



# 2004 Auto Insurance Consumer Information Report

Complaint Ratio = Valid Complaints to 1,000 Insured Autos  
(Companies listed below insure at least 3,000 vehicles)

2004 Rank	(Worst to Best)	Adjusted 2003 Rank*	AM Best Rating*	Total Complaints	Valid Complaints*	Number of Vehicles (as of 6/30/04)	Valid Complaint Ratio 2004
1	METROPOLITAN GROUP	9	A	110	16	60,994	0.26
2	RUTGERS CASUALTY	1	B-	146	8	33,507	0.24
3	ELECTRIC	38	A-	9	1	4,515	0.22
4	AAA MID-ATLANTIC	6	B++	313	14	79,335	0.18
5	NJ CURE	10	NR*	192	8	49,065	0.16
6	IFA	8	B++	75	6	37,048	0.16
7	HARTFORD GROUP	3	A+	56	3	21,445	0.14
8	ENCOMPASS	32	A	107	14	127,612	0.11
9	AIIC-NJ, DE	13	NR*	228	19	206,387	0.09
10	FIRST TRENTON	15	A	342	23	260,977	0.09
11	PROFORMANCE	7	B	243	11	140,893	0.08
12	NJ SKYLANDS	18	NR*	115	6	80,544	0.07
13	HANOVER	20	A-	114	7	98,962	0.07
14	CONSUMER FIRST	16	NR*	16	1	14,157	0.07
15	ALLSTATE	21	A-	845	42	722,953	0.06
16	LIBERTY MUTUAL	17	A	645	27	483,410	0.06
17	MERCURY	NL*	NR*	42	2	38,524	0.05
18	AIG CENTENNIAL	NL*	A	46	3	65,213	0.05
19	NATIONAL GENERAL	28	A	19	1	22,673	0.04
20	AMICA	23	A++	87	2	50,686	0.04
21	STATE FARM	30	B+	325	19	550,082	0.03
22	FARM FAMILY	19	A	10	1	32,437	0.03
23	PARKWAY	26	B++	33	1	35,553	0.03
24	CHUBB	35	A++	21	1	41,769	0.02
25	SELECTIVE	24	A+	86	2	102,779	0.02
26	USAA	34	A++	67	3	177,212	0.02
27	HIGH POINT	29	B++	255	5	401,108	0.01
28	NEW JERSEY MANUFACTURERS	36	A++	393	4	787,166	0.01
29	ATLANTIC MUTUAL GROUP	33	B+	8	0	17,923	0.00
29	FOUNDERS	27	A-	7	0	18,145	0.00
29	LANCER	22	A-	33	0	27,711	0.00
29	PALISADES	37	B++	65	0	144,454	0.00

The following companies were not ranked due to insufficient data or other circumstances

GEICO*			A++	23	0	128,623	NA*
STATE NATIONAL (In run-off)	12		A	12	3	9,922	0.30
PUBLIC SERVICE MUTUAL (In run-off)	25		B++	12	2	9,828	0.20
MERCHANTS (In run-off)	11		A-	8	1	5,258	0.19
UTICA (In run-off)	14		A-	11	0	10,045	0.00
MOTOR CLUB (In run-off)	31		C++	24	0	23,909	0.00

5,143 256 5,122,824 0.05

NA: Not Available

NL: Not Listed on 2003 report

NR: Not Rated by AM Best

GEICO: Entered New Jersey on Aug. 11, 2004; insufficient data to be included in this report; number of vehicles as of Dec. 1, 2004

**Adjusted 2003 Rank:** Adjusted ranking reflects 2003 statistics for companies with at least 3,000 insured vehicles; original 2003 rankings available at [www.njdoji.org](http://www.njdoji.org)

**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

**AM Best Ratings:** Financial Strength Ratings as reported by AM Best as of Oct. 7, 2004

Highest Rating Given A++/Lowest F

Anything below B+ is considered vulnerable

Ratings change; check current ratings at [www.ambest.com](http://www.ambest.com)