



2018 Auto Insurance Consumer Information Report

2016 Rank	2017 Rank	2018 Rank	Name of Insurer (Worst to Best Complaint Index)	Valid Complaints**	Number of Vehicles (as of 12/31/2018)	Valid Complaint Ratio* 2018	Valid Complaint Index 2018***
1	1	1	Personal Service Ins Co	14	25,802	0.5426	16.839
26	4	2	American Commerce Ins Co	4	10,490	0.3813	11.834
4	7	3	Foremost Ins Co Grand Rapids, Michigan	5	33,804	0.1479	4.590
9	26	4	Mercury Indemnity Co of America	2	14,713	0.1359	4.219
19	11	5	Liberty Mutual Group	27	359,896	0.0750	2.328
7	10	6	Citizens United Reciprocal Exchange (CURE)	2	30,934	0.0647	2.006
26	15	7	AmTrust Group	2	32,071	0.0624	1.935
17	5	8	Metropolitan Group	6	96,923	0.0619	1.921
10	8	9	USAA Group	14	267,395	0.0524	1.625
6	26	10	Nationwide Group	1	19,173	0.0522	1.619
24	6	11	CSAA General Ins Co	5	97,296	0.0514	1.595
16	17	12	Progressive Group	29	625,830	0.0463	1.438
15	19	13	Farmers Group	4	98,805	0.0405	1.256
22	14	14	Esurance Ins Co of NJ	2	55,093	0.0363	1.127
12	20	15	Allstate Group	19	553,340	0.0343	1.066
14	16	16	State Farm Group	15	473,222	0.0317	0.984
18	26	17	Selective Auto Ins Co of NJ	1	35,585	0.0281	0.872
26	22	18	Plymouth Rock	9	421,835	0.0213	0.662
20	21	19	GEICO Group	21	1,270,033	0.0165	0.513
21	23	20	Travelers Group	2	211,426	0.0095	0.294
25	25	21	NJM Group	1	830,744	0.0012	0.037
26	9	22	California Cas & Fire Ins Co	0	11,894	0.0000	0.000
9	26	22	Farm Family (American Nat'l. Financial) Group	0	12,324	0.0000	0.000
26	12	22	Founders Ins Co	0	14,212	0.0000	0.000
2	2	22	Hartford Group	0	14,561	0.0000	0.000
3	3	22	IDS Property and Casualty	0	18,346	0.0000	0.000
8	18	22	Encompass Group	0	21,857	0.0000	0.000
5	13	22	Hanover Ins Co	0	23,670	0.0000	0.000
11	26	22	Chubb Group	0	24,083	0.0000	0.000
26	26	22	Amica Group	0	35,912	0.0000	0.000
TOTALS				185	5,741,269		

*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