



## 2017 Auto Insurance Consumer Information Report

2015 Rank	2016 Rank	2017 Rank	Name of Insurer (Worst to Best Complaint Index)	Valid Complaints**	Number of Vehicles (as of 12/31/2017)	Valid Complaint Ratio* 2017	Valid Complaint Index 2017***
1	1	1	Personal Service Ins Co	13	28,172	0.4615	12.232
8	2	2	Hartford Group	3	16,554	0.1812	4.804
12	3	3	IDS Property and Casualty	3	22,607	0.1327	3.518
16	26	4	American Commerce Ins Co	2	17,066	0.1172	3.107
13	17	5	Metropolitan Group	10	95,494	0.1047	2.776
5	24	6	California State Auto Group	12	117,175	0.1024	2.715
-	4	7	Foremost Group	4	40,015	0.1000	2.650
11	10	8	USAA Group	24	262,642	0.0914	2.422
26	26	9	California Cas & Fire Ins Co	1	11,303	0.0885	2.345
2	7	10	Citizens United Reciprocal Exchange (CURE)	3	38,090	0.0788	2.088
21	19	11	Liberty Mutual Group	24	366,389	0.0655	1.736
9	26	12	Founders Ins Co	1	16,354	0.0611	1.621
4	5	13	Hanover Ins Co	1	23,618	0.0423	1.122
20	22	14	Esurance Ins Co of NJ	2	49,741	0.0402	1.066
6	26	15	NJ Skylands Ins Assoc	1	25,204	0.0397	1.052
10	14	16	State Farm Group	19	484,087	0.0392	1.040
18	16	17	Progressive Group	23	591,520	0.0389	1.031
26	8	18	Encompass Group	1	26,094	0.0383	1.016
7	15	19	Farmers Group	4	111,458	0.0359	0.951
15	12	20	Allstate Group	18	547,592	0.0329	0.871
14	20	21	GEICO Group	36	1,180,451	0.0305	0.808
23	26	22	Plymouth Rock / Palisades Group	3	211,992	0.0142	0.375
19	21	23	Travelers Group	3	214,220	0.0140	0.371
24	23	24	Plymouth Rock / High Point Group	2	219,584	0.0091	0.241
25	25	25	NJM Group	1	831,026	0.0012	0.032
26	6	26	American National Financial Group	0	12,969	0.0000	0.000
26	9	26	Mercury Indemnity Co of America	0	15,157	0.0000	0.000
26	11	26	Chubb Ins Co of NJ	0	23,462	0.0000	0.000
3	18	26	Selective Auto Ins Co of NJ	0	35,522	0.0000	0.000
17	26	26	Amica Group	0	37,174	0.0000	0.000
<b>TOTALS</b>				<b>214</b>	<b>5,672,732</b>		

\*Complaint Ratio = Valid Complaints to 1,000 Insured Autos

Ratios Calculated for Companies with at least 10,000 autos

\*\*Valid Complaints: The insurer, licensee, producer, or other regulated entity committed any violation of: an applicable state insurance law or regulation; a federal requirement that the state Department of Insurance has the authority to enforce; or, the term/condition of an insurance policy or certificate; or the complaint and entity's response, considered together, indicate that the entity was in error.

\*\*\*Complaint Index = How the Insurer's Complaint Ratio compares with all other insurers on the report. The average is equal to 1.00 Below 1.00 is better; above 1.00 is worse