NJM Again Ranks as Top Performer in DOBI Auto Insurance Report

NJM once again achieved the lowest valid complaint ratio among major insurers (those insuring more than 100,000 vehicles) in the recently published 2017 New Jersey Department of Banking and Insurance (DOBI) Auto Insurance Consumer Information Report.

NJM received only one valid complaint while insuring more than 831,000 vehicles for a complaint ratio of 0.0012. While there were five companies that registered zero valid complaints, these companies combined only insured a total of 124,284 vehicles as of December 31, 2017.

Since DOBI first began issuing complaint ratios in 1988, NJM has routinely achieved among the lowest levels of valid complaints and has registered zero valid complaints in three of the last eight years. The chart below shows NJM's outstanding performance compared with our competitors.

This ranking is a testament to your dedication to policyholders and focus on providing a great customer service experience. Thanks to everyone who worked so hard to achieve these results!

2017 DOBI Report Rankings (Listed by company from worst to best complaint index):

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
			TOTALS	214	5,672,732		

*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