

 2010 Auto Insurance Consumer Information Report							
2008 Rank	2009 Rank	2010 Rank	Name of Insurer (Worst to Best Complaint Index)	Valid Complaints***	Vehicles (as of 12/31/2010)	Valid Complaint Ratio* 2010	Complaint Index 2010****
3	4	1	PERSONAL SERVICE INSURANCE CO.	3	13,627	0.2202	8.240
6	16	2	IFA INSURANCE COMPANY	6	34,955	0.1716	6.425
2	25	3	HARTFORD UNDERWRITERS INS. CO.	2	19,394	0.1031	3.860
3	2	4	MERCURY INDEMNITY CO. OF AMERICA	5	60,236	0.0830	3.107
8	7	5	METROPOLITAN GROUP	4	59,990	0.0667	2.496
13	14	6	ALLSTATE GROUP	44	676,903	0.0650	2.433
21	6	7	FARMERS INSURANCE GROUP	8	157,984	0.0506	1.895
N/A	N/A	8	AMERICAN COMMERCE INS. COMPANY	1	20,387	0.0491	1.836
27	11	9	AMICA PROPERTY & CASUALTY INSURANCE CO	2	42,607	0.0469	1.757
11	18	10	HANOVER GROUP	2	43,076	0.0464	1.738
18	13	11	USAA GROUP	8	191,033	0.0419	1.567
27	25	12	PRAETORIAN INSURANCE CO.**	1	24,984	0.0400	1.498
10	8	13	NEW JERSEY SKYLANDS INS. ASSOC.	1	29,506	0.0339	1.269
9	9	14	CITIZENS UNITED RECIPROCAL EXCHANGE	1	38,613	0.0259	0.969
20	15	15	GEICO GROUP	19	734,466	0.0259	0.968
15	20	16	TRAVELERS GROUP	5	206,242	0.0242	0.907
14	17	17	LIBERTY MUTUAL GROUP	9	373,553	0.0241	0.902
25	21	18	STATE FARM GROUP	11	536,400	0.0205	0.768
12	10	19	SELECTIVE GROUP	1	52,942	0.0189	0.707
22	19	20	PROGRESSIVE GROUP	4	215,490	0.0186	0.695
17	12	21	ENCOMPASS GROUP	1	68,404	0.0146	0.547
23	5	22	AAA MID-ATLANTIC GROUP	1	85,800	0.0117	0.436
24	22	23	HIGH POINT GROUP	1	358,147	0.0028	0.105
N/A	N/A	24	BANKERS STANDARD INS. CO.	0	10,103	0.0000	0.000
7	3	24	ELECTRIC INSURANCE CO.	0	10,755	0.0000	0.000
27	25	24	FOUNDERS INSURANCE CO.	0	13,613	0.0000	0.000
27	25	24	CHUBB INSURANCE CO. OF NEW JERSEY	0	16,975	0.0000	0.000
16	25	24	FARM FAMILY CASUALTY INS. CO.	0	21,316	0.0000	0.000
27	25	24	IDS PROPERTY CASUALTY INS. CO.	0	30,796	0.0000	0.000
5	1	24	ESURANCE INS CO. OF NEW JERSEY	0	57,538	0.0000	0.000
27	23	24	PALISADES GROUP	0	229,366	0.0000	0.000
26	24	24	NEW JERSEY MANUFACTURERS GROUP	0	804,801	0.0000	0.000
			TOTALS	140	5,240,002		
*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							