



2007 Auto Insurance Consumer Information Report

2005 Rank	2006 Rank	2007 Rank	Name of Insurer (Worst to Best Complaint Ratio)	Valid Complaints***	Vehicles (as of 12/31/2007)	Valid Complaint Ratio 2007	Complaint Index****
NL*	NL*	1	UNITRIN DIRECT	3	6,316	0.4750	13.40
1	1	2	AIG CENTENNIAL GROUP (LAD Carrier**)	1	3,090	0.3236	9.13
28	2	3	CONSUMER FIRST INS CO	2	8,421	0.2375	6.70
6	5	4	MERCURY IND CO OF AMERICA	17	85,155	0.1996	5.63
NL*	NL*	5	PERSONAL SERVICE INS CO	2	12,536	0.1595	4.50
10	11	6	IFA INS CO	4	31,007	0.1290	3.64
20	8	7	NEW JERSEY SKYLANDS GROUP	4	31,602	0.1266	3.57
NL*	NL*	8	PRAETORIAN INS CO LAD CARRIER	1	8,229	0.1215	3.43
NL*	13	9	ESURANCE GROUP	2	18,389	0.1088	3.07
16	19	10	ST PAUL TRAVELERS GROUP	24	245,529	0.0977	2.76
28	29	11	ELECTRIC INS CO	1	11,315	0.0884	2.49
28	29	12	CHUBB INS CO OF NEW JERSEY	2	25,086	0.0797	2.25
8	14	13	AAA MID-ATLANTIC GROUP	6	85,466	0.0702	1.98
22	24	14	METROPOLITAN GROUP	3	48,770	0.0615	1.74
14	6	15	NATIONAL GENERAL INS CO	1	17,183	0.0582	1.64
11	16	16	ALLSTATE NEW JERSEY INS CO	30	692,024	0.0434	1.22
25	22	17	SELECTIVE GROUP	3	70,425	0.0426	1.20
24	18	18	GEICO GROUP	25	648,463	0.0386	1.09
18	12	19	AMERICAN INTERNATIONAL GROUP	7	203,921	0.0343	0.97
15	20	20	LIBERTY MUTUAL GROUP	12	370,150	0.0324	0.91
NL*	27	21	PROGRESSIVE GROUP	4	127,049	0.0315	0.89
4	25	22	PROFORMANCE INS CO	3	104,897	0.0286	0.81
13	21	23	AMICA MUTUAL GROUP	1	35,202	0.0284	0.80
19	26	24	STATE FARM GROUP	14	522,835	0.0268	0.76
NL*	NL*	25	21ST CENTURY INS CO	2	74,862	0.0267	0.75
23	23	26	ENCOMPASS INS CO OF NJ	3	116,360	0.0258	0.73
3	10	27	CURE	1	42,619	0.0235	0.66
21	17	28	USAA GROUP	4	181,234	0.0221	0.62
7	15	29	HANOVER GROUP	1	50,960	0.0196	0.55
28	29	30	PALISADES GROUP	1	159,438	0.0063	0.18
27	28	31	HIGH POINT GROUP	1	343,263	0.0029	0.08
26	29	32	NEW JERSEY MANUFACTURERS GROUP	1	790,464	0.0013	0.04
5	29	33	CAMDEN FIRE INSURANCE ASSOCIATION (LAD)	0	3,340	0.0000	0.00
28	29	33	FIREMAN'S FUND (ALLIANZ GROUP)	0	8,162	0.0000	0.00
NL*	NL*	33	BALBOA INS GROUP	0	9,888	0.0000	0.00
28	29	33	FOUNDERS INS CO	0	12,357	0.0000	0.00
NL*	29	33	IDS PROPERTY & CASUALTY INS CO	0	14,451	0.0000	0.00
28	7	33	HARTFORD GROUP	0	19,510	0.0000	0.00
28	9	33	FARM FAMILY CASUALTY INS CO	0	23,075	0.0000	0.00
			TOTALS	186	5,263,043		

Complaint Ratio = Valid Complaints to 1,000 Insured Autos
Ratios Calculated for Companies with at least 3,000 autos

*NL = Not listed on prior report

**LAD Carrier: Limited Assignment Distribution carrier is a company that accepts assignments for another company's share of assigned risk exposures.

***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