



WORST INSURERS FOR NON-PAYMENT OF CLAIMS

From FBIC Published Information

(Compiled from State DOI Complaint Ratios And Rankings, and State and Federal Court Records)

(#1 = THE WORST) * Stay away from these insurers

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|-------------------------|-----------------------|----------------------|
| 1. Hartford | 21. Mercury General | 41. Old Republic |
| 2. Allstate ** | 22. Allmerica Fin'l | 42. Utica National |
| 3. State Farm | 23. Fairfax Fin'l | 43. KY Farm Bureau |
| 4. Liberty Mutual | 24. Prudential Amer | 44. Arbella |
| 5. Farmers | 25. Unitrin | 45. VA Farm Bureau |
| 6. Progressive | 26. OH Casualty | 46. Federated Mutual |
| 7. Nation wide | 27. Sentry | 47. Motorists Mutual |
| 8. American Int'l (AIG) | 28. PAFCO General | 48. Owners |
| 9. Zurich | 29. Great American | 49. Home State |
| 10. American Financial | 30. Cincinnati Fin'l | 50. Eagle (NY) |
| 11. St. Paul | 31. Amer. Nat'l Fin'l | 51. Magna Carta |
| 12. GEICO | 32. ACE Ltd. | 52. Millers America |
| 13. Farm Bureau (IN) | 33. American Family | 53. Frontier |
| 14. USAA | 34. Markel | |
| 15. Royal & Sun | 35. Harleysville | |
| 16. Safeco | 36. So. Farm Bureau | |
| 17. GMAC | 37. Erie | |
| 18. Metropolitan | 38. Grange Mutual | |
| 19. Lumbermen's | 39. Horace Mann | |
| 20. GE Global | 40. Commerce | |

BEST INSURERS FOR PAYMENT OF CLAIMS

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(#1 = THE BEST) * These are your best bet insurers

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|----------------------|-------------------------|----------------------|
| 1. Amica Mutual | 21. ID Farm Bureau | 41. So. CA Auto |
| 2. Chubb Companies | 22. Mutual | 42. TN Farmers Mut. |
| 3. Allianz | 23. Norfolk & Dedham | 43. Swiss Re America |
| 4. W R Berkley | 24. Selective | 44. Concord |
| 5. State Auto | 25. United Fire & Cslty | 45. GA Farm Bureau |
| 6. GuideOne | 26. Hingham Mutual | 46. Safety |
| 7. Atlantic | 27. Oregon Mutual | 47. HCC Holdings |
| 8. Electric Mutual | 28. Hannover | 48. RLI |
| 9. Winterthur Amer | 29. Travelers | 49. Amerisure |
| 10. FM Global | 30. ICW | 50. Philadelphia |
| 11. NJ Manufacturers | 31. ProAssurance | 51. United National |
| 12. MI Farm Bureau | 32. National Grange | 52. Zenith |
| 13. Meridian Mutual | 33. EMC | 53. Central Mutual |
| 14. Cuna Mutual | 34. Litz Mutual | |
| 15. PA National | 35. Germania | |
| 16. Quincy Mutual | 36. Mutual Enumclaw | |
| 17. NC Farm Bureau | 37. NLC Companies | |
| 18. California | 38. Patrons | |
| 19. CNA | 39. Greater New York | |
| 20. IA Farm Bureau | 40. Franklin Mutual | |

Allstate: Very Bad Record Of Bad Faith Insurance Claim Practices, Non-Payment Of Claims, Very High Number Of Consumer Complaints, Claimants Lawsuits And Horrible Stories Of Foul Play And Victimitizations At *The Hands Of Allstate!** Large Insurer Group. **You Absolutely Do Not Want To Be Insured With Allstate. Join With Others In FBIC America's Consumer Boycott Of This Extreme Bad Faith Insurer!** (Member Companies Of Group Include: Allstate Fire & Casualty Insurance, Allstate Floridian Indemnity, Allstate Floridian Insurance, Allstate Indemnity, Allstate Insurance, Allstate New Jersey Insurance, Allstate North American Insurance, Allstate Property & Casualty Insurance, Allstate Texas Loyds Insurance, Deerbrook Insurance, Encompass Indemnity, Encompass Insurance, First Colonial Insurance, Northbrook Indemnity, USF&G Business Insurance).