



2019 Auto Insurance Consumer Information Report

| 2017 Rank | 2018 Rank | 2019 Rank | Name of Insurer (Worst to Best Complaint Index) | Valid Complaints** | Number of Vehicles (as of 12/31/2019) | Valid Complaint Ratio* 2019 | Valid Complaint Index 2019*** |
|---------------|-----------|-----------|--|--------------------|--|-----------------------------|-------------------------------|
| 1 | 1 | 1 | Personal Service Ins Co | 6 | 26,792 | 0.2239 | 6.780 |
| 7 | 3 | 2 | Foremost Ins Co Grand Rapids, Michigan | 5 | 26,368 | 0.1896 | 5.741 |
| 10 | 6 | 3 | Citizens United Reciprocal Exchange (CURE) | 5 | 28,341 | 0.1764 | 5.341 |
| 26 | 10 | 4 | Nationwide Group | 3 | 19,674 | 0.1525 | 4.617 |
| 26 | 4 | 5 | Mercury Indemnity Co of America | 2 | 13,730 | 0.1457 | 4.410 |
| 15 | 7 | 6 | AmTrust Group | 3 | 25,921 | 0.1157 | 3.504 |
| 5 | 8 | 7 | Metropolitan Group | 10 | 101,445 | 0.0986 | 2.984 |
| 14 | 14 | 8 | Esurance Ins Co of NJ | 5 | 53,628 | 0.0932 | 2.823 |
| 11 | 5 | 9 | Liberty Mutual Group | 30 | 333,677 | 0.0899 | 2.722 |
| 26 | 17 | 10 | Selective Auto Ins Co of NJ | 3 | 33,858 | 0.0886 | 2.683 |
| 19 | 13 | 11 | Farmers Group | 6 | 76,614 | 0.0783 | 2.371 |
| 13 | 22 | 12 | Hanover Ins Co | 2 | 26,406 | 0.0757 | 2.293 |
| 3 | 22 | 13 | American Family Ins Group | 1 | 13,932 | 0.0718 | 2.173 |
| 2 | 22 | 14 | Hartford Group | 1 | 15,860 | 0.0631 | 1.909 |
| 6 | 11 | 15 | CSAA General Ins Co | 5 | 82,035 | 0.0609 | 1.845 |
| 8 | 9 | 16 | USAA Group | 16 | 269,720 | 0.0593 | 1.796 |
| 26 | 22 | 17 | Chubb Group | 1 | 21,957 | 0.0455 | 1.379 |
| 17 | 12 | 18 | Progressive Group | 26 | 667,994 | 0.0389 | 1.178 |
| 16 | 16 | 19 | State Farm Group | 14 | 480,891 | 0.0291 | 0.881 |
| 20 | 15 | 20 | Allstate Group | 16 | 569,643 | 0.0281 | 0.850 |
| 23 | 20 | 21 | Travelers Group | 4 | 216,586 | 0.0185 | 0.559 |
| 21 | 19 | 22 | GEICO Group | 21 | 1,374,184 | 0.0153 | 0.463 |
| 22 | 18 | 23 | Plymouth Rock | 5 | 419,535 | 0.0119 | 0.361 |
| 25 | 21 | 24 | NJM Group | 2 | 822,779 | 0.0024 | 0.074 |
| 26 | 22 | 25 | Farm Family (American Nat'l. Financial) Group | 0 | 11,582 | 0.0000 | 0.000 |
| 9 | 22 | 25 | California Cas & Fire Ins Co | 0 | 12,390 | 0.0000 | 0.000 |
| 12 | 22 | 25 | Founders Ins Co | 0 | 12,810 | 0.0000 | 0.000 |
| 18 | 22 | 25 | Encompass Group | 0 | 19,830 | 0.0000 | 0.000 |
| 26 | 22 | 25 | Amica Group | 0 | 34,622 | 0.0000 | 0.000 |
| TOTALS | | | | 192 | 5,812,804 | | |

*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