohio Cas Ins Co	OH	33	0.01%
39098	Omni Ins Co	IL	116	0.02%
20346	Pacific Ind Co	WI	279	0.04%
18139	Peak Prop & Cas Ins Corp	WI	5,288	0.85%
14958	Peninsula Ins Co	MD	2,557	0.41%
18058	Philadelphia Ind Ins Co	PA	323	0.05%
25623	Phoenix Ins Co	CT	2,836	0.46%
42994	Progressive Classic Ins Co	WI	2,242	0.36%
43044	Response Ins Co	IL	127	0.02%
26050	Response Worldwide Ins Co	CT	154	0.02%
12572	Selective Ins Co Of Amer	NJ	77	0.01%
22683	Teachers Ins Co	IL	2,016	0.32%
36137	Travelers Commercial Ins Co	CT	2,590	0.42%
27998	Travelers Home & Marine Ins Co	CT	6,122	0.98%
25658	Travelers Ind Co	CT	1,037	0.17%
25666	Travelers Ind Co Of Amer	CT	1,142	0.18%
27120	Trumbull Ins Co	CT	2,261	0.36%
18600	USAA Gen Ind Co	TX	2,670	0.43%
20397	Vigilant Ins Co	NY	604	0.10%
44393	West Amer Ins Co	IN	167	0.03%
24112	Westfield Ins Co	OH	1,563	0.25%
26220	Yosemite Ins Co	IN	33	0.01%