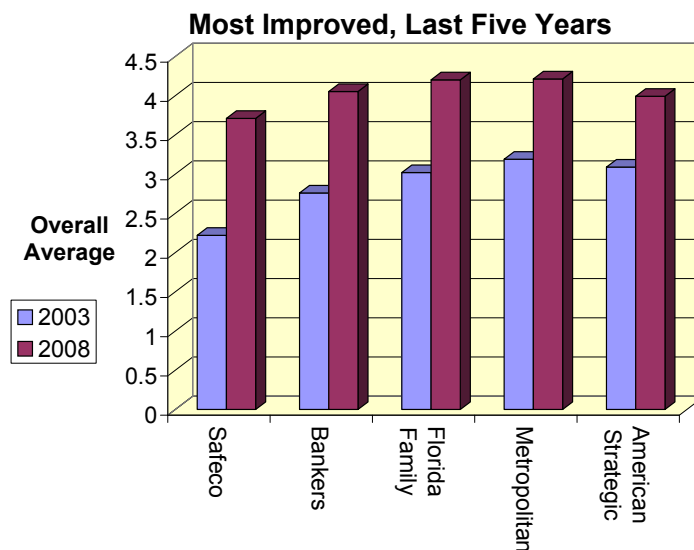


FAIA'S 2008 COMPANY SURVEY

The opinions of independent agents on the relative performance of selected agency companies in various areas of service and competition.

In 1999, FAIA conducted its first survey of agent opinions to share with both carriers and agents. Its purpose was to provide carriers with agent opinions that were free from undue influence from the carrier. Its overall goal was, and is, the general improvement of carrier performance for the benefit of all concerned—the carrier, the agent, and the consumer. For example, the following chart shows the greatest fluctuations of averages by five companies represented in this survey for all categories. Since 2003, the following carriers showed the greatest improvement across all categories over the five-year period.



FAIA sends its thanks to the 584 agencies participating in this year's survey. For any questions or comments, please contact Executive Vice President Scott Johnson by telephone (850-893-4155, ext. 370) or email (sjohnson@faia.com).

Sponsored and conducted by:



Florida Association of Insurance Agents
PO Box 12129
Tallahassee FL 32317-2129
Telephone: 850-893-4155 ♦ Fax: 850-668-2852
<http://www.faia.com>



SURVEY CATEGORIES

As with the other three surveys, this one was divided into several categories. However, this year's survey featured different subcategories in Automation and, because Citizens Property Insurance Corporation was added, we removed the categories of Competitiveness against direct writers, Agency Contract, and Agency Loyalty.

CATEGORIES	SUBCATEGORIES
COMPETITIVENESS: compared to other admitted carriers	Personal Auto; Homeowners; Commercial Property; Other Commercial Lines
SERVICE: Personal Lines	New Business; Renewals; Endorsement, etc.
SERVICE: Commercial Lines	Quotes; New Business; Renewals; Endorsement, etc.
SERVICE: Claims	Fairness; Timeliness
SERVICE: Accounting/Reconciliation	Timeliness of payments; Dispute resolution
AUTOMATION	Upload/Download Quality; Access through agency management system; Quote new/renewal business through agency management system; Use of "Real-Time" technology and Acord standards
MANAGEMENT APPROACH	Flexible; Friendly; Ability to Communicate
COMPENSATION	Personal Lines; Commercial Lines
UNDERWRITING ATTITUDE	Innovative; Flexible; Desire to Write Business; Application and Forms; Consistency

DATA REPORTING

This started in 1999 as a biennial survey asking independent agents to rate up to five companies in the stated categories from "1" (Poor) to "5" (Outstanding). However, the 2005 survey dealt strictly with hurricane claims and carrier responses to the 2004 hurricane season. Results from the 2005 survey are not included in the overall charts due to that survey's specific focus. The cumulative effects of the 2004 and 2005 hurricane seasons delayed the next company survey until this year.

The 2008 survey was unique from past surveys in two respects: it was conducted electronically and legislative changes, making Citizens Property Insurance Corporation (Citizens) a more competitive alternative, created the necessity of asking each agency to include Citizens as one of its five carriers.

Approximately 40 percent of FAIA's member agents returned 749 forms, ranking 63 companies. However, only carriers with six or more responses (21) were included in the final tabulation.

Not surprisingly, **Citizens** received the highest number of responses with 361 forms. In fact, according to agents' general impressions, Citizens was the most competitive Homeowners company compared to other admitted carriers. This may be the result of numerous factors, including 1.) pricing due to the recent rate roll back and freeze; 2.) better coverage, especially from water leakage or screen enclosures; 3.) no solvency concerns due to Citizens' ability to levy assessments; 4.) wide open eligibility, especially in coastal counties; and, 5.) a combination of one or more of the foregoing.

Exhibit 1
Overall Rankings and Averages

1. Old Dominion	4.298
2. Metropolitan	4.214
3. Florida Family	4.202
4. Frontline Insurance	4.150
5. Auto-Owners	4.120
6. Bankers Insurance Group	4.054
7. Progressive Insurance	4.026
8. Homewise Insurance	4.024
9. American Strategic	3.992
10. Edison Insurance Co.	3.969
11. Tower Hill Insurance.....	3.960
12. United P & C Ins. Co.....	3.715
13. Safeco Insurance Co.	3.711
14. Travelers/St. Paul.....	3.599
15. Sunshine State Ins. Co.	3.514
16. Zurich Insurance Group	3.505
17. Olympus Insurance Co.	3.419
18. Universal Property & Casualty	3.333
19. Hartford	3.271
20. Security First.....	2.588
21. Citizens	2.449

Pages four and five show the scores for each of the 21 companies in each of the categories and subcategories. Pages six through eight detail the top five companies for each section of the survey, too. For example, looking at the Personal Auto category under Competitiveness (Exhibit 3), you will find that **Old Dominion** is rated as the most competitive.

We also calculated the averages for the top five companies in each area of the survey (see Exhibit 2). For example, in the “competitiveness” area for commercial property we took the company rating for each subcategory and averaged it to come up with the company’s overall “competitiveness” rating. We did, however, leave the distinction between personal and commercial lines since some companies do not write both or just write a single line, like workers’ compensation or private passenger auto.

Every attempt was made to screen responses for accuracy and relevancy. The

questionnaire is based on first impressions given by agents who have usually dealt with a company for long periods of time. Additionally, if only one respondent indicated that a company had the most competitive price in a particular line that the company did not sell in Florida, that obviously erroneous response was not included in the totals.

Responses have been totaled and categorized in the following areas:

OVERALL RANKING

Responses for every category and subcategory were totaled and averaged (excluding only companies with fewer than six overall responses), yielding a ranking between 1 and 21 (see Exhibit 1).

OVERALL AVERAGES EACH CATEGORY

You’ll notice the survey uses broad general categories that sometimes have subcategories. For example, under Management Approach there are the subcategories of Flexibility, Friendliness, and Ability to Communicate. We thought you’d like to know the ranking of the top five companies in each general category, without regard to how they might have fared in each subcategory. You’ll find these rankings in Exhibit 2.

TOP FIVE EACH SUBCATEGORY

The top five companies and their averages are displayed in each subcategory (see Exhibits 3 through 8).

FAIA'S 2008 COMPANY SURVEY RESULTS

	COMPETITIVE				SERVICE						AUTOMATION				MGT. APPROACH			COMP.		UNDERWRITING ATTITUDE					AVERAGES & RANKINGS													
	Number of Responses	Personal Auto	Homeowners	Commercial Property	Other Comm. Lines	Personal Lines			Commercial Lines			Claims		Acct./Reconc.		Up/Download Quality	Access through agency mgt. system	Quote business through agency mgt. system	Real Time & Accord Standards	Flexible	Friendly	Ability to Communicate	Personal Lines	Commercial Lines	Innovative	Flexible	Desire to Write Business	Application and Forms	Consistency	2008 Average	2008 Ranking	2003 Average	2003 Ranking	2001 Average	2001 Ranking	1999 Average	1999 Ranking	
New Business						Renewals	Endorsement, etc.	Quotes	New Business	Renewals	Endorsement, etc.	Fairness	Timeliness	Timeliness of payments	Dispute resolution																							
American Strategic Insurance (ASI)	16	N/A	3.63	3.33	3.75	4.13	4.13	4.25	3.89	4.10	4.00	4.44	4.27	4.13	3.81	3.81	4.53	4.38	4.20	4.17	4.00	4.50	4.33	2.93	3.14	3.81	3.69	4.00	4.38	4.00	3.99	9	3.09	19	4.06	2	N/A	N/A
Auto-Owners	31	4.26	2.65	3.00	4.27	4.43	4.42	4.26	4.26	4.32	4.35	4.29	4.68	4.39	4.32	4.45	3.90	4.04	3.38	3.31	4.29	4.77	4.65	3.68	3.74	4.06	4.16	4.03	3.90	4.13	4.12	5	4.14	1	3.88	5	3.67	6
Bankers Insurance Group	12	N/A	3.42	3.83	3.64	4.42	4.50	4.50	4.42	4.33	4.33	4.00	3.92	4.00	4.25	4.08	4.10	4.00	3.33	3.40	4.33	4.75	4.50	3.25	3.25	4.25	4.25	4.00	3.92	4.25	4.05	6	2.76	27	3.07	26	2.91	27
Citizens Property Insurance Corp.	374	N/A	4.75	2.51	N/A	2.40	2.78	2.36	2.22	2.29	2.47	2.24	2.62	2.45	2.50	2.34	2.65	2.43	2.36	2.29	2.05	2.64	2.45	1.74	1.90	2.19	1.93	2.49	2.53	2.53	2.45	21	N/A	N/A	N/A	N/A	N/A	N/A
Edison Insurance Company	6	N/A	4.67	N/A	N/A	4.00	4.00	3.83	N/A	N/A	N/A	N/A	3.80	3.80	3.50	3.40	4.00	2.50	3.00	2.50	4.33	4.33	4.17	3.50	N/A	4.50	4.17	4.50	3.67	4.17	3.97	10	N/A	N/A	N/A	N/A	N/A	N/A
Florida Family Insurance Co.	10	N/A	3.90	N/A	N/A	4.40	4.40	4.20	5.00	5.00	5.00	4.00	4.20	4.20	4.30	4.11	4.30	4.00	3.88	3.50	4.20	4.60	4.40	3.50	N/A	4.44	3.89	4.00	4.11	4.22	4.20	4	3.02	23	3.42	13	3.17	18
Frontline Insurance Managers	13	N/A	4.54	N/A	N/A	4.54	4.38	4.38	4.00	4.00	4.00	4.00	4.08	4.38	4.15	4.17	3.64	3.38	3.67	3.75	4.38	4.69	4.69	3.38	N/A	4.46	4.31	4.31	3.92	4.15	4.15	3	N/A	N/A	N/A	N/A	N/A	N/A
Homewise	7	N/A	4.40	N/A	N/A	4.40	4.00	3.90	N/A	5.00	4.00	4.50	3.88	3.88	4.00	3.80	4.75	3.83	3.67	3.88	4.00	4.10	4.10	3.50	3.00	4.00	3.89	4.11	4.22	4.00	4.02	8	3.22	N/A	N/A	N/A	N/A	N/A
Metropolitan	10	3.50	3.00	N/A	3.50	4.67	4.67	4.50	5.00	5.00	5.00	5.00	4.67	4.67	4.67	4.67	4.33	4.33	4.17	4.00	4.00	4.83	4.67	3.83	3.00	3.80	3.00	3.80	3.40	4.00	4.21	2	N/A	18	3.71	8	N/A	N/A
Old Dominion	6	4.33	4.00	4.00	4.50	4.50	4.40	3.80	4.17	4.43	4.00	3.86	4.14	4.14	4.29	4.29	3.86	3.86	4.14	4.00	4.57	4.86	4.57	4.00	3.67	4.86	4.71	4.71	4.43	4.71	4.30	1	3.19	4	4.01	3	3.59	8
Olympus Insurance Co.	7	N/A	4.18	N/A	N/A	3.91	3.43	3.64	3.50	3.67	3.00	3.50	3.43	3.43	3.64	3.50	3.20	2.71	2.71	3.00	3.20	3.73	3.82	2.55	3.00	3.30	3.00	3.50	3.30	3.40	3.42	17	3.74	N/A	N/A	N/A	N/A	N/A
Progressive Insurance	11	3.86	N/A	N/A	3.69	4.29	4.20	4.33	4.12	4.24	4.12	4.12	4.29	4.48	4.24	4.00	4.50	4.18	3.87	3.89	3.80	4.10	4.00	2.86	2.82	3.90	3.57	4.10	4.14	4.19	4.03	7	N/A	8	3.17	22	3.47	11
Safeco Insurance Co.	21	3.07	N/A	3.38	3.62	4.21	4.21	4.00	3.14	3.53	3.87	3.73	4.19	3.94	4.00	3.87	4.31	4.23	3.60	3.92	3.56	3.75	3.69	3.64	3.50	3.31	3.13	3.31	3.69	3.31	3.71	13	3.59	29	3.31	15	3.43	12
Security First	16	N/A	4.13	N/A	N/A	2.50	2.71	2.75	N/A	2.67	2.67	2.00	3.00	3.00	2.25	2.29	2.71	2.60	2.75	2.17	2.38	2.50	2.13	2.25	N/A	2.13	2.00	3.00	2.63	2.63	2.59	20	2.22	N/A	N/A	N/A	N/A	N/A
Sunshine State Ins. Co.	8	N/A	4.17	N/A	3.00	4.00	4.00	3.50	2.00	2.00	3.00	2.50	4.17	4.17	3.83	3.50	3.33	3.00	2.75	3.00	4.00	4.33	4.33	3.67	3.00	3.50	3.67	3.67	3.33	3.67	3.51	15	N/A	N/A	N/A	N/A	N/A	N/A
The Hartford	6	3.00	2.40	2.33	3.00	4.00	3.86	3.43	3.00	2.83	3.17	3.00	3.86	3.71	3.71	3.14	3.86	4.00	3.50	3.67	2.71	3.67	3.43	3.29	2.67	2.43	2.43	2.29	3.67	3.14	3.27	19	N/A	16	3.31	16	3.22	17
Tower Hill Insurance Group	37	N/A	3.97	3.29	3.36	4.35	4.16	4.11	3.85	3.75	3.71	3.47	4.16	4.14	4.05	4.06	4.06	3.94	3.62	3.59	3.95	4.41	4.24	3.41	3.08	3.92	3.78	4.03	3.94	3.84	3.96	11	3.57	9	3.12	24	3.17	19
Travelers/St. Paul	24	3.84	2.00	2.93	3.60	3.84	3.55	3.40	3.65	3.59	3.47	3.47	4.04	3.88	3.75	3.64	4.00	4.00	3.57	3.64	3.46	4.00	3.75	3.26	3.33	3.39	3.22	3.29	3.33	3.50	3.60	14	3.29	15	3.19	21	3.17	20
United P&C Ins. Co.	12	N/A	3.83	3.50	3.00	3.75	3.73	3.83	3.00	3.83	3.40	3.00	4.00	3.88	3.60	3.56	3.88	3.83	3.71	3.75	4.00	4.00	3.82	3.45	4.00	3.82	3.73	4.00	3.64	4.00	3.72	12	3.54	10	N/A	N/A	N/A	N/A
Universal Property & Casualty	33	N/A	3.27	N/A	N/A	3.48	3.53	3.09	4.00	3.83	3.75	3.14	3.17	3.07	3.18	3.09	3.50	3.42	3.50	3.04	3.33	3.52	3.42	3.21	N/A	3.22	3.09	3.78	3.53	3.45	3.33	18	N/A	N/A	N/A	N/A	N/A	N/A
Zurich Insurance Group	9	2.50	N/A	3.38	3.67	N/A	3.00	3.00	3.89	3.78	3.78	3.89	2.75	3.25	3.56	2.63	4.17	4.00	4.17	4.29	3.11	3.67	3.56	3.00	3.22	3.22	2.89	3.33	3.67	3.44	3.50	16	3.42	14	3.55	11	3.34	13
AVERAGE		3.55	3.72	3.23	3.58	4.01	3.91	3.77	3.73	3.81	3.75	3.61	3.87	3.86	3.79	3.64	3.89	3.65	3.50	3.46	3.70	4.08	3.94	3.23	3.15	3.64	3.45	3.73	3.68	3.75	3.72							

**Exhibit 2
TOP FIVE BY CATEGORY**

Competitiveness

1. Edison Insurance Company	4.667
2. Frontline Insurance.....	4.539
3. Homewise.....	4.400
4. Old Dominion.....	4.208
5. Olympus Insurance Co.....	4.182

Service: Personal Lines

1. Metropolitan.....	4.611
2. Bankers Insurance Group	4.472
3. Frontline Insurance.....	4.436
4. Auto-Owners	4.370
5. Florida Family.....	4.333

Service: Commercial Lines

1. Metropolitan.....	5.000
2. Florida Family.....	4.750
3. Homewise.....	4.500
4. Auto-Owners	4.306
5. Bankers Insurance	4.271

Service: Claims Average

1. Metropolitan.....	4.667
2. Auto-Owners	4.532
3. Progressive	4.381
4. Frontline Insurance.....	4.231
5. American Strategic.....	4.200

Service: Accounting/Reconciliation

1. Metropolitan.....	4.667
2. Auto-Owners	4.387
3. Old Dominion.....	4.286
4. Florida Family.....	4.206
5. Bankers Insurance	4.167

Automation

1. American Strategic.....	4.321
2. Metropolitan.....	4.208
3. Zurich Insurance Group.....	4.155
4. Progressive	4.109
5. Homewise.....	4.031

Management

1. Old Dominion.....	4.667
2. Frontline Insurance.....	4.590
3. Auto-Owners	4.570
4. Bankers Insurance Group	4.528
5. Metropolitan.....	4.500

Compensation

1. Old Dominion.....	3.833
2. United P&C Ins. Co.	3.727
3. Auto-Owners	3.710
4. Safeco Insurance Co.....	3.571
5. Edison Insurance.....	3.500
Florida Family.....	3.500

Underwriting Attitude

1. Old Dominion.....	4.686
2. Frontline Insurance.....	4.231
3. Edison Insurance Company	4.200
4. Bankers Insurance	4.133
Florida Family.....	4.133

SUMMARY DATA RECORD

Titled FAIA's 2008 Company Survey Results, this display contains all information for all 21 companies, including number of responses, averages for every subcategory and overall averages. This year we showed each company's ranking and average, if applicable, from previous reports. Companies are listed in alphabetical order.

NOTEWORTHY ACHIEVEMENTS

Some carriers deserve recognition for exceptional scores and/or achievement in this survey.

- ◆ **American Strategic Corporation (ASI)** ranked first in two subcategories of Automation and second in the other two subcategories.
- ◆ **Auto-Owners Insurance Company** placed in the top five in six of the nine composite categories. The company also placed in the top five in 19 of the 29 subcategories.
- ◆ **Citizens Property Insurance Corporation** took the top ranking with a score of 4.754 for Competitiveness in the subcategory of Homeowners. This may be the result of numerous factors, including 1.) pricing due to the recent rate roll back and freeze; 2.) better coverage, especially from water leakage or screen enclosures; 3.) no solvency concerns due to Citizens' ability to levy assessments; 4.) wide open eligibility, especially in coastal counties; and, 5.) a combination of one or more of the foregoing.
- ◆ **Florida Family Insurance Company** also received a perfect score of five, tying **Metropolitan**, in three of the Service, Commercial Lines subcategories (Quotes, News Business, and Renewals).

- ◆ **Homewise** also tied **Florida Family** and **Metropolitan** with a perfect score of five in Service, Commercial Lines in the subcategory of New Business.
- ◆ **Metropolitan** placed in the top five in six of the nine composite categories. The carrier also achieved the highest marks with a perfect score of five in each of the Service, Commercial Lines subcategories of Quotes, New Business, Renewals, and Endorsement, etc.
- ◆ **Old Dominion** ranked first in all five subcategories of Underwriting Attitude. The company also placed in the top five in 21 of 29 subcategories and in the top five of nine of the composite categories.
- ◆ **Edison Insurance Company, Frontline Insurance Managers, and Homewise** all placed overall in the top ten rankings in their first appearance in our survey.

Exhibit 3 COMPETITIVENESS	
Personal Auto	
1. Old Dominion.....	4.333
2. Auto-Owners	4.258
3. Progressive Insurance.....	3.857
4. Travelers/St. Paul	3.842
5. Metropolitan.....	3.500
Homeowners	
1. Citizens.....	4.754
2. Edison Insurance.....	4.667
3. Frontline Insurance.....	4.539
4. Homewise.....	4.400
5. Olympus Insurance	4.182
Commercial Property	
1. Old Dominion.....	4.000
2. Bankers Insurance	3.833
3. United P & C Ins. Co.	3.500
4. Safeco Insurance Co.....	3.385
5. Zurich Insurance.....	3.375
Other Commercial Lines	
1. Old Dominion.....	4.500
2. Auto-Owners	4.267
3. American Strategic.....	3.750
4. Progressive	3.688
5. Zurich Insurance.....	3.667

Exhibit 4 SERVICE			
<p>Personal Lines New Business</p> <p>1. Metropolitan.....4.667 2. Frontline Insurance...4.539 3. Old Dominion.....4.500 4. Auto-Owners</p>	<p>Commercial Lines Quotes</p> <p>1. Florida Family5.000 Metropolitan.....5.000 3. Bankers Insurance ...4.417 4. Auto-Owners</p>	<p>Claims Fairness</p> <p>1. Auto-Owners4.677 2. Metropolitan.....4.667 3. Progressive</p>	<p>Accounting/Reconciliation Timeliness of Payments</p> <p>1. Metropolitan.....4.667 2. Auto-Owners4.323 3. Florida Family4.300 4. Old Dominion.....4.286 5. Bankers Insurance ...4.250</p>
<p>4.433 5. Bankers Insurance ...4.417</p> <p>Renewals</p> <p>1. Metropolitan.....4.667 2. Bankers Insurance ...4.500 3. Auto-Owners</p>	<p>4.258 5. Old Dominion.....4.167</p> <p>New Business</p> <p>1. Florida Family5.000 Homewise.....5.000 Metropolitan.....5.000 4. Old Dominion.....4.429 5. Bankers Insurance ...4.333</p>	<p>4.286 4. American Strategic...4.267 5. Florida Family.....4.200</p> <p>Timeliness</p> <p>1. Metropolitan.....4.667 2. Progressive</p>	<p>4.286 5. Bankers Insurance ...4.250</p> <p>Dispute Resolution</p> <p>1. Metropolitan.....4.667 2. Auto-Owners4.452 3. Old Dominion.....4.286 4. Frontline4.167 5. Florida Family.....4.111</p>
<p>4.419 4. Florida Family4.400 Old Dominion.....4.400</p> <p>Endorsement, etc.</p> <p>1. Bankers Insurance ...4.500 Metropolitan.....4.500 3. Frontline Insurance...4.385 4. Progressive</p>	<p>4.333 5. Auto-Owners</p>	<p>4.476 3. Auto-Owners</p>	
<p>4.333 5. Auto-Owners</p>	<p>4.118</p> <p>Renewals</p> <p>1. Florida Family5.000 Metropolitan.....5.000 3. Auto-Owners</p>	<p>4.387 4. Frontline Insurance...4.385 5. Florida Family.....4.200</p>	
<p>4.258</p> <p>Endorsement, etc.</p> <p>1. Metropolitan.....5.000 2. Homewise.....4.500 3. American Strategic ...4.444 4. Auto-Owners</p>	<p>4.290 5. Progressive</p>		

**Exhibit 5
AUTOMATION**

Upload/Download Quality

1. Homewise..... 4.750
2. American Strategic..... 4.533
3. Progressive 4.500
4. Metropolitan..... 4.333
5. Safeco Insurance 4.313

Access through Agency Management System

1. American Strategic..... 4.385
2. Metropolitan..... 4.333
3. Safeco Insurance 4.231
4. Progressive 4.177
5. Auto-Owners 4.037

Quote New/Renewal Business through Agency Management System

1. American Strategic..... 4.200
2. Metropolitan..... 4.167
- Zurich Insurance..... 4.167
4. Old Dominion..... 4.143
5. Florida Family..... 3.875

Use of "Real Time" Technology and Acord Standards

1. Zurich Insurance..... 4.286
2. American Strategic..... 4.167
3. Metropolitan..... 4.000
- Old Dominion..... 4.000
5. Safeco Insurance 3.917

**Exhibit 6
MANAGEMENT APPROACH**

Flexible

1. Old Dominion..... 4.571
2. Frontline Insurance..... 4.385
3. Bankers Insurance 4.333
- Edison Insurance..... 4.333
5. Auto-Owners 4.290

Friendly

1. Old Dominion..... 4.857
2. Metropolitan..... 4.833
3. Auto-Owners 4.774
4. Bankers Insurance 4.750
5. Frontline Insurance..... 4.692

Ability to Communicate

1. Frontline Insurance..... 4.692
2. Metropolitan..... 4.667
3. Auto-Owners 4.645
4. Old Dominion..... 4.571
5. Bankers Insurance 4.500

**Exhibit 7
COMPENSATION**

Personal Lines

1. Old Dominion..... 4.000
2. Metropolitan..... 3.833
3. Auto-Owners 3.677
- Sunshine State 3.667
5. Safeco Insurance 3.643

Commercial Lines

1. United P & C Ins. Co. 4.000
2. Auto-Owners 3.742
3. Old Dominion..... 3.667
4. Safeco Insurance 3.500
5. Travelers/St. Paul..... 3.333

**Exhibit 8
UNDERWRITING ATTITUDE**

Innovative

1. Old Dominion..... 4.857
2. Edison Insurance..... 4.500
3. Frontline Insurance..... 4.462
4. Florida Family 4.444
5. Bankers Insurance 4.250

Flexible

1. Old Dominion..... 4.714
2. Frontline Insurance..... 4.308
3. Bankers Insurance 4.250
4. Edison Insurance..... 4.167
5. Auto-Owners 4.161

Desire to Write Business

1. Old Dominion..... 4.714
2. Edison Insurance..... 4.500
3. Frontline Insurance..... 4.308
4. Homewise..... 4.111
5. Progressive 4.095

Application and Forms

1. Old Dominion..... 4.429
2. American Strategic 4.375
3. Homewise..... 4.222
4. Progressive 4.143
5. Florida Family..... 4.111

Consistency

1. Old Dominion..... 4.714
2. Bankers Insurance 4.250
3. Florida Family 4.222
4. Progressive 4.191
5. Edison Insurance..... 4.167

FAIA

