



2013 Auto Insurance Consumer Information Report

2011 Rank	2012 Rank	2013 Rank	Name of Insurer (Worst to Best Complaint Index)	Valid Complaints**	Number of Vehicles (as of 12/31/2013)	Valid Complaint Ratio* 2013	Valid Complaint Index 2013***
1	1	1	Personal Service Ins Co	12	18,955	0.6331	26.147
2	2	2	IFA Ins Co	8	32,426	0.2467	10.190
16	13	3	Mercury Indemnity Co of America	3	26,751	0.1121	4.632
7	15	4	Citizens United Reciprocal Exchange (CURE)	3	53,008	0.0566	2.337
14	5	5	Hanover Ins Co	2	35,602	0.0562	2.320
19	11	6	American Commerce Ins Co	2	41,844	0.0478	1.974
19	7	7	Selective Auto Ins Co of NJ	2	43,389	0.0461	1.904
19	21	8	Amica Group	2	43,797	0.0457	1.886
15	6	9	California State Auto Group	5	110,139	0.0454	1.875
8	9	10	Twenty-First Century Group	4	121,454	0.0329	1.360
12	14	11	GEICO Group	29	880,643	0.0329	1.360
5	4	12	Allstate Group	20	627,015	0.0319	1.317
11	10	13	Liberty Mutual Group	10	389,148	0.0257	1.061
16	12	14	State Farm Group	12	500,451	0.0240	0.990
10	18	15	Metropolitan Group	2	87,604	0.0228	0.943
4	8	16	Progressive Group	9	426,714	0.0211	0.871
13	17	17	Travelers Group	3	180,780	0.0166	0.685
6	21	18	Esurance Ins. Co. of NJ	1	64,608	0.0155	0.639
17	16	19	USAA Group	3	227,929	0.0132	0.544
19	19	20	Plymouth Rock/ High Point Group	2	286,399	0.0070	0.288
19	21	21	American National Financial Group	0	18,759	0.0000	0.000
19	21	21	Chubb Ins Co of NJ	0	19,332	0.0000	0.000
3	3	21	Hartford Group	0	19,605	0.0000	0.000
19	21	21	Founders Ins Co	0	21,096	0.0000	0.000
-	-	21	Farmers Group	0	25,288	0.0000	0.000
19	21	21	NJ Skylands Ins Assoc	0	30,980	0.0000	0.000
19	21	21	IDS Property and Casualty	0	31,265	0.0000	0.000
19	21	21	Encompass Group	0	44,705	0.0000	0.000
19	20	21	Plymouth Rock/ Palisades Group	0	153,709	0.0000	0.000
18	21	21	NJM Group	0	806,226	0.0000	0.000
TOTALS				134	5,369,621		

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

Ratios Calculated for Companies with at least 10,000 autos

**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