



## 2003 Auto Insurance Complaint Ratios

**RATIO = Valid Complaints to 1,000 Insured Autos**

**Insurers with 1,000 or More Autos**

**Listed By 2003 Ratio (Worst to Best)**

	(6/30/03)	COMPLTS	RATIO	COMPLTS	RATIO	RANK	2004 BEST'S
	VEHICLES	TOTAL	2003	VALID	2003	2002	RATING*
1 RUTGERS CASUALTY	33,901	178	5.25	47	1.39	1	B-
2 GREAT AMERICAN SPIRIT	4,620	18	3.90	5	1.08	32	A
3 HARTFORD GROUP	22,930	56	2.44	23	1.00	18	A+
4 SENTRY	9,173	44	4.80	9	0.98	28	A+
5 SECURITY INDEMNITY	19,510	75	3.84	11	0.56	5	Insolvent
6 AAA MID-ATLANTIC (formerly Keystone)	73,301	188	2.56	38	0.52	8	B++
7 CENTRAL MUTUAL	2,390	1	0.42	1	0.42	45	A+
8 COUNTRYWAY (formerly Agway)	2,919	6	2.06	1	0.34	7	B++
9 PROFORMANCE	116,111	204	1.76	39	0.34	40	B
10 IFA	36,164	54	1.49	12	0.33	14	B++
11 METROPOLITAN GROUP	84,265	123	1.46	24	0.28	13	A
12 NJ CURE	40,719	121	2.97	11	0.27	17	NR-5
13 MERCHANTS	8,026	10	1.25	2	0.25	22	A-
14 STATE NATIONAL	13,458	9	0.67	3	0.22	9	A
15 AMERICAN INTERNATIONAL GRP	221,605	307	1.39	45	0.20	10	A++
16 UTICA	10,117	7	0.69	2	0.20	12	A-
17 FIRST TRENTON	239,520	290	1.21	47	0.20	26	A
18 CONSUMER FIRST	5,281	5	0.95	1	0.19	N/L	NR-1
19 LIBERTY MUTUAL	512,996	681	1.33	94	0.18	20	A
20 NJ SKYLANDS	88,951	92	1.03	15	0.17	N/L	NR-2
21 FARM FAMILY	32,984	18	0.55	5	0.15	29	A
22 HANOVER	102,132	89	0.87	15	0.15	19	A-
23 ALLSTATE	681,735	1,004	1.47	94	0.14	30	A-
24 LANCER	22,186	19	0.86	3	0.14	33	A-
25 AMICA	52,157	55	1.05	7	0.13	21	A++
26 SELECTIVE	108,443	116	1.07	14	0.13	36	A+
27 PUBLIC SERVICE MUTUAL	8,401	9	1.07	1	0.12	43	B++
28 PARKWAY	34,715	27	0.78	4	0.12	39	B++
29 FOUNDERS	19,716	17	0.86	2	0.10	N/L	A-
30 NATIONAL GENERAL	22,284	9	0.40	2	0.09	37	A
31 HIGH POINT (formerly Prudential P&C)	392,811	228	0.58	33	0.08	35	B++
32 STATE FARM	610,867	324	0.53	45	0.07	31	B+
33 MOTOR CLUB	31,753	28	0.88	2	0.06	11	C++
34 ENCOMPASS (formerly CNA)	129,135	103	0.80	8	0.06	25	A-
35 ATLANTIC MUTUAL GROUP	18,077	1	0.06	1	0.06	27	B+
36 USAA	168,244	52	0.31	6	0.04	38	A++
37 CHUBB	38,212	18	0.47	1	0.03	42	A++
38 NEW JERSEY MANUFACTURERS	739,813	294	0.40	19	0.03	41	A++
39 PALISADES	131,763	31	0.24	1	0.01	34	B++
40 ELECTRIC	4,796	3	0.63	0	0.00	2	A-
41 TIG	1,374	1	0.73	0	0.00	N/L	B+
42 TOKIO MARINE & FIRE	2,128	0	0.00	0	0.00	44	A++

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 4,899,683 4,915 1.00 693 0.14

**Valid Complaint:** 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.

**NL:** Not Listed on 2002 report

**NR:** Not Rated

**\*Ratings are Financial Strength Ratings as reported by AM Best: Highest Rating Given A++/Lowest F Anything below B+ is considered vulnerable Ratings as of Sept. 1, 2004 - Ratings change. Check current ratings at [www.ambest.com](http://www.ambest.com)**