



## 2022 Auto Insurance Consumer Information Report

| 2020 Rank     | 2021 Rank | 2022 Rank | Name of Insurer<br>(Worst to Best Complaint Index) | Valid Complaints** | Number of Vehicles<br>(as of 12/31/2022) | Valid Complaint Ratio* 2022 | Valid Complaint Index 2022*** |
|---------------|-----------|-----------|--|--------------------|--|-----------------------------|-------------------------------|
| 1             | 8         | 1         | Personal Service Ins Co                            | 7                  | 29,507                                   | 0.2372                      | 5.134                         |
| 13            | 14        | 2         | Citizens United Reciprocal Exchange (CURE)         | 5                  | 25,333                                   | 0.1974                      | 4.271                         |
| 5             | 24        | 3         | American Family Ins Group                          | 2                  | 10,561                                   | 0.1894                      | 4.098                         |
| 2             | 2         | 4         | Foremost Ins Co Grand Rapids, Michigan             | 4                  | 27,360                                   | 0.1462                      | 3.164                         |
| 4             | 24        | 5         | Hanover Ins Co                                     | 3                  | 32,838                                   | 0.0914                      | 1.977                         |
| 14            | 19        | 6         | Allstate Group                                     | 61                 | 674,319                                  | 0.0905                      | 1.958                         |
| 11            | 15        | 7         | Liberty Mutual Group                               | 25                 | 278,100                                  | 0.0899                      | 1.945                         |
| 24            | 24        | 8         | Mercury General Group                              | 1                  | 11,900                                   | 0.0840                      | 1.819                         |
| 12            | 3         | 9         | Nationwide Group                                   | 2                  | 26,226                                   | 0.0763                      | 1.650                         |
| 24            | 24        | 10        | California Cas & Fire Ins Co                       | 1                  | 13,154                                   | 0.0760                      | 1.645                         |
| 6             | 11        | 11        | USAA Group   | 19                 | 264,190                                  | 0.0719                      | 1.556                         |
| 3             | 24        | 12        | Hartford Group                                     | 1                  | 15,234                                   | 0.0656                      | 1.421                         |
| 18            | 18        | 13        | State Farm Group                                   | 30                 | 597,208                                  | 0.0502                      | 1.087                         |
| 20            | 21        | 14        | GEICO Group  | 66                 | 1,437,162                                | 0.0459                      | 0.994                         |
| 15            | 9         | 15        | Farmers Group                                      | 5                  | 133,505                                  | 0.0375                      | 0.810                         |
| 19            | 12        | 16        | Progressive Group                                  | 29                 | 775,901                                  | 0.0374                      | 0.809                         |
| 22            | 20        | 17        | Travelers Group                                    | 5                  | 234,964                                  | 0.0213                      | 0.461                         |
| 21            | 22        | 18        | Plymouth Rock                                      | 4                  | 395,951                                  | 0.0101                      | 0.219                         |
| 23            | 23        | 19        | NJM Group  | 5                  | 793,336                                  | 0.0063                      | 0.136                         |
| 7             | 16        | 20        | CSAA General Ins Co                                | 0                  | 67,784                                   | 0.0000                      | 0.000                         |
| 24            | 17        | 20        | Selective Auto Ins Co of NJ                        | 0                  | 36,862                                   | 0.0000                      | 0.000                         |
| 16            | 10        | 20        | Amica Group  | 0                  | 30,568                                   | 0.0000                      | 0.000                         |
| 24            | 24        | 20        | Chubb Group  | 0                  | 18,348                                   | 0.0000                      | 0.000                         |
| 24            | 7         | 20        | Founders Ins Co                                    | 0                  | 10,821                                   | 0.0000                      | 0.000                         |
| 24            | 5         | 20        | Farm Family (American Nat'l. Financial) Group      | 0                  | 10,137                                   | 0.0000                      | 0.000                         |
| <b>TOTALS</b> |           |           |  | <b>275</b>         | <b>5,951,269</b>                         |                             |                               |

\*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