

# **CRAIN'S LIST: LARGEST MUTUAL INSURANCE COMPANIES** Ranked by total direct premiums in Michigan

	<b>Company Address Phone</b>	<b>Type of company</b>	<b>Michigan direct premiums written 2006 (\$000)</b>	<b>Michigan direct premiums written 2005 (\$000)</b>
<b>1.</b>	<b>State Farm Mutual Automobile Insurance Co.</b> 1 State Farm Plaza, Bloomington, Ill. 61710 (309) 766-6714	Property-casualty	<b>\$1,204,110</b>	\$1,269,740
<b>2.</b>	<b>Auto-Owners Insurance Co.</b> P.O. Box 30660, Lansing 48909-8160 (517) 323-1200	Property-casualty	<b>\$417,621</b>	\$470,361
<b>3.</b>	<b>The Northwestern Mutual Life Insurance Co.</b> 720 E. Wisconsin Ave., Milwaukee, Wis. 53202 (414) 271-1444	Life and health	<b>\$304,842</b>	\$276,511
<b>4.</b>	<b>Frankenmuth Mutual Insurance Co.</b> 1 Mutual Ave., Frankenmuth 48787-0001 (989) 652-6121	Property-casualty	<b>\$250,322</b>	\$255,881
<b>5.</b>	<b>Massachusetts Mutual Life Insurance Co.</b> 1295 State St., Springfield, Mass. 01111 (413) 788-8411	Life and health	<b>\$158,578</b>	\$152,060

This is a list of mutual insurance companies doing business in Michigan, according to state records. A mutual insurance company is one in which the ownership and control is vested in the policyholders, and a portion of surplus

earnings may be returned to policyholders as dividends. The companies are ranked based on direct premiums written. Direct premiums written are premiums written without allowance for reinsurance transactions and after deducting all returned premiums. SOURCE: MICHIGAN OFFICE OF FINANCIAL AND INSURANCE SERVICES

LIST RESEARCHED BY