



## 2009 Auto Insurance Consumer Information Report

2007 Rank	2008 Rank	2009 Rank	Name of Insurer (Worst to Best Complaint Index)	Valid Complaints***	Vehicles (as of 12/31/2009)	Valid Complaint Ratio* 2009	Complaint Index 2009****
13	5	1	ESURANCE INSURANCE CO. OF NEW JERSEY	4	32,204	0.1242	4.82
33	3	2	MERCURY INDEMNITY COMPANY OF AMERICA	5	58,712	0.0852	3.30
11	7	3	ELECTRIC INSURANCE CO.	1	11,815	0.0846	3.29
2	3	4	PERSONAL SERVICE INSURANCE CO.	1	12,152	0.0823	3.20
13	23	5	AAA MID-ATLANTIC GROUP	6	81,890	0.0733	2.85
19	21	6	FARMERS INSURANCE GROUP	11	179,182	0.0614	2.38
14	8	7	METROPOLITAN GROUP	3	50,826	0.0590	2.29
7	10	8	NEW JERSEY SKYLANDS GROUP	2	35,296	0.0567	2.20
27	9	9	CITIZENS UNITED RECIPROCAL EXCHANGE	2	36,320	0.0551	2.14
17	12	10	SELECTIVE GROUP	3	54,669	0.0549	2.13
23	27	11	AMICA PROPERTY & CASUALTY INSURANCE CO	2	39,135	0.0511	1.98
26	17	12	ENCOMPASS GROUP	4	87,006	0.0460	1.79
28	18	13	USAA GROUP	7	182,799	0.0383	1.49
16	13	14	ALLSTATE GROUP	26	687,964	0.0378	1.47
18	20	15	GEICO GROUP	23	756,300	0.0304	1.18
6	6	16	IFA INSURANCE COMPANY	1	33,523	0.0298	1.16
20	14	17	LIBERTY MUTUAL GROUP	10	362,698	0.0276	1.07
29	11	18	HANOVER GROUP	1	44,618	0.0224	0.87
21	22	19	PROGRESSIVE GROUP	4	199,740	0.0200	0.78
10	15	20	TRAVELERS GROUP	4	226,586	0.0177	0.69
24	25	21	STATE FARM GROUP	8	551,518	0.0145	0.56
31	24	22	HIGH POINT GROUP	3	359,559	0.0083	0.32
30	27	23	PALISADES GROUP	2	242,258	0.0083	0.32
32	26	24	NEW JERSEY MANUFACTURERS GROUP	2	797,987	0.0025	0.10
33	27	25	FOUNDERS INSURANCE CO.	0	11,667	0.0000	0.00
12	27	25	CHUBB INSURANCE CO. OF NEW JERSEY	0	18,230	0.0000	0.00
33	2	25	HARTFORD UNDERWRITERS INSURANCE CO	0	19,705	0.0000	0.00
33	16	25	FARM FAMILY CASUALTY INS. CO.	0	21,671	0.0000	0.00
8	27	25	PRAETORIAN INSURANCE CO.**	0	22,278	0.0000	0.00
33	27	25	IDS PROPERTY & CASUALTY	0	24,093	0.0000	0.00
			<b>TOTALS</b>	<b>135</b>	<b>5,242,401</b>		

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

Ratios Calculated for Companies with at least 10,000 autos

\*\*LAD Carrier: Limited Assignment Distribution carrier is a company that accepts assignments for another

\*\*\*Valid Complaints: The insurer's action violated state insurance rules or laws or the issue in controversy should have been resolved by the insurer without Departmental intervention

\*\*\*\*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