



INSURANCE COMPANY GUIDELINES

MOST COMMONLY USED INSURANCE COMPANIES FOR REN'T'OWN®/LEASE'T'OWN®

This list is arranged with the most often selected companies starting on the far-left column. Progressive and Geico are usually purchased online at the dealership.

Progressive	Infinity	Travelers
Geico	Farmers	Foremost
Allstate	Bristol West	SafeCo
Nationwide	State Auto	Dairyland
AmFam	First Acceptance	Coast National
Safeway(Not LA,TX,AL)	Preferred Auto	
Erie	Shelter	

STRONGLY NOT RECOMMENDED TO USE FOR REN'T'OWN®/LEASE'T'OWN® AND WHY

These companies can perform the necessary procedures for our Leasing program, but they frequently fail as indicated in the comments. We will allow these insurance companies to remain on existing leases, but we strongly encourage you not to accept them on new leases. If you continue to accept these companies on new leases, be prepared to expect the problems listed.

USAA	Long history of underpaying claims
State Farm	6097 leased Motor Vehicles endorsement lets them pay their named insured directly without protecting the Loss Payable. They have now gone on record paying the lessee for your loss and stated that they are not responsible for the claim beyond that payment.
Safe Auto	They have a long history of sending cancellation notices well after the policy has lapsed. The Leasing Company cannot protect themselves until the policy has been lapsed for several days. (Not acceptable if written in OH & PA)
Founders	Nonperformance in claims. Fails to protect the loss payable. They send a loss payable endorsement that says it will give ten days' notice, but they non-perform. They sent a cancellation notice on the 10 th , but refused to pay an accident that happened on the 11 th . They refused to return phone calls.
GoAuto	They are inexpensive but have a history of underpaying claims.
Direct General	Recently all claims have been handled by National General who has is a history of stalling the claims out and then sending a denial or sub-standard offer.



UNACCEPTABLE INSURANCE COMPANIES TO USE FOR LEASE'T'OWN®

AAA (aka CSAA)	EZ Auto Insurance Co./United Ins. Group	Pronto
AAA-Interinsurance Exchange	Falcon Insurance	ReInsurance
AARP (<i>aka - The Hartford, Sentinel</i>)	Farm Bureau	Rio National/Equity
ACCC/ Freedom National	First Chicago Insurance	Robert Moreno Agency / HARCO
Access Ins. Co	Freedom National/ACCC	Root Insurance
Aggressive/Bluefire	Four Corners/SunCoast	QBE – (Liability only policies not acceptable)
Alfa Insurance	GAIC	Safe Auto -(Not Acceptable in PA & OH)
Affirmative/ US Agencies	Gainsco	Safeway Insurance (Not acceptable in AL, LA, TX)
Alliance	Get Auto	Sagamore
America's Insurance	GMAC	Sante Fe
American Alliance Casualty Company	Green Path / Benchmark	Say Insurance
American Alternative Insurance	Grinnel	Seccura
American Colonial	Hallmark	Select General
American Fellowship Mutual	Harbor	Sentinel Insurance/The Hartford/AARP
American Hartland Insurance Co.	Hawkeye	Sonnenberg Mutual
American Sterling INS	Hochheim Prairie Casualty Insurance	Southern Casualty Insurance Co.
Apollo Insurance	Home State County Mutual (<i>Acceptable in TX</i>)	Southern County Mutual (The Hartford)
Arbella Insurance	IFA	Southern Farm Bureau
Assurance/Assurance America	Integon	Southern General Agency
Atlantis	Key Insurance Company	Star General Managing Agency
Austin Indemnity	Knightbrook	Stonewood
Auto Owners-in GA	Legacy Insurance Services	Suncoast General
Bankers Insurance	Liberty Mutual	Suncoast Ins/Four Corners
Bear River Mutual	Lighthouse Casualty	Tennessee Farmers Insurance co.
Branch Insurance	Loya Insurance Company	The General / GMAC
CCC	Lyndon Southern	The Hartford/AARP/Sentinel
Charter Group	Madison Mutual Insurance	Titan
Classic Auto Insurance	Maryland Insurance	Topa
Clearcover Insurance	MetroMile	Traders
CSAA (aka AAA)	MGA	Trexis
Columbia Mutual Insurance	Midland Management	UAIC
Commonwealth Casualty	Motion Auto LLC	Unique Insurance Company
Corner Stone National/Falcon Freedom _(Not <i>Acceptable in AZ, CA & UT only</i>)	Multi State	United Automobile Insurance Co (UAIC) (Bad in TX, GA, NV)
Country Mutual – Financial	National Automotive Insurance	United Equitable
Cure	National General	United Heritage
Dairyland County Mutual-(<i>beginning with the letters TX not acceptable</i>)	Nevada Pacific	United Insurance
Diamond Specialty Insurance, LLC	Oakbrook	United Insurance Group (UIG)/EZ Auto
Discovery	Ocean Harbor Casualty	United Underwriters
Drivers Insurance Company	Old American County Mutual (OACM)	Unitrin (Bad in LA)
EGI	Omega One Insurance Co.	Universal Insurance Company
Electric Insurance Company	Omni Auto Insurance	USA Insurance
Elephant Insurance	PGAC (Permanent General Assurance Corporation)	US Agencies/Affirmative
Empower Limited	Peachtree / Personable Insurance	Verti Insurance
Endeavor	Permanent General Assurance Corporation (PGAC)	Waco Fire and Casualty
Epark	Personable Insurance / PeachTree	Western Ag/Farm Bureau
Equity	Preferred Auto Insurance	Western General
Esurance	Primero	Windhaven
Everest Security	Pro General Insurance	Wisconsin Mutual
Excell	Progressive – (Not acceptable in LA only)	Young America Insurance Com
Explorer		