

SPECIAL ISSUE: RED LIGHT RUNNING

# STATUS REPORT

INSURANCE INSTITUTE  
FOR HIGHWAY SAFETY

Vol. 46, No. 1, Feb. 1, 2011

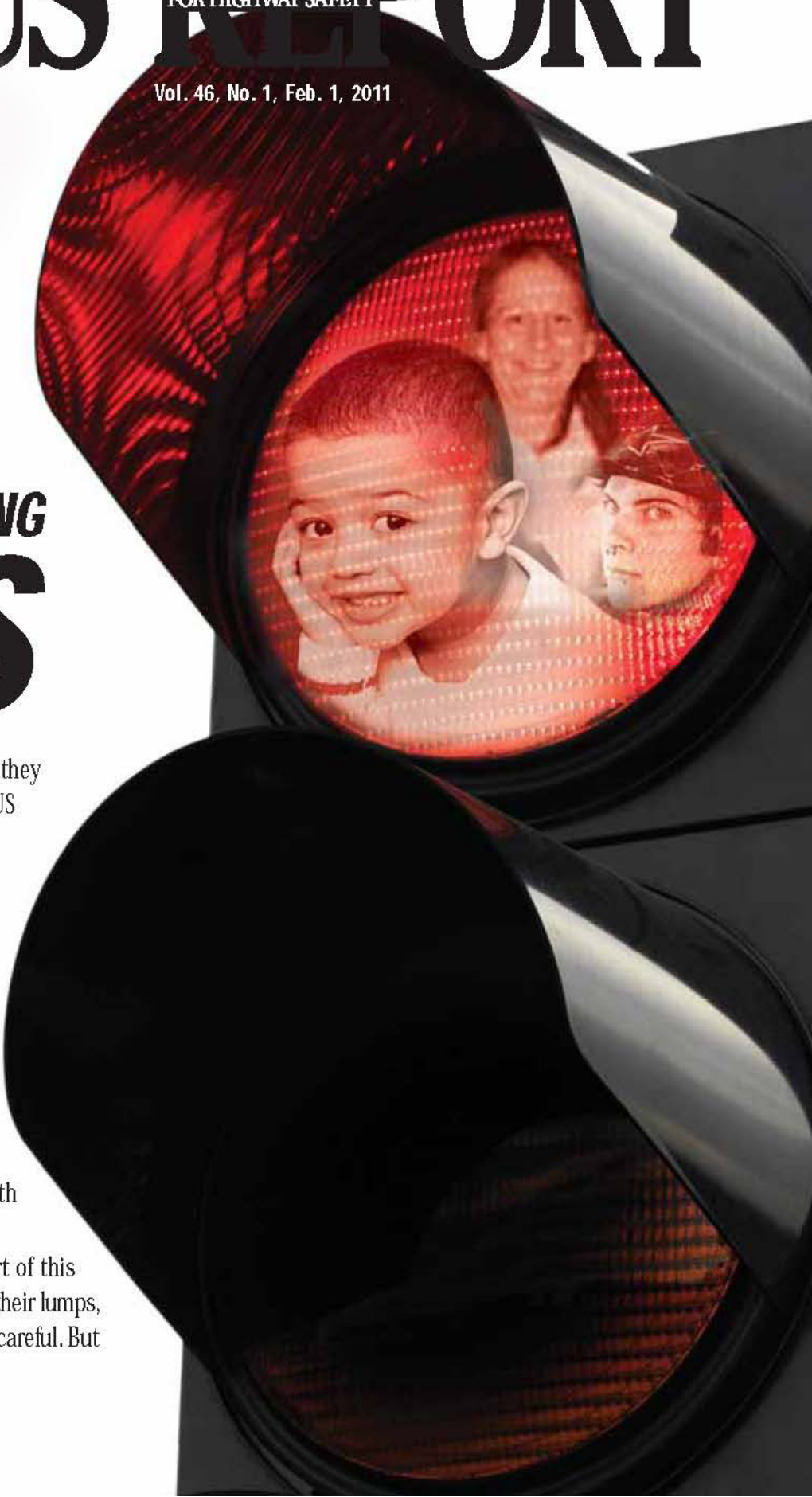
The red light runners think they've been wronged. They're convinced that the cameras documenting their violations are nothing more than a scheme to pick the pockets of motorists. The truth is simpler:

## **RED LIGHT RUNNING KILLS**

and red light cameras save lives. In fact, they saved 159 lives in 2004-08 in the 14 biggest US cities with cameras, a new Institute analysis shows. If cameras had been operating during that period in all cities with populations of more than 200,000, a total of 815 fewer people would have died.

Camera opponents don't acknowledge the connection between those whose red light running sets off a benign flash and those who cause a deadly collision. Instead, they argue about "big brother" and equate fines for violations with taxes on drivers.

Not everyone who runs a red light is part of this group. No doubt, most violators calmly take their lumps, paying their tickets and vowing to be more careful. But



a vocal minority get angry, and their outrage gets broadcast on the internet, magnified by the media, and channeled into campaigns to ban red light cameras on the local or state level. When officials try to assure the public that cameras are about safety, not revenue, they are all but drowned out by the protests of these aggrieved drivers.

“Somehow, the people who get tickets because they have broken the law have been cast as the victims,” says Institute president Adrian Lund. “We rarely hear about the real victims — the people who are killed or injured by these lawbreakers.”

People like Deborah Parsons-Mason, a California mother of 4 who was fatally hit by a red light runner while crossing the street near her home. Or Marcus May-Cook, who was sleeping in his car seat when a red light runner ended his life after only 3 years. Or Jacy Good, who was permanently disabled and lost both her parents in a red light running crash just hours after her college graduation. The Institute is highlighting their stories and others on these pages to bring the discussion back to the real victims.

Red light running killed 676 people and injured an estimated 113,000 in 2009. Nearly two-thirds of the deaths were people other than the red light running drivers — occupants of other vehicles, passengers in the red light runners’ vehicles, bicyclists, or pedestrians.

Since the 1990s, communities have used red light cameras as a low-cost way to police intersections. The number of cities embracing the technology has swelled from just 25 in 2000 to about 500 today.

Without cameras, enforcement is difficult and often dangerous. In order to stop a red light runner, officers usually have to follow the vehicle through the red light, endangering themselves as well as other motorists and pedestrians.

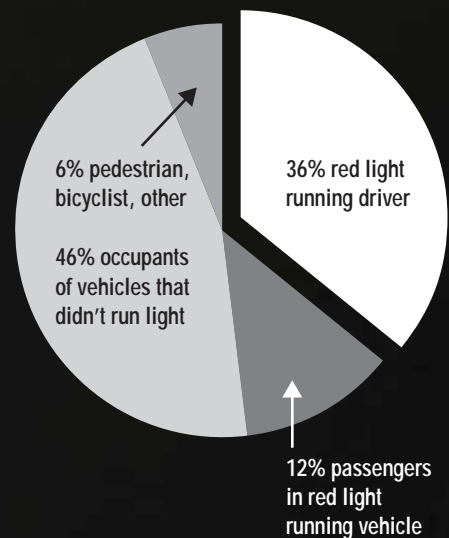
Moreover, the manpower required to police intersections on a regular basis would make it prohibitively expensive. In contrast, camera programs can pay for themselves by requiring people who break the law to shoulder the cost of enforcing it.

“The cities that have the courage to use red light cameras despite the political backlash are saving lives,” Lund says. “If they are able to recover some of their traffic enforcement costs at the same time, what’s wrong with that?”

Previous research has established that red light cameras deter would-be violators and reduce crashes at intersections with signals. Institute studies of camera programs have found that red light violations fell at intersections where cameras were installed (see *Status Report*, March 7, 1998, Dec. 5, 1998, and Jan. 27, 2007; on the web at [iihs.org](http://iihs.org)). In two of those studies, researchers also looked at traffic lights without cameras and found the decrease in violations spilled over from the camera-equipped intersections. In Oxnard, Calif., injury crashes at intersections with traffic signals fell 29 percent citywide after automated enforcement began (see *Status Report*, April 28, 2001; on the web at [iihs.org](http://iihs.org)).

The Institute’s latest study provides powerful confirmation of the benefits of cameras, showing they reduce deaths throughout entire communities. Looking at US cities with populations (*continues on p. 6*)

### RED LIGHT RUNNING DEATHS 2009, BY TYPE OF ROAD USER





Clockwise from left, Jean, Jay, Jared, and Jacy Good



Jacy Good on day of crash

### **JEAN GOOD AND JAY GOOD, 58** **MAIDENCREEK TOWNSHIP, PENNSYLVANIA**

Hours after Jacy Good's graduation from Muhlenberg College in Allentown, Pa., she and her parents packed the family's 1989 Oldsmobile station wagon, strapped a sofa to the roof, and headed home to Lititz, a tiny Lancaster County town.

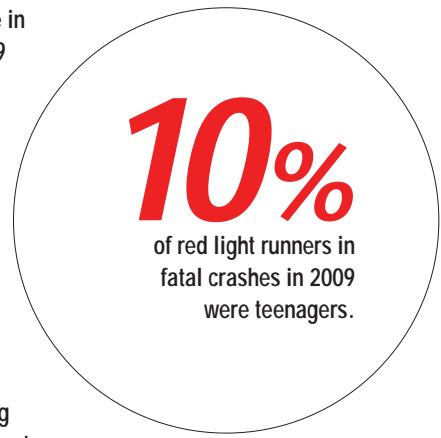
At 21, Good felt on top of the world. She planned to spend a few weeks at home before going to New York, where a job with Habitat for Humanity awaited. Her mother, a middle school English teacher, and her father, a foundry mechanic, were both brimming with pride.

Nearly halfway into their 70-mile trip, a chain-reaction crash set off by a red light runner sent a tractor-trailer into the opposite lane and into their car. Jay Good, who was at the wheel, and Jean Good, who rode in back and wasn't using a safety belt, died at the scene. Jacy Good, who was in the front seat, was left with a traumatic brain injury, partially collapsed lungs, a lacerated liver, 2 damaged carotid arteries, a shattered pelvis, and other injuries.

Weeks later, after she regained consciousness, Good began to learn the details of the crash. The driver of the minivan that sailed through the red light, causing the tractor-trailer to veer into the Goods' station wagon, was 18 years old, had 2 teenage passengers and, according to police, was using his cellphone when the crash occurred. He was cited for careless driving and running a red light and paid \$662 in fines and other costs.

Good believes the cellphone was to blame in the May 18, 2008, tragedy. "There's no question in my mind that there would have been no accident if he had not been on his cellphone," she says.

Now 24, Good expects to wear an ankle brace for the rest of her life. She had surgery last summer to recover some function in her limp left arm. Meanwhile, she's become an outspoken campaigner against distracted driving, lobbying lawmakers, appearing on the Oprah Winfrey Show, and addressing high school students. Her activism is in part a way to honor her mother and father's memory, Good says. "I know if the roles were switched, this is what my parents would be doing for me."



**BILLY RAY SPENCE, 64**  
**LUBBOCK, TEXAS**

"What're you boys doin'?" That's what Billy Ray Spence, better known as Billy Kool, would say when he walked into a room. And when he did, you knew the party was about to get started. Spence, a heavy equipment operator who moonlighted as a bartender, was a captivating storyteller, jokester, poker player, and briefly married bachelor who lived just down the street from his elderly mother in Lubbock, Texas. He was killed at age 64 while running an errand on the afternoon of Nov. 11, 2008.

His red 1996 Jaguar XJ6 was broadsided by a Ford Explorer whose driver ran a red light. The driver of the Explorer, Marcelo Perez Jr., 35, was charged with manslaughter. Perez, who tested negative for alcohol and drugs, was no stranger to that intersection: He had been in another crash there just weeks earlier, leading to a charge against him of failing to stop and render aid.

Perez died of an unrelated condition before either case could be resolved. Sandra Johnson says her big brother went off to the Air Force in the 1960s as Billy Spence, but returned as Billy Kool. His name for everyone — or, at least, everyone he liked — was "Ace." Billy Kool's ability to tell a story made him the life of the party. Johnson says he could captivate an audience of grown men with a card trick or a story about three little bears.

Spence retired, but never stayed that way for long. "He would always say, 'I just want to be home with nothing on but the TV,'" Johnson recalls. "And then when he'd go back to work, he'd say, 'I felt like putting clothes on, so I went back to work.'"



Billy Ray Spence

**SHANE KIESER, 19**  
**LAS VEGAS, NEVADA**

Shane Kieser loved wheels, and he loved adrenaline. When he wasn't racing at the BMX bicycle track, he was often doing stunts in the concrete bowl near his home in Las Vegas. His mother gave him his own insurance card in case she was at work the next time he landed on his face.

When Kieser got a motorcycle, his mother, Terri, wasn't thrilled but she took it in stride. Shane knew the risks and never rode without a helmet.

Early on the morning of Aug. 19, 2008, Kieser and his girlfriend headed to Walmart. They were night owls, says his mother, and "unfortunately, in Vegas everything is open at all hours of the day."

At 5:30 am, Kieser's 1994 Honda CBR slammed into a Toyota Corolla, killing him and injuring his girlfriend. The Corolla's driver wasn't hurt. Police say 3 witnesses saw the motorcycle go through a red light. Terri Kieser says that doesn't square with what she knows about her son.

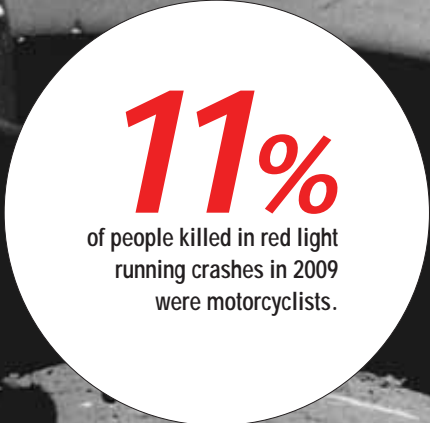
"I was always the first to go, 'What did Shane do?'" she says with a laugh, before turning serious. "But I want to say no. No. Maybe a yellow that he felt he couldn't safely stop at. But running a red with his girlfriend on the back? Never. Shane would never be crazy with somebody else's life."

An aspiring mechanic, Shane was known for his goofy sense of humor. "Birthday parties — the candles were usually up his nose like a walrus," his mother says.

Every year on his birthday, Terri Kieser invites Shane's friends to a nearby mountain where he loved to ride his bike. She brings along homemade waffles — his favorite.



Shane Kieser





Marcus May-Cook

### **MARCUS MAY-COOK, 3 LANSING, MICHIGAN**

Mindy Cook still can hear her little boy saying, "Mommy, I want you," the way he used to, his arms raised over his head so that she would scoop him up.

Marcus May-Cook was just 3 when he died on Aug. 10, 2008. Two days before, a 17-year-old unlicensed driver broadsided the car Marcus was riding in near his home in Lansing. Police determined that the teenage driver, Brianca Alexander, had gone through a red light. Marcus was asleep when it happened and never woke up.

"I see no end to this grief," Cook wrote in a letter she read at Alexander's sentencing hearing last September, more than 2 years after Marcus' death.

Alexander, who pleaded guilty to driving without a valid license, causing death, was sentenced to 2 ½ to 15 years in prison. Her mother received a year in jail with work release for allowing her daughter, who never had so much as a learner's permit, to take the car.

Marcus was an exuberant little boy who was convinced he would grow up to be Spider-Man. He wore a Spider-Man costume on Halloween — and kept wearing it long after the candy was gone. He even tried to climb the walls like the superhero, knocking over a shelf once in the process.

Cook knows that Marcus would have been excited to start kindergarten this past fall. He often imagined heading to school just like big sister Makyla. When their mother packed Makyla's lunch, Marcus insisted on one to carry to his grandmother's house, where he stayed while his mom was at work.

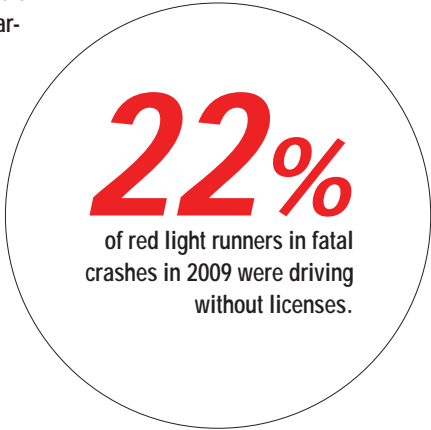
On the Friday of the crash, Marcus and his sister were riding along as their aunt drove their grandmother to her part-time job. Their cousin was in the back seat with them.

Cook was at work when she got the call shortly before 5 pm. When she saw Marcus at the hospital, he didn't look injured, but his brain had been severely damaged. By Sunday, tests confirmed that nothing could save him.

Cook's mother, who was riding in front, had a fractured skull and other injuries. She is no longer able to work. Makyla, who was 6, was injured but recovered. She and her cousin were riding in boosters, while Marcus was buckled in a child restraint.

Cook now has another son and says 1-year-old Marrion has begun to recognize his brother in photographs.

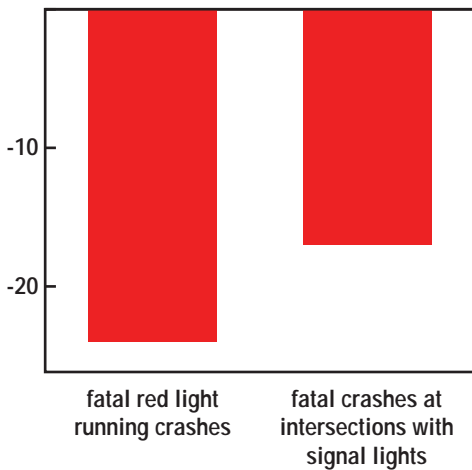
"Marcus," says Cook, "is always talked about."



(continued from p. 2) over 200,000, the researchers compared those with red light camera programs to those without. Because they wanted to see how the rate of fatal crashes changed after the introduction of cameras, they compared two periods, 2004-08 and 1992-96. Cities that had cameras during 1992-96 were excluded from the analysis, as were cities that had cameras for only part of the later study period.

Researchers found that in the 14 cities that had cameras during 2004-08, the combined per capita rate of fatal red light run-

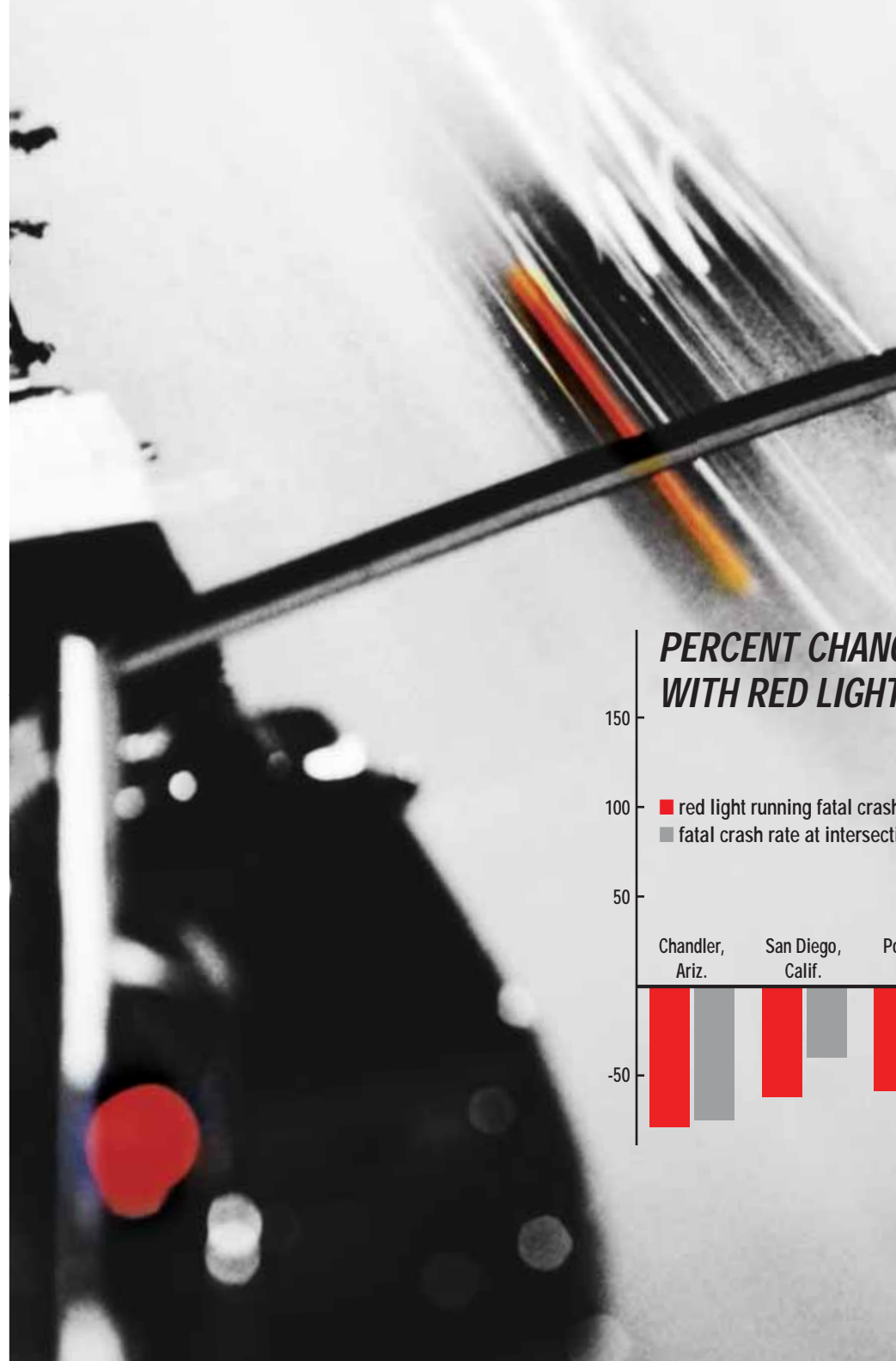
**PERCENT DIFFERENCES IN ACTUAL CRASH RATES DURING 2004-08 IN CITIES WITH RED LIGHT CAMERAS VS. EXPECTED RATES WITHOUT CAMERAS**



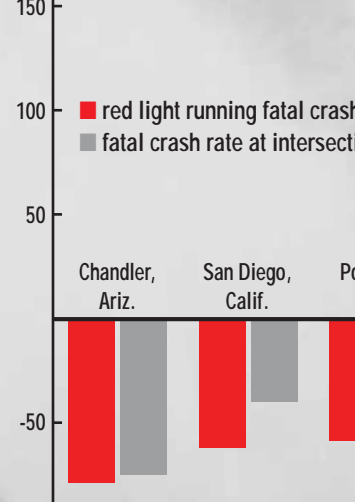
ning crashes fell 35 percent, compared with 1992-96. The rate also fell in the 48 cities without camera programs in either period, but only by 14 percent.

The rate of fatal red light running crashes in cities with cameras in 2004-08 was 24 percent lower than it would have been without cameras. That adds up to 74 fewer fatal red light running crashes or, given the average number of fatalities per red light running crash, approximately 83 lives saved.

That's a substantial benefit, but the actual benefit is even bigger. Red light cameras also reduce fatal intersection crashes that aren't attributed to red light running. One possible reason for this is that red light running fatalities are undercounted due to a



**PERCENT CHANGE IN ACTUAL CRASH RATES DURING 2004-08 IN CITIES WITH RED LIGHT CAMERAS VS. EXPECTED RATES WITHOUT CAMERAS**



lack of witnesses to explain what happened in a crash. Drivers also may be more cautious in general when they know cameras are around.

The rate of all fatal crashes at intersections with signals — not just red light running crashes — fell 14 percent in the camera cities and crept up 2 percent in the noncamera cities. In the camera cities, there were 17 percent fewer fatal crashes per capita at in-

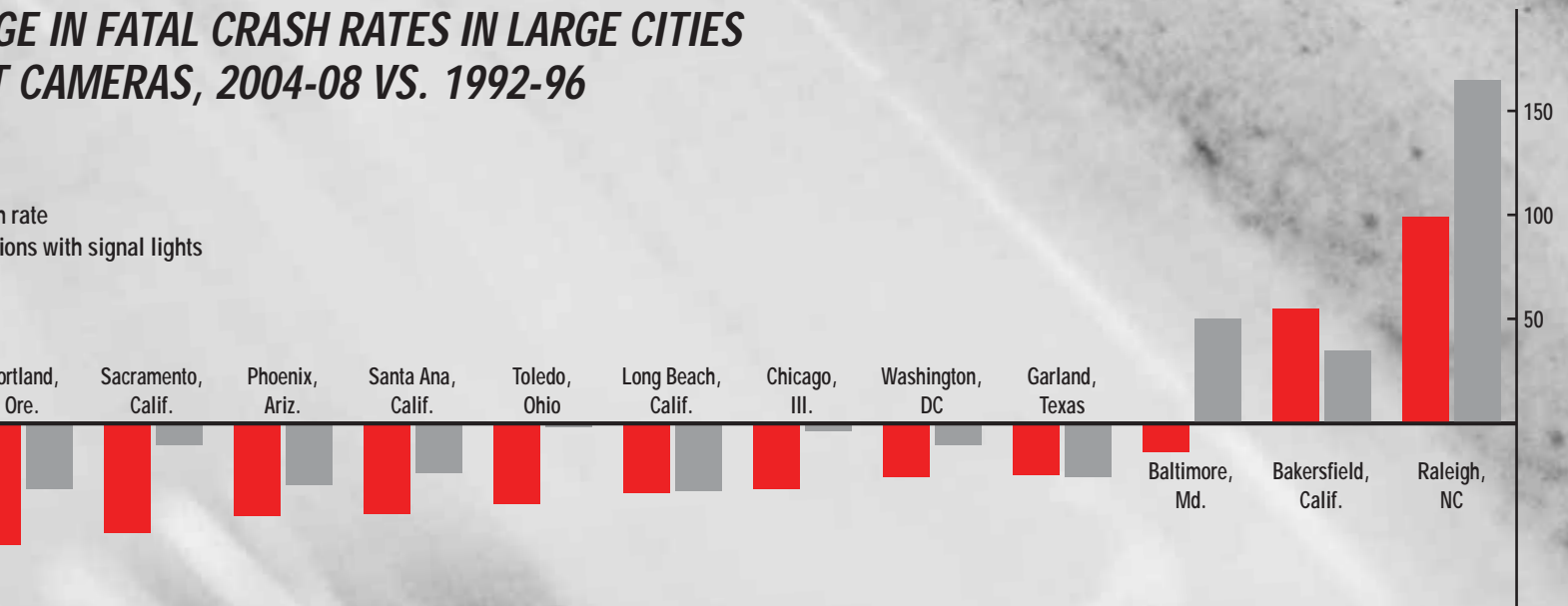
tersections with signals in 2004-08 than would have been expected. That translates into 159 people who are alive because of those automated enforcement programs.

If red light cameras had been in place for all 5 years in all 99 US cities with populations over 200,000, a total of 815 deaths could have been avoided.

“Examining a large group of cities over several years allowed us to take a close look

## CHANGE IN FATAL CRASH RATES IN LARGE CITIES WITH RED LIGHT CAMERAS, 2004-08 VS. 1992-96

Change in rate  
of fatal crashes with signal lights



at the most serious crashes, the ones that claim people's lives," says Anne McCartt, Institute senior vice president for research and a co-author of the study. "Our analysis shows that red light cameras are making intersections safer."

Results in each of the 14 camera cities varied. The biggest drop in the rate of fatal red light running crashes came in Chandler, Ariz., where the decline was 79 percent.

Two cities, Raleigh, NC, and Bakersfield, Calif., experienced an increase.

"We don't know exactly why the data from Raleigh and Bakersfield didn't line up with what we found elsewhere," McCartt says. "Both cities have expanded geographically over the past two decades, and that probably has a lot to do with it."

A bigger mystery is why, in the face of mounting evidence that red light cameras

make communities safer, some people continue to resist them. Rather than feeling angry at the sight of cameras going off, red light runners should thank their lucky stars they're alive to pay their tickets.

For a copy of "Effects of red light camera enforcement on fatal crashes in large US cities" by W. Hu et al., write: Insurance Institute for Highway Safety, 1005 N. Glebe Rd., Arlington, Va. 22201, or email [publications@iihs.org](mailto:publications@iihs.org).

## **CITY USES CAMERAS AS SAFETY TOOL, NOT MONEYMAKER**

If the purpose of red light cameras is to raise cash from unsuspecting drivers, officials in Springfield, Mo., did everything wrong.

Before even switching on their cameras in June 2007, traffic engineers reduced red light running by changing the length of yellow lights to make signals consistent across the city. The launch of the cameras was preceded by a major education campaign urging drivers to “respect red,” and once cameras were installed their locations were clearly marked. Officials put the cameras at intersections with the biggest traffic volumes to get the message to the greatest number of drivers, though those intersections weren’t necessarily where the most violations occurred.

So what happened with that easy money for the budget? Two years and eight months after the cameras were switched on, the program was \$33,000 in the red.

Fortunately for the city, making money was never the goal. Improving safety was, and by that measure, the cameras were a success. City officials say their data show red light running crashes decreased both at camera-equipped intersections and city-wide. Citations fell 36 percent to an average of 1.05 a day per camera.

Springfield traffic engineer Jason Haynes says the fact that the program didn’t make money helped to maintain community support. Another plus was that the vendor operating Springfield’s cameras had no vested interest in busting drivers. Instead of paying the company per violation, Springfield paid a flat fee for each camera.

The biggest key to the program’s success, says Earl Newman, who recently retired as Springfield’s assistant director of public works, is that the city first did all it could from a traffic engineering standpoint to reduce red light running. That meant fixing the yellow timing problem, which the city discovered as it was preparing to install the cameras. The problem stemmed from the fact that some intersections were controlled by the state and others by the city, and the state signals had longer yellow times. There was rampant red light running at the city intersections, perhaps because drivers used to state roads weren’t expecting the lights to change so quickly.

Springfield and the state transportation department

worked out a compromise, lengthening the yellow phase at many signals and shortening it slightly at others. Only after giving drivers months to get used to the new times did the city switch on the cameras, which led to a further reduction in red light running.

City surveys showed high support for red light cameras, but the program had determined opponents. A legal challenge brought the program to a halt last March, when the Missouri Supreme Court ruled that Springfield’s administrative hearing process for contested citations was inadequate.

Haynes says the city’s lawyers have come up with a fix and that a new contract for cameras is in the works. But Newman says he’s not sure whether the program has much of a future now that violations have fallen so low. Too few citations could mean the red light cameras won’t pay for themselves.

“Money is the issue here whether we like it or not,” he says. People don’t want the cameras to make money, but “as soon as it comes to the point of the taxpayers paying for it, it’s a problem again.”

### **HOW RED LIGHT CAMERAS WORK**

Cameras like the one at right automatically photograph vehicles whose drivers run red lights. The cameras are connected to the traffic signal and to sensors that monitor traffic flow just before the crosswalk or stop line. The system continuously monitors the traffic signal, and the camera captures any vehicle that doesn’t stop during the red phase. Depending on the particular technology, a series of photographs and/or a video clip shows the red light violator prior to entering the intersection on a red signal, as well as the vehicle’s progression through the intersection. Tickets typically are mailed to owners of violating vehicles, based on a review of photographic evidence.



# QUESTIONS AND ANSWERS ABOUT RED LIGHT CAMERAS

## Do red light cameras violate privacy?

No. Driving is a regulated activity on public roads. By obtaining a license, a motorist agrees to abide by certain rules, such as to obey traffic signals. Neither the law nor com-

mon sense suggests drivers should not be observed on the road or have their violations documented. Red light camera systems can be designed to photograph only a vehicle's rear license plate, not vehicle occupants, although in some places the law requires a photograph of the driver.

## Aren't longer yellow times more effective?

Providing adequate yellow time and a brief phase when all signals are red is important and can reduce crashes but doesn't eliminate the need for, or potential benefits of, red light cameras. An Institute study conducted in Philadelphia, Pa., evaluated effects on red light running of first lengthening yellow signal timing by about a second and then introducing red light cameras. While the longer yellow reduced red light violations by 36 percent, adding camera enforcement further cut red light running another 96 percent.

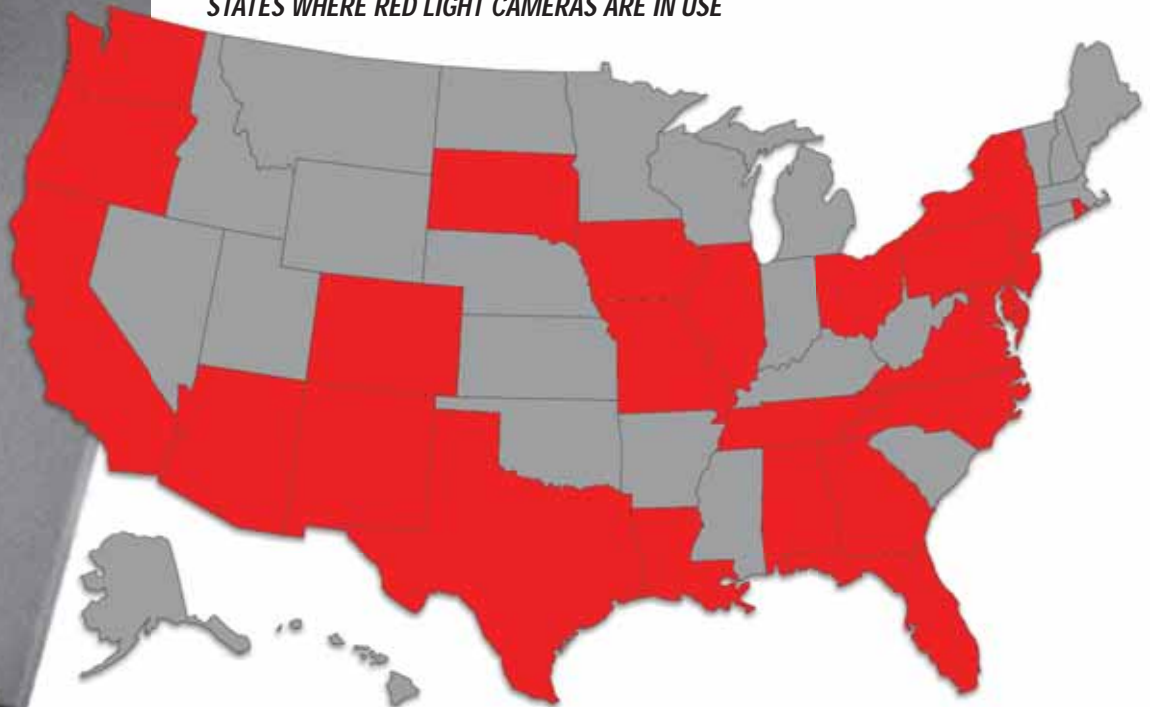
end crashes tend to be much less severe than front-into-side crashes, so the net effect is positive. Moreover, not all studies that have examined rear-end collisions have found an increase.

## Are special laws needed for cameras?

Before cameras may be used, state or local laws must authorize enforcement agencies to cite red light violators by mail. The legislation makes the vehicle owner responsible for the ticket. In most cases, this involves establishing a presumption that the registered owner is the vehicle driver at the time of the offense and providing a mechanism for vehicle owners to inform authorities if someone else was driving.

Another option is to treat violations captured by red light cameras as the equivalent of parking tickets. If, as in New York, camera violations are treated like parking citations, the law can make registered vehicle owners

## STATES WHERE RED LIGHT CAMERAS ARE IN USE



## Do cameras raise the risk of rear-enders?

Some studies have reported that while red light cameras reduce front-into-side collisions and overall injury crashes, they can increase rear-end crashes. However, rear-

responsible without regard to who was driving. The cameras are authorized in about half of US states.

For more questions and answers go to [iihs.org/research/qanda/rlr.html](http://iihs.org/research/qanda/rlr.html).





**25%**

of red light runners in fatal crashes in 2009 had blood alcohol concentrations 0.08 percent or higher.

Deborah Parsons-Mason, second from right

**DEBORAH PARSONS-MASON, 47**  
**SAN JOSE, CALIFORNIA**

Deborah Parsons-Mason worried about walking in her San Jose neighborhood, especially on weekend nights when the nearby bars were full. Drunk driving was a problem in the area, and the family had seen cars totaled just outside their window. The 47-year-old mother warned her 4 kids to use extra caution crossing the street.

But on a Friday 6 days before Christmas 2008, Parsons-Mason would have had her mind on other things. She had just been out shopping, and her mother was flying in the next day.



Deborah Parsons-Mason

That night, Parsons-Mason walked to the corner store with her 14-year-old son, Jimmy, to buy some candy bars. On the way home, a pickup truck blew through a red light, striking Parsons-Mason in the crosswalk. As her horrified son watched, she was thrown in the air, landing in her next-door neighbor's driveway. Her husband and her other son heard the crash from inside the house and ran outside to see what had happened.

The driver, Gilberto Vasquez Reyes, 63, had a blood alcohol concentration of 0.21 percent, more than 2 1/2 times the legal limit. He pleaded no contest to vehicular manslaughter but died 5 days before sentencing. He was facing 4 to 6 years in prison.

Parsons-Mason worked as a cashier at Lucky supermarket and was heavily involved in her children's schooling, says her sister Kimberly Sabino. During their own childhood in southern California, Debi, the oldest of 3 girls, was like a second mother, says Sabino, who was the youngest and 5 years her junior.

Two years on, the family's grief is still raw. Jimmy constantly replays that night in his head, wishing he had seen the truck coming and pushed his mother out of harm's way, says Parsons-Mason's mother, Diane Courtney.

Sabino says it's hard for her to accept that Reyes, who had several prior convictions for driving under the influence, didn't face a more serious charge than manslaughter. "She wasn't just hit. She was slammed into," Sabino says.

"The way my sister was killed was murder."



## COMMON THREAD BINDS CRASHES DESPITE DIFFERENT STORY LINES

*A comment by Institute president Adrian Lund*

The fatal crashes described on these pages are all different, but they have one thing in common: Someone ran a red light. The circumstances of a particular crash may point to a deeper cause, so it's tempting to seek a deeper solution. After all, we know that red means stop. We learned that long before we learned to drive. If people disobey red lights, or simply fail to see them, we assume there's a reason. It must be because they drank too much or they're fiddling with their cellphones or they're inexperienced or reckless drivers. All those things may be true, and many of the underlying causes can and should be addressed. But we can prevent many red light running crashes, regardless of the circumstances, by using cameras to enforce the law. The fact is that the threat of a ticket makes everyone drive more carefully. The data prove it.



Amber Cornett

### **AMBER CORNETT, 16** **BETHEL TOWNSHIP, OHIO**

On Nov. 22, 2008, Amber Cornett dutifully called her parents to tell them she was on her way home after spending the night at a friend's house and going out for breakfast.

Cornett was belted in the front seat when the 2003 Chevrolet Cavalier her friend was driving was broadsided by a pickup truck at an intersection in rural Bethel Township in Clark County, Ohio. She was killed just 6 days before her 17<sup>th</sup> birthday.

Cornett's friend told police she thought she had a green light. The driver and the

passenger of the other vehicle insisted their light was green. A third girl who was in the Cavalier's back seat and was injured in the crash couldn't recall approaching the intersection. Police were unable to determine fault and didn't file charges.

"All we really got was no answers," says Mack Cornett, Amber's father. The daughter he lost was "every parent's dream," Cornett says. She was a good student and made friends easily. "I know she was looking forward to getting the chance to get out on her own."

On tribute pages on the web, friends remember Amber's effervescent personality. They lament that she'll never meet their new boyfriends and confide that they can't bear to delete her number from their cellphones.

Mack Cornett has his own way of remembering: The 46-year-old machinist manager keeps in his Bible a picture of Amber with a big smile, taken the summer before she died. Cornett says he's disappointed that neither driver has reached out to say they're sorry. He would be inclined to forgive.

"People run lights. I don't think the majority of people who run them mean to run them. They have distractions," he says.

"How many times have you done something and you got away with it? You look down, you look at your watch, you turn the knob on the stereo, you laugh at a joke — you miss the light."

# STATUS REPORT

INSURANCE INSTITUTE  
FOR HIGHWAY SAFETY

1005 N. Glebe Rd., Arlington, VA 22201

Phone 703/247-1500 Fax 247-1588

Internet: [www.iihs.org](http://www.iihs.org)

Vol. 46, No. 1, Feb. 1, 2011

One family's  
remembrance



Contents may be republished with attribution.

This publication is printed on recycled paper.

The Insurance Institute for Highway Safety is a nonprofit scientific and educational organization dedicated to reducing deaths, injuries, and property damage from crashes on the nation's highways. The Institute is wholly supported by auto insurers:

AAA Mid-Atlantic Insurance Group  
AAA Northern California, Nevada, and Utah  
ACE Private Risk Services  
Affirmative Insurance  
Agency Insurance Company of Maryland  
Alfa Alliance Insurance Corporation  
Alfa Insurance  
Allstate Insurance Group  
American Family Mutual Insurance  
American National Property and Casualty Company  
Ameriprise Auto & Home  
Amica Mutual Insurance Company  
Auto Club Enterprises  
Auto Club Group  
Bituminous Insurance Companies  
California Casualty Group  
Capital Insurance Group  
Chubb & Son  
Colorado Farm Bureau Mutual Insurance Company  
Concord Group Insurance Companies  
Cotton States Insurance  
COUNTRY Financial  
Direct General Corporation  
Discovery Insurance Company  
Erie Insurance Group  
Esurance  
Farm Bureau Financial Services  
Farm Bureau Insurance of Michigan  
Farm Bureau Mutual Insurance Company of Idaho  
Farmers Insurance Group of Companies

Farmers Mutual of Nebraska  
Fireman's Fund Insurance Company  
First Acceptance Corporation  
Florida Farm Bureau Insurance Companies  
Frankenmuth Insurance  
Gainsco Insurance  
GEICO Group  
Georgia Farm Bureau Mutual Insurance Company  
GMAC Personal Lines Insurance  
Grange Insurance  
Hanover Insurance Group  
The Hartford  
Haulers Insurance Company, Inc.  
High Point Insurance Group  
Homeowners of America Insurance Company  
Horace Mann Insurance Companies  
ICW Group  
Imperial Fire & Casualty Insurance Company  
Infinity Property & Casualty  
Kemper, A Unitrin Business  
Kentucky Farm Bureau Insurance  
Liberty Mutual Insurance Company  
Louisiana Farm Bureau Mutual Insurance Company  
Mercury Insurance Group  
MetLife Auto & Home  
MiddleOak  
Mississippi Farm Bureau Casualty Insurance Company  
MMG Insurance  
Mutual of Enumclaw Insurance Company  
Nationwide  
New Jersey Manufacturers Insurance Group  
NLC Insurance Companies, Inc.  
Nodak Mutual Insurance Company  
Norfolk & Dedham Group  
North Carolina Farm Bureau Mutual Insurance Company  
Oklahoma Farm Bureau Mutual Insurance Company

Old American County Mutual Fire Insurance  
Oregon Mutual Insurance  
Palisades Insurance  
Pekin Insurance  
PEMCO Insurance  
Progressive Corporation  
Rockingham Group  
Safeco Insurance  
Samsung Fire & Marine Insurance Company  
SECURA Insurance  
Sentry Insurance  
Shelter Insurance  
Sompo Japan Insurance Company of America  
South Carolina Farm Bureau Mutual Insurance Company  
Southern Farm Bureau Casualty Insurance Company  
State Auto Insurance Companies  
State Farm  
Tennessee Farmers Mutual Insurance Company  
Texas Farm Bureau Insurance Companies  
Tokio Marine Nichido  
The Travelers Companies  
United Educators  
Unitrin  
USAA  
Viceroy Insurance Company  
Virginia Farm Bureau Mutual Insurance  
West Bend Mutual Insurance Company  
Young America Insurance Company  
Zurich North America

#### FUNDING ASSOCIATIONS

American Insurance Association  
National Association of Mutual Insurance Companies  
Property Casualty Insurers Association of America