



State of Wisconsin / OFFICE OF THE COMMISSIONER OF INSURANCE

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List of Companies Providing Insurance for Volunteer Drivers

The Office of the Commissioner of Insurance (OCI) surveyed the largest writers of personal lines automobile insurance in Wisconsin asking them to provide OCI with information on how the insurance company covers volunteer drivers under the personal automobile insurance policy who use their personal auto for transportation of persons or property for charitable purposes.

The following is a list of insurance companies that responded to the survey that they provide coverage for volunteer drivers under the personal automobile insurance policy, even if the volunteer receives reimbursement of related expenses. This list does not mean that the Office of the Commissioner of Insurance endorses the following companies and encourages you to obtain a policy from one of the listed companies. This list is provided as a guide to help consumers identify companies that cover volunteer drivers under the personal automobile insurance policy.

This list does not include all the insurance companies that are licensed to write personal automobile insurance. If your current insurance company does not appear on the list, contact your agent or the company and ask if they provide coverage for volunteer drivers.

This list is current as of August 2008. To find out more information, contact an insurance agent or contact the insurance company directly.

ACUITY, A Mutual Insurance Company
Allstate Insurance Company
Allstate Property & Casualty Insurance Company
American Family Mutual Insurance Company
American Standard Insurance Company of Wisconsin
Auto Club Insurance Association
Badger Mutual Insurance Company
Commerce and Industry Insurance Company
Erie Insurance Company*
Erie Insurance Exchange*
Farmers Insurance Exchange
Garrison Property and Casualty Insurance Company
GEICO General Insurance Company
General Casualty Insurance Company
Hartford Underwriters Insurance Company
Liberty Mutual Fire Insurance Company
Mid-Century Insurance Company
Progressive Classic Insurance Company
Progressive Northern Insurance Company
Progressive Universal Insurance Company
Regent Insurance Company
Rural Mutual Insurance Company
SECURA Supreme Insurance Company
State Auto Insurance Company
State Farm Fire & Casualty Insurance Company
State Farm Mutual Auto Insurance Company
USAA Casualty Insurance Company

USAA General Indemnity Company
United Services Automobile Association
West Bend Mutual Insurance Company
Wilson Mutual Insurance Company
Wisconsin Mutual Insurance Company

*Company charges a "business use rate" for volunteer drivers.

It is important to remember that insurance companies reserve the right to make underwriting and claim judgments based on the individual risk or claim presented. Typically, it would be expected that volunteer driving would not be on a regular basis and would be incidental to the overall usage of the vehicle. Reimbursement of expenses typically cannot be for-profit. It is not unreasonable for a company to require proof (particularly in the event of a claim) that the reimbursement was based on actual expenses incurred and/or the mileage reimbursement was based on IRS guidelines.