



2023 Auto Insurance Consumer Information Report

2021 Rank	2022 Rank	2023 Rank	Name of Insurer (Worst to Best Complaint Index)	Valid Complaints**	Number of Vehicles (as of 12/31/2023)	Valid Complaint Ratio* 2023	Valid Complaint Index*** 2023
8	1	1	Personal Service Ins Co	12	32,853	0.3653	8.252
14	2	2	Citizens United Reciprocal Exchange (CURE)	10	36,405	0.2747	6.205
24	10	3	California Cas & Fire Ins Co	2	10,558	0.1894	4.279
11	11	4	USAA Group	26	267,110	0.0973	2.199
15	7	5	Liberty Mutual Group	21	253,776	0.0828	1.869
19	6	6	Allstate Group	52	632,003	0.0823	1.859
9	15	7	Farmers Group	8	120,541	0.0664	1.499
24	12	8	Hartford Group	1	16,077	0.0622	1.405
24	5	9	Hanover Ins Co	2	32,923	0.0607	1.372
24	20	10	Chubb Group	1	17,745	0.0564	1.273
18	13	11	State Farm Group	30	638,764	0.0470	1.061
3	9	12	Nationwide Group	1	22,825	0.0438	0.990
21	14	13	GEICO Group	50	1,344,451	0.0372	0.840
12	16	14	Progressive Group	28	767,760	0.0365	0.824
10	20	15	Amica Group	1	29,772	0.0336	0.759
20	17	16	Travelers Group	8	241,072	0.0332	0.750
17	20	17	Selective Auto Ins Co of NJ	1	41,589	0.0240	0.543
2	4	18	Foremost Ins Co Grand Rapids, Michigan	1	51,790	0.0193	0.436
N/A	N/A	19	National Specialty Ins Co	1	55,969	0.0179	0.404
22	18	20	Plymouth Rock	7	408,818	0.0171	0.387
16	20	21	CSAA General Ins Co	1	86,612	0.0115	0.261
23	19	22	NJM Group	3	876,028	0.0034	0.077
24	3	23	American Family Ins Group	0	12,207	0.0000	0.000
7	20	23	Founders Ins Co	0	12,188	0.0000	0.000
24	8	23	Mercury General Group	0	11,661	0.0000	0.000
5	20	23	Farm Family (American Nat'l. Financial) Group	0	10,203	0.0000	0.000
TOTALS				267	6,031,700		

*Complaint Ratio = Valid Complaints to 1,000 Insured Autos

Ratios Calculated for Companies with at least 10,000 insured 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