



2021 Auto Insurance Consumer Information Report

2019 Rank	2020 Rank	2021 Rank	Name of Insurer (Worst to Best Complaint Index)	Valid Complaints**	Number of Vehicles (as of 12/31/2021)	Valid Complaint Ratio* 2021	Valid Complaint Index 2021***
6	9	1	National General Group	5	10,846	0.4610	15.629
2	2	2	Foremost Ins Co Grand Rapids, Michigan	4	21,857	0.1830	6.205
4	12	3	Nationwide Group	3	27,065	0.1108	3.758
8	17	4	Esurance Ins Co of NJ	5	47,749	0.1047	3.550
25	24	5	Farm Family (American Nat'l. Financial) Group	1	10,469	0.0955	3.238
Not Ranked	Not Ranked	6	Metromile Ins Company	1	10,511	0.0951	3.225
25	24	7	Founders Ins Co	1	10,657	0.0938	3.181
1	1	8	Personal Service Ins Co	2	24,130	0.0829	2.810
11	15	9	Farmers Group	9	142,039	0.0634	2.148
25	16	10	Amica Group	2	31,764	0.0630	2.135
16	6	11	USAA Group	16	265,808	0.0602	2.041
18	19	12	Progressive Group	44	776,411	0.0567	1.921
25	8	13	Encompass Group	1	17,648	0.0567	1.921
3	13	14	Citizens United Reciprocal Exchange (CURE)	1	26,519	0.0377	1.278
9	11	15	Liberty Mutual Group	9	289,597	0.0311	1.054
15	7	16	CSAA General Ins Co	2	65,188	0.0307	1.040
10	24	17	Selective Auto Ins Co of NJ	1	35,559	0.0281	0.953
19	18	18	State Farm Group	15	551,017	0.0272	0.923
20	14	19	Allstate Group	14	598,932	0.0234	0.792
21	22	20	Travelers Group	5	219,963	0.0227	0.771
22	20	21	GEICO Group	30	1,440,504	0.0208	0.706
23	21	22	Plymouth Rock	1	383,964	0.0026	0.088
24	23	23	NJM Group	2	792,227	0.0025	0.086
13	5	24	American Family Ins Group	0	10,409	0.0000	0.000
5	24	24	Mercury Indemnity Co of America	0	10,752	0.0000	0.000
25	24	24	California Cas & Fire Ins Co	0	12,543	0.0000	0.000
14	3	24	Hartford Group	0	15,368	0.0000	0.000
17	24	24	Chubb Group	0	19,187	0.0000	0.000
12	4	24	Hanover Ins Co	0	30,470	0.0000	0.000
TOTALS				174	5,899,153		

Name change: AmTrust Group changed to National General Group.

*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