

2013 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
21st Century Centennial Insurance Company	8	7,593,516	1.05
Acadia Insurance Company	0	1,498	0.00
Agent Alliance Insurance Company	3	4,842,807	0.62
AIG Property Casualty Company	0	791,086	0.00
Allied Property and Casualty Insurance Company	5	5,561,698	0.90
Allstate Indemnity Company	63	72,431,105	0.87
Allstate Insurance Company	110	56,968,549	1.93
Allstate Property and Casualty Insurance Company	53	110,399,942	0.48
AMCO Insurance Company	0	51,981	0.00
American Automobile Insurance Company	0	1,593	0.00
American Fire and Casualty Company	0	54,263	0.00
American Insurance Company	0	17,592	0.00
American Modern Home Insurance Company	0	24,782	0.00
American Reliable Insurance Company	0	631,460	0.00
American Security Insurance Company	0	104,523	0.00
American States Insurance Company	16	13,773,092	1.16
American States Preferred Insurance Company	6	3,937,325	1.52
Amica Mutual Insurance Company	8	20,596,149	0.39
Ansur America Insurance Company	0	6,040	0.00
Atlantic Specialty Insurance Company	0	9,551	0.00
Auto-Owners Insurance Company	16	14,339,662	1.12
Bankers Standard Insurance Company	0	114,716	0.00
Builders Mutual Insurance Company	0	32,127	0.00
Builders Premier Insurance Company	0	44,542	0.00
Central Mutual Insurance Company	10	15,982,194	0.63
Charter Oak Fire Insurance Company	1	669,958	1.49
Cincinnati Casualty Company	0	14,418	0.00
Cincinnati Indemnity Company	0	45,661	0.00
Cincinnati Insurance Company	6	16,316,620	0.37
Continental Western Insurance Company	0	20,379	0.00
Depositors Insurance Company	0	148,361	0.00
Discovery Insurance Company	30	17,439,812	1.72
Economy Fire and Casualty Insurance Company	3	5,387,007	0.56
Economy Preferred Insurance Company	4	4,331,435	0.92
Economy Premier Assurance Company	1	2,495,342	0.40
Electric Insurance Company	0	1,307,718	0.00
Employers Mutual Casualty Company	0	44,835	0.00
Encompass Indemnity Company	3	4,258,215	0.70
Erie Insurance Company	7	9,793,163	0.71
Erie Insurance Exchange	32	76,648,551	0.42
Essentia Insurance Company	2	1,073,815	1.86
Esurance Insurance Company	1	1,638,948	0.61
Excelsior Insurance Company	0	5,717	0.00
Farm Bureau Insurance of N. C., Inc.	0	1,027,618	0.00
Farmers Insurance Exchange Farmers Underwriters Association	0	16	0.00
Federal Insurance Company	1	304,673	3.28

Federated Mutual Insurance Company	0	18,839	0.00
Federated Service Insurance Company	0	8,846	0.00
Fireman's Fund Insurance Company	0	2,873,236	0.00
Firemen's Insurance Company of Washington, D.C.	0	31,168	0.00
First National Insurance Company of America	0	491,728	0.00
Foremost Insurance Company Grand Rapids, Michigan	0	984,937	0.00
Foremost Property and Casualty Insurance Company	0	86,057	0.00
Frankenmuth Mutual Insurance Company	0	73,888	0.00
Garrison Property and Casualty Insurance Company	17	18,596,304	0.91
GEICO Indemnity Company	83	61,375,551	1.35
General Insurance Company of America	0	1,219,275	0.00
Government Employees Insurance Company	119	164,169,661	0.72
Grain Dealers Mutual Insurance Company	0	889,660	0.00
Graphic Arts Mutual Insurance Company	0	273,788	0.00
Great American Assurance Company	0	22,891	0.00
Greenville Casualty Insurance Company	11	4,199,939	2.62
Hanover American Insurance Company	0	285,453	0.00
Hanover Insurance Company, The	0	206,771	0.00
Harleysville Insurance Company	0	25,743	0.00
Harleysville Preferred Insurance Company	1	1,398,516	0.72
Hartford Accident & Indemnity Company	8	3,612,733	2.21
Hartford Casualty Insurance Company	3	1,100,290	2.73
Hartford Fire Insurance Company	1	98,528	10.15
Hartford Insurance Company of the Midwest	8	2,783,975	2.87
Hartford Underwriters Insurance Company	5	6,847,591	0.73
Horace Mann Insurance Company	4	4,127,548	0.97
Horace Mann Property & Casualty Insurance Company	5	8,188,749	0.61
IDS Property Casualty Insurance Company	2	3,535,933	0.57
Infinity Insurance Company	0	149,257	0.00
Integon Casualty Insurance Company	1	127,521	7.84
Integon General Insurance Corporation	2	635,309	3.15
Integon Indemnity Corporation	1	486,654	2.05
Integon National Insurance Company	190	196,888,013	0.97
Liberty Mutual Insurance Company	69	42,209,038	1.63
LM Insurance Corporation	3	10,784,945	0.28
Massachusetts Bay Insurance Company	1	202,608	4.94
Merastar Insurance Company	0	339,627	0.00
Metropolitan Direct Property and Casualty Insurance Company	8	6,076,806	1.32
Metropolitan Property and Casualty Insurance Company	13	16,776,271	0.77
Montgomery Mutual Insurance Company	1	11,222	89.11
National General Insurance Company	8	445,326	17.96
National Surety Corporation	0	667	0.00
National Union Fire Insurance Company of Pittsburgh, Pennsylvania	0	126,774	0.00
Nationwide Affinity Insurance Company of America	43	60,435,157	0.71
Nationwide General Insurance Company	0	777,977	0.00
Nationwide Insurance Company of America	60	117,034,552	0.51
Nationwide Mutual Fire Insurance Company	8	12,339,453	0.65
Nationwide Mutual Insurance Company	68	147,298,303	0.46
Nationwide Property and Casualty Insurance Company	62	86,677,411	0.72
Netherlands Insurance Company	0	30,031	0.00
New South Insurance Company	0	290,986	0.00
NGM Insurance Company	2	3,382,295	0.59
North Carolina Farm Bureau Mutual Insurance Company	132	269,961,883	0.49
Ohio Casualty Insurance Company	2	980,463	2.04
Ohio Security Insurance Company	0	113,326	0.00

Omni Insurance Company	12	1,401,736	8.56
Owners Insurance Company	7	16,785,535	0.42
Pacific Indemnity Company	0	275,139	0.00
Peak Property and Casualty Insurance Corporation	44	30,249,572	1.45
Peerless Indemnity Insurance Company	1	29,264	34.17
Peerless Insurance Company	26	19,747,763	1.32
Pennsylvania National Mutual Casualty Insurance Company	9	21,500,866	0.42
Pharmacists Mutual Insurance Company	0	29,843	0.00
Philadelphia Indemnity Insurance Company	0	241,740	0.00
Phoenix Insurance Company	3	4,653,406	0.64
Privilege Underwriters Reciprocal Exchange	0	1,036,497	0.00
Progressive American Insurance Company	7	3,532,854	1.98
Progressive Northern Insurance Company	1	52,670	18.99
Progressive Premier Insurance Company of Illinois	22	30,288,645	0.73
Progressive Southeastern Insurance Company	43	55,652,470	0.77
Progressive Universal Insurance Company	20	26,177,559	0.76
Property and Casualty Insurance Company of Hartford	3	2,049,688	1.46
Republic-Franklin Insurance Company	1	684,384	1.46
RLI Insurance Company	0	87	0.00
SAFECO Insurance Company of America	6	384,497	15.60
Selective Insurance Company of America	0	45,048	0.00
Selective Insurance Company of South Carolina	1	96,054	10.41
Selective Insurance Company of the Southeast	0	63,162	0.00
Sentinel Insurance Company, Ltd.	12	4,958,300	2.42
Sentry Insurance A Mutual Company	1	23,560	42.44
Sentry Select Insurance Company	0	2,432	0.00
Southern Fire & Casualty Company	0	428,357	0.00
Southern General Insurance Company	5	6,091,468	0.82
Southern Insurance Company of Virginia	1	1,489,808	0.67
Southern Pilot Insurance Company	2	2,411,466	0.83
Standard Fire Insurance Company	14	30,297,946	0.46
State Auto Property and Casualty Insurance Company	6	10,232,022	0.59
State Farm Mutual Automobile Insurance Company	236	374,130,757	0.63
State National Insurance Company, Inc.	30	10,874,098	2.76
Stonewood Insurance Company	0	64,279	0.00
Teachers Insurance Company	3	3,403,697	0.88
Titan Indemnity Company	15	9,912,218	1.51
Travelers Indemnity Company	4	4,414,279	0.91
Travelers Indemnity Company of America	1	2,279,128	0.44
Travelers Indemnity Company of Connecticut	1	2,098,661	0.48
Travelers Personal Security Insurance Company	2	4,182,459	0.48
Trumbull Insurance Company	5	4,794,104	1.04
Twin City Fire Insurance Company	1	1,694,336	0.59
Union Insurance Company	0	13,903	0.00
United Services Automobile Assoc.	42	76,305,812	0.55
United States Liability Insurance Company	0	11,946	0.00
Unitrin Auto and Home Insurance Company	8	19,667,706	0.41
Unitrin Safeguard Insurance Company	14	18,691,782	0.75
Universal Insurance Company	28	20,159,784	1.39
USAA Casualty Insurance Company	21	53,800,771	0.39
USAA General Indemnity Company	15	34,298,693	0.44
Utica Mutual Insurance Company	1	2,659,603	0.38
Victoria Fire & Casualty Company	2	3,572,156	0.56
West American Insurance Company	0	165,550	0.00
Wilshire Insurance Company	7	312,188	22.42

2,013

2,651,815,276

0.76

2012 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
21st Century Centennial Insurance Company	10	7,772,706	1.29
Acadia Insurance Company	0	3,362	0.00
Agent Alliance Insurance Company	8	7,937,469	1.01
Alfa Alliance Insurance Corporation	8	357,685	22.37
Allied Property and Casualty Insurance Company	1	4,893,464	0.20
Allstate Indemnity Company	63	80,487,970	0.78
Allstate Insurance Company	118	64,529,082	1.83
Allstate Property and Casualty Insurance Company	67	104,576,860	0.64
AMCO Insurance Company	1	33,288	30.04
American Automobile Insurance Company	0	1,402	0.00
American Fire and Casualty Company	0	70,427	0.00
American Insurance Company	0	20,488	0.00
American Modern Home Insurance Company	1	118,227	8.46
American Reliable Insurance Company	0	668,661	0.00
American Security Insurance Company	0	122,493	0.00
American States Insurance Company	5	6,176,300	0.81
American States Preferred Insurance Company	13	5,757,242	2.26
Amica Mutual Insurance Company	8	20,006,802	0.40
Ansur America Insurance Company	0	7,802	0.00
Associated Indemnity Corporation	0	669	0.00
Atlantic Specialty Insurance Company	0	7,587	0.00
Auto-Owners Insurance Company	15	14,149,323	1.06
Bankers Standard Insurance Company	0	90,968	0.00
Builders Mutual Insurance Company	1	23,473	42.60
Builders Premier Insurance Company	0	48,606	0.00
Central Mutual Insurance Company	7	15,958,911	0.44
Charter Oak Fire Insurance Company	1	805,238	1.24
Chartis Property Casualty Company	0	673,914	0.00
Cincinnati Casualty Company	0	15,678	0.00
Cincinnati Indemnity Company	0	40,213	0.00
Cincinnati Insurance Company	4	13,896,124	0.29
Companion Property and Casualty Insurance Company	0	11,912	0.00
Continental Western Insurance Company	0	14,561	0.00
Depositors Insurance Company	1	150,568	6.64
Discovery Insurance Company	29	15,130,453	1.92
Economy Fire and Casualty Insurance Company	6	3,981,980	1.51
Economy Preferred Insurance Company	2	2,863,044	0.70
Economy Premier Assurance Company	0	2,849,517	0.00
Electric Insurance Company	0	1,298,030	0.00
Employers Mutual Casualty Company	2	50,791	39.38
Encompass Indemnity Company	4	3,997,741	1.00
Erie Insurance Company	9	10,306,264	0.87
Erie Insurance Exchange	35	71,648,307	0.49
Essentia Insurance Company	1	1,008,613	0.99
Excelsior Insurance Company	0	9,787	0.00
Farm Bureau Insurance of N. C., Inc.	2	1,263,285	1.58

Farmers Insurance Exchange Farmers Underwriters Association	0	438	0.00
Federal Insurance Company	0	329,252	0.00
Federated Mutual Insurance Company	0	17,471	0.00
Federated Service Insurance Company	0	6,757	0.00
Fireman's Fund Insurance Company	1	3,225,548	0.31
Firemen's Insurance Company of Washington, D.C.	0	32,601	0.00
First National Insurance Company of America	1	606,124	1.65
Foremost Insurance Company Grand Rapids, Michigan	1	1,008,085	0.99
Foremost Property and Casualty Insurance Company	0	76,847	0.00
Frankenmuth Mutual Insurance Company	0	57,495	0.00
Garrison Property and Casualty Insurance Company	16	16,802,086	0.95
GEICO Indemnity Company	86	58,773,145	1.46
General Insurance Company of America	0	1,432,947	0.00
Government Employees Insurance Company	115	156,731,257	0.73
Grain Dealers Mutual Insurance Company	0	1,084,071	0.00
Graphic Arts Mutual Insurance Company	1	325,762	3.07
Great American Assurance Company	0	57,637	0.00
Greenville Casualty Insurance Company	12	4,193,039	2.86
Hanover American Insurance Company	2	296,688	6.74
Hanover Insurance Company, The	0	228,267	0.00
Harleysville Insurance Company	0	22,855	0.00
Harleysville Preferred Insurance Company	0	1,340,057	0.00
Hartford Accident & Indemnity Company	1	2,245,065	0.45
Hartford Casualty Insurance Company	6	1,216,164	4.93
Hartford Fire Insurance Company	1	387,800	2.58
Hartford Insurance Company of the Midwest	0	1,095,229	0.00
Hartford Underwriters Insurance Company	14	7,765,967	1.80
Horace Mann Insurance Company	4	4,334,093	0.92
Horace Mann Property & Casualty Insurance Company	7	7,625,429	0.92
IDS Property Casualty Insurance Company	3	3,081,653	0.97
Infinity Insurance Company	0	137,017	0.00
Integon Casualty Insurance Company	6	306,118	19.60
Integon General Insurance Corporation	1	1,494,429	0.67
Integon Indemnity Corporation	3	1,145,268	2.62
Integon National Insurance Company	182	193,090,857	0.94
Lexington Insurance Company	0	11,667	0.00
Liberty Mutual Insurance Company	85	53,430,952	1.59
LM Insurance Corporation	0	185,808	0.00
Massachusetts Bay Insurance Company	2	232,977	8.58
Merastar Insurance Company	0	388,532	0.00
Metropolitan Direct Property and Casualty Insurance Company	5	6,556,808	0.76
Metropolitan Property and Casualty Insurance Company	25	15,008,756	1.67
Montgomery Mutual Insurance Company	2	19,470	102.72
National General Insurance Company	1	530,952	1.88
National Surety Corporation	0	1,629	0.00
Nationwide Affinity Insurance Company of America	42	63,493,705	0.66
Nationwide Insurance Company of America	54	96,660,931	0.56
Nationwide Mutual Fire Insurance Company	17	15,328,223	1.11
Nationwide Mutual Insurance Company	71	160,738,222	0.44
Nationwide Property and Casualty Insurance Company	55	97,814,455	0.56
Netherlands Insurance Company	0	62,045	0.00
New South Insurance Company	0	686,700	0.00
NGM Insurance Company	2	4,341,963	0.46
North Carolina Farm Bureau Mutual Insurance Company	164	271,879,347	0.60
Ohio Casualty Insurance Company	3	1,191,012	2.52

Ohio Security Insurance Company	0	69,475	0.00
Omni Insurance Company	3	1,581,216	1.90
OneBeacon America Insurance Company	0	2,232	0.00
Owners Insurance Company	6	16,476,256	0.36
Pacific Indemnity Company	0	319,972	0.00
Pacific Specialty Insurance Company	0	58	0.00
Peak Property and Casualty Insurance Corporation	55	28,719,413	1.92
Peerless Indemnity Insurance Company	1	75,472	13.25
Peerless Insurance Company	43	23,797,346	1.81
Pennsylvania National Mutual Casualty Insurance Company	8	20,715,198	0.39
Pharmacists Mutual Insurance Company	0	25,118	0.00
Philadelphia Indemnity Insurance Company	1	245,644	4.07
Phoenix Insurance Company	2	5,596,799	0.36
Privilege Underwriters Reciprocal Exchange	0	517,395	0.00
Progressive American Insurance Company	5	4,191,351	1.19
Progressive Northern Insurance Company	1	64,073	15.61
Progressive Premier Insurance Company of Illinois	24	27,615,548	0.87
Progressive Southeastern Insurance Company	49	54,119,886	0.91
Progressive Universal Insurance Company	24	24,919,076	0.96
Property and Casualty Insurance Company of Hartford	0	858,978	0.00
Republic-Franklin Insurance Company	1	687,916	1.45
SAFECO Insurance Company of America	4	479,016	8.35
Selective Insurance Company of America	0	41,738	0.00
Selective Insurance Company of South Carolina	1	75,493	13.25
Selective Insurance Company of the Southeast	0	71,774	0.00
Sentinel Insurance Company, Ltd.	8	6,292,137	1.27
Sentry Insurance A Mutual Company	0	17,133	0.00
Sentry Select Insurance Company	1	1,811	552.18
Southern Fire & Casualty Company	0	496,119	0.00
Southern General Insurance Company	2	4,222,409	0.47
Southern Insurance Company of Virginia	2	1,421,494	1.41
Southern Pilot Insurance Company	3	2,798,928	1.07
Standard Fire Insurance Company	30	34,704,770	0.86
State Auto Property and Casualty Insurance Company	10	10,170,913	0.98
State Farm Mutual Automobile Insurance Company	244	366,604,805	0.67
State National Insurance Company, Inc.	48	11,715,160	4.10
Teachers Insurance Company	3	4,020,818	0.75
Titan Indemnity Company	5	6,978,466	0.72
Travelers Indemnity Company	2	5,330,516	0.38
Travelers Indemnity Company of America	1	2,659,334	0.38
Travelers Indemnity Company of Connecticut	3	2,522,433	1.19
Travelers Personal Security Insurance Company	2	4,426,664	0.45
Trumbull Insurance Company	13	5,583,433	2.33
Twin City Fire Insurance Company	1	1,847,266	0.54
Union Insurance Company	1	14,169	70.58
United Services Automobile Assoc.	39	74,604,127	0.52
United States Liability Insurance Company	0	10,263	0.00
Unitrin Auto and Home Insurance Company	22	24,040,981	0.92
Unitrin Safeguard Insurance Company	10	19,118,886	0.52
Universal Insurance Company	23	19,298,822	1.19
USAA Casualty Insurance Company	45	50,771,208	0.89
USAA General Indemnity Company	11	27,993,142	0.39
Utica Mutual Insurance Company	2	2,681,803	0.75
Victoria Fire & Casualty Company	0	3,654,579	0.00
West American Insurance Company	1	185,268	5.40

Wilshire Insurance Company

1	957,869	1.04
2,174	2,629,387,128	0.83

2011 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
21st Century Centennial Insurance Company	10	7,141,639	1.40
Acadia Insurance Company	0	6,947	0.00
Agent Alliance Insurance Company	35	12,209,624	2.87
Alfa Alliance Insurance Corporation	6	3,412,549	1.76
Allied Property and Casualty Insurance Company	4	4,459,070	0.90
Allstate Indemnity Company	75	88,369,044	0.85
Allstate Insurance Company	126	71,885,241	1.75
Allstate Property and Casualty Insurance Company	62	95,233,561	0.65
AMCO Insurance Company	0	31,158	0.00
American Automobile Insurance Company	1	2,493	401.12
American Fire and Casualty Company	0	76,827	0.00
American Insurance Company	0	20,860	0.00
American Modern Home Insurance Company	0	128,350	0.00
American Reliable Insurance Company	0	789,238	0.00
American Security Insurance Company	0	158,566	0.00
American States Preferred Insurance Company	12	7,005,708	1.71
Amica Mutual Insurance Company	7	19,044,347	0.37
Ansur America Insurance Company	0	14,243	0.00
Associated Indemnity Corporation	0	682	0.00
Auto-Owners Insurance Company	11	14,244,413	0.77
Bankers Standard Insurance Company	0	69,830	0.00
Builders Mutual Insurance Company	0	39,712	0.00
Builders Premier Insurance Company	0	37,464	0.00
Central Mutual Insurance Company	14	16,063,967	0.87
Charter Oak Fire Insurance Company	1	961,408	1.04
Chartis Property Casualty Company	1	576,577	1.73
Cincinnati Casualty Company	0	9,576	0.00
Cincinnati Indemnity Company	0	9,871	0.00
Cincinnati Insurance Company	6	10,720,743	0.56
Companion Property and Casualty Insurance Company	0	2	0.00
Continental Western Insurance Company	0	11,654	0.00
Depositors Insurance Company	2	166,268	12.03
Discovery Insurance Company	22	13,393,137	1.64
Economy Fire and Casualty Insurance Company	2	3,136,644	0.64
Economy Preferred Insurance Company	5	1,988,852	2.51
Economy Premier Assurance Company	3	2,894,650	1.04
Electric Insurance Company	1	1,315,634	0.76
Employers' Fire Insurance Company	0	3,114	0.00
Employers Mutual Casualty Company	1	50,871	19.66
Encompass Indemnity Company	4	3,695,031	1.08
Erie Insurance Company	15	11,399,669	1.32
Erie Insurance Exchange	31	66,141,547	0.47
Essentia Insurance Company	1	893,590	1.12
Excelsior Insurance Company	0	21,453	0.00
Farm Bureau Insurance of N. C., Inc.	0	1,642,754	0.00
Federal Insurance Company	0	323,380	0.00

Federated Mutual Insurance Company	0	19,577	0.00
Federated Service Insurance Company	0	9,817	0.00
Fireman's Fund Insurance Company	1	3,823,212	0.26
Firemen's Insurance Company of Washington, D.C.	0	29,705	0.00
First National Insurance Company of America	3	837,433	3.58
Foremost Insurance Company Grand Rapids, Michigan	1	1,184,000	0.84
Foremost Property and Casualty Insurance Company	0	71,562	0.00
Foremost Signature Insurance Company	1	6,768	147.75
Frankenmuth Mutual Insurance Company	1	53,107	18.83
Garrison Property and Casualty Insurance Company	4	12,605,717	0.32
GEICO Indemnity Company	66	52,346,252	1.26
General Insurance Company of America	4	1,786,338	2.24
Government Employees Insurance Company	109	155,448,562	0.70
Grain Dealers Mutual Insurance Company	1	1,283,182	0.78
Graphic Arts Mutual Insurance Company	0	369,230	0.00
Great American Assurance Company	0	49,091	0.00
Greenville Casualty Insurance Company	9	4,437,032	2.03
Hanover American Insurance Company	0	408,438	0.00
Hanover Insurance Company, The	1	313,938	3.19
Harleysville Insurance Company	0	12,548	0.00
Harleysville Mutual Insurance Company	2	1,155,378	1.73
Harleysville Preferred Insurance Company	0	1,184,220	0.00
Harleysville Worcester Insurance Company	0	835	0.00
Hartford Casualty Insurance Company	5	1,359,208	3.68
Hartford Fire Insurance Company	0	1,403,131	0.00
Hartford Insurance Company of the Midwest	0	761	0.00
Hartford Underwriters Insurance Company	9	8,805,187	1.02
Horace Mann Insurance Company	8	4,709,203	1.70
Horace Mann Property & Casualty Insurance Company	4	7,049,243	0.57
IDS Property Casualty Insurance Company	2	2,729,290	0.73
Infinity Insurance Company	1	126,583	7.90
Integon Casualty Insurance Company	1	368,075	2.72
Integon General Insurance Corporation	3	1,800,220	1.67
Integon Indemnity Corporation	1	1,470,873	0.68
Integon National Insurance Company	152	186,314,361	0.82
Liberty Mutual Insurance Company	81	54,325,327	1.49
Massachusetts Bay Insurance Company	0	309,809	0.00
Merastar Insurance Company	0	480,048	0.00
Metropolitan Direct Property and Casualty Insurance Company	9	6,412,907	1.40
Metropolitan Property and Casualty Insurance Company	20	13,715,780	1.46
Montgomery Mutual Insurance Company	2	22,765	87.85
National General Insurance Company	1	642,853	1.56
National Surety Corporation	0	1,208	0.00
Nationwide Affinity Insurance Company of America	45	64,483,480	0.70
Nationwide Insurance Company of America	42	73,189,479	0.57
Nationwide Mutual Fire Insurance Company	11	19,084,218	0.58
Nationwide Mutual Insurance Company	102	174,207,068	0.59
Nationwide Property and Casualty Insurance Company	56	113,078,231	0.50
Netherlands Insurance Company	1	96,622	10.35
New South Insurance Company	1	841,382	1.19
NGM Insurance Company	4	5,191,994	0.77
North Carolina Farm Bureau Mutual Insurance Company	145	272,561,166	0.53
Ohio Casualty Insurance Company	1	1,388,229	0.72
OneBeacon America Insurance Company	0	6,976	0.00
Owners Insurance Company	5	16,412,321	0.30

Pacific Indemnity Company	1	356,425	2.81
Pacific Specialty Insurance Company	0	127	0.00
Peak Property and Casualty Insurance Corporation	58	28,171,598	2.06
Peerless Indemnity Insurance Company	1	116,024	8.62
Peerless Insurance Company	27	26,439,237	1.02
Pennsylvania National Mutual Casualty Insurance Company	7	19,691,452	0.36
Pharmacists Mutual Insurance Company	0	25,868	0.00
Philadelphia Indemnity Insurance Company	0	276,979	0.00
Phoenix Insurance Company	1	6,688,348	0.15
Privilege Underwriters Reciprocal Exchange	0	334,697	0.00
Progressive American Insurance Company	3	4,954,826	0.61
Progressive Northern Insurance Company	2	85,047	23.52
Progressive Premier Insurance Company of Illinois	15	24,780,459	0.61
Progressive Southeastern Insurance Company	53	54,362,115	0.97
Progressive Universal Insurance Company	19	22,816,650	0.83
Property and Casualty Insurance Company of Hartford	0	791	0.00
Republic-Franklin Insurance Company	1	555,643	1.80
SAFECO Insurance Company of America	4	587,194	6.81
Selective Insurance Company of America	0	33,941	0.00
Selective Insurance Company of South Carolina	0	82,624	0.00
Selective Insurance Company of the Southeast	0	45,847	0.00
Sentinel Insurance Company, Ltd.	6	6,484,432	0.93
Sentry Insurance A Mutual Company	1	15,309	65.32
Sentry Select Insurance Company	0	2,099	0.00
Southern Fire & Casualty Company	0	569,084	0.00
Southern General Insurance Company	6	4,019,005	1.49
Southern Insurance Company of Virginia	0	1,263,455	0.00
Southern Pilot Insurance Company	4	3,369,606	1.19
Standard Fire Insurance Company	15	35,212,884	0.43
State Auto Property and Casualty Insurance Company	6	10,790,916	0.56
State Farm Mutual Automobile Insurance Company	235	362,436,323	0.65
State National Insurance Company, Inc.	48	10,562,629	4.54
Teachers Insurance Company	3	4,583,650	0.65
Titan Indemnity Company	1	5,092,677	0.20
Travelers Indemnity Company	2	6,503,953	0.31
Travelers Indemnity Company of America	2	3,114,257	0.64
Travelers Indemnity Company of Connecticut	0	3,012,791	0.00
Travelers Personal Security Insurance Company	4	4,329,476	0.92
Trumbull Insurance Company	11	5,312,497	2.07
Twin City Fire Insurance Company	1	1,249,132	0.80
Union Insurance Company	0	17,997	0.00
United Services Automobile Assoc.	38	73,108,409	0.52
United States Liability Insurance Company	0	91	0.00
Unitrin Auto and Home Insurance Company	12	29,086,489	0.41
Unitrin Safeguard Insurance Company	5	15,891,636	0.31
Universal Insurance Company	25	17,438,618	1.43
USAA Casualty Insurance Company	29	48,423,901	0.60
USAA General Indemnity Company	12	23,412,635	0.51
Utica Mutual Insurance Company	3	2,097,272	1.43
Victoria Fire & Casualty Company	5	2,381,107	2.10
West American Insurance Company	0	210,308	0.00
Western General Insurance Company	0	1,313	0.00
Wilshire Insurance Company	5	1,631,188	3.07

2,044	2,601,856,929	0.79
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2010 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
21st Century Centennial Insurance Company	8	5,710,879	1.40
21st Century Premier Insurance Company	2	395,664	5.05
Acadia Insurance Company	0	8,312	0.00
ACE American Insurance Company	1	7	142,857.14
Agent Alliance Insurance Company	48	13,141,385	3.65
Alfa Alliance Insurance Corporation	6	3,734,431	1.61
Allied Property and Casualty Insurance Company	8	3,732,893	2.14
Allstate Indemnity Company	75	97,866,889	0.77
Allstate Insurance Company	172	80,761,359	2.13
Allstate Property and Casualty Insurance Company	53	82,076,992	0.65
AMCO Insurance Company	0	23,003	0.00
American Automobile Insurance Company	1	5,548	180.25
American Bankers Insurance Company of Florida	1	105,786	9.45
American Fire and Casualty Company	0	96,087	0.00
American Home Assurance Company	1	3,864	258.80
American Insurance Company	0	25,746	0.00
American Modern Home Insurance Company	0	139,448	0.00
American Reliable Insurance Company	0	1,092,857	0.00
American Security Insurance Company	0	195,250	0.00
American States Preferred Insurance Company	13	7,842,563	1.66
Amica Mutual Insurance Company	7	17,937,534	0.39
Ansur America Insurance Company	0	10,201	0.00
Auto-Owners Insurance Company	20	14,074,305	1.42
Bankers Standard Insurance Company	0	23,907	0.00
Builders Mutual Insurance Company	0	51,525	0.00
Builders Premier Insurance Company	1	39,261	25.47
Central Mutual Insurance Company	6	16,528,019	0.36
Charter Oak Fire Insurance Company	1	1,135,860	0.88
Chartis Property Casualty Company	0	687,903	0.00
Cincinnati Insurance Company	1	8,022,192	0.12
Companion Property and Casualty Insurance Company	0	5	0.00
Continental Western Insurance Company	0	4,855	0.00
Depositors Insurance Company	0	186,998	0.00
Discovery Insurance Company	15	12,363,888	1.21
Economy Fire and Casualty Insurance Company	4	2,270,340	1.76
Economy Preferred Insurance Company	1	1,403,559	0.71
Economy Premier Assurance Company	2	3,225,194	0.62
Electric Insurance Company	1	1,388,787	0.72
Employers' Fire Insurance Company	0	4,919	0.00
Employers Mutual Casualty Company	1	34,423	29.05
Encompass Indemnity Company	4	3,292,860	1.21
Erie Insurance Company	8	13,133,867	0.61
Erie Insurance Exchange	33	62,964,333	0.52
Essentia Insurance Company	0	780,459	0.00
Excelsior Insurance Company	0	21,160	0.00
Farm Bureau Insurance of N. C., Inc.	0	2,035,275	0.00

Farmers Insurance Exchange Farmers Underwriters Association	7	1,894,136	3.70
Federal Insurance Company	2	286,584	6.98
Federated Mutual Insurance Company	0	26,324	0.00
Fireman's Fund Insurance Company	1	4,120,722	0.24
Firemen's Insurance Company of Washington, D.C.	0	37,346	0.00
First National Insurance Company of America	0	1,095,949	0.00
Foremost Insurance Company Grand Rapids, Michigan	1	1,451,910	0.69
Foremost Property and Casualty Insurance Company	0	59,725	0.00
Foremost Signature Insurance Company	0	18,917	0.00
Frankenmuth Mutual Insurance Company	0	47,222	0.00
Garrison Property and Casualty Insurance Company	6	7,792,061	0.77
GEICO Indemnity Company	64	54,066,304	1.18
General Insurance Company of America	0	2,254,959	0.00
Government Employees Insurance Company	116	152,367,766	0.76
Grain Dealers Mutual Insurance Company	4	1,470,543	2.72
Graphic Arts Mutual Insurance Company	0	406,239	0.00
Great American Assurance Company	0	50,229	0.00
Greenville Casualty Insurance Company	16	5,490,224	2.91
Hanover American Insurance Company	0	412,549	0.00
Hanover Insurance Company, The	2	323,029	6.19
Harleysville Insurance Company	0	7,792	0.00
Harleysville Mutual Insurance Company	0	1,017,814	0.00
Harleysville Preferred Insurance Company	0	988,244	0.00
Hartford Casualty Insurance Company	8	1,598,718	5.00
Hartford Fire Insurance Company	0	1,755,444	0.00
Hartford Insurance Company of the Midwest	1	2,210	452.49
Hartford Underwriters Insurance Company	15	10,063,089	1.49
Horace Mann Insurance Company	12	5,158,239	2.33
Horace Mann Property & Casualty Insurance Company	8	7,012,562	1.14
IDS Property Casualty Insurance Company	3	2,377,084	1.26
Infinity Insurance Company	0	116,445	0.00
Integon Casualty Insurance Company	2	499,030	4.01
Integon General Insurance Corporation	2	2,382,203	0.84
Integon Indemnity Corporation	3	2,105,089	1.43
Integon National Insurance Company	131	186,627,544	0.70
Liberty Mutual Insurance Company	75	54,972,988	1.36
Massachusetts Bay Insurance Company	1	344,596	2.90
Merastar Insurance Company	1	547,461	1.83
Metropolitan Direct Property and Casualty Insurance Company	8	6,897,985	1.16
Metropolitan Property and Casualty Insurance Company	23	13,627,660	1.69
Montgomery Mutual Insurance Company	4	29,386	136.12
National General Insurance Company	0	913,226	0.00
National Surety Corporation	0	770	0.00
National Union Fire Insurance Company of Pittsburgh, Pennsylvania	4	6,240	641.03
Nationwide Affinity Insurance Company of America	54	64,735,718	0.83
Nationwide Insurance Company of America	17	44,406,643	0.38
Nationwide Mutual Fire Insurance Company	26	24,208,424	1.07
Nationwide Mutual Insurance Company	111	193,485,854	0.57
Nationwide Property and Casualty Insurance Company	80	133,885,431	0.60
Netherlands Insurance Company	0	101,323	0.00
New Hampshire Insurance Company	1	3,368	296.91
New South Insurance Company	0	1,144,312	0.00
NGM Insurance Company	9	6,372,919	1.41
North Carolina Farm Bureau Mutual Insurance Company	156	267,652,761	0.58
Ohio Casualty Insurance Company	3	1,589,308	1.89

OneBeacon America Insurance Company	0	9,259	0.00
Owners Insurance Company	8	15,350,057	0.52
Pacific Indemnity Company	0	393,794	0.00
Pacific Specialty Insurance Company	0	126	0.00
Peak Property and Casualty Insurance Corporation	53	27,492,951	1.93
Peerless Indemnity Insurance Company	0	84,440	0.00
Peerless Insurance Company	16	26,260,425	0.61
Pennsylvania National Mutual Casualty Insurance Company	7	19,761,651	0.35
Pharmacists Mutual Insurance Company	0	26,833	0.00
Philadelphia Indemnity Insurance Company	2	284,296	7.03
Phoenix Insurance Company	5	7,755,087	0.64
Privilege Underwriters Reciprocal Exchange	0	47,629	0.00
Progressive American Insurance Company	4	5,372,245	0.74
Progressive Northern Insurance Company	2	98,749	20.25
Progressive Premier Insurance Company of Illinois	11	22,169,499	0.50
Progressive Southeastern Insurance Company	35	52,356,428	0.67
Progressive Universal Insurance Company	21	21,202,133	0.99
Property and Casualty Insurance Company of Hartford	1	705	1,418.44
Republic-Franklin Insurance Company	0	413,183	0.00
SAFECO Insurance Company of America	2	738,448	2.71
Selective Insurance Company of America	0	24,289	0.00
Selective Insurance Company of South Carolina	0	92,456	0.00
Selective Insurance Company of the Southeast	0	51,749	0.00
Sentinel Insurance Company, Ltd.	5	5,922,006	0.84
Sentry Insurance A Mutual Company	0	18,026	0.00
Sentry Select Insurance Company	1	1,576	634.52
Southern Fire & Casualty Company	0	721,894	0.00
Southern General Insurance Company	2	4,837,801	0.41
Southern Insurance Company of Virginia	0	1,293,005	0.00
Southern Pilot Insurance Company	4	4,184,963	0.96
St. Paul Fire & Marine Insurance Company	0	4,087	0.00
St. Paul Mercury Insurance Company	0	1,122	0.00
St. Paul Protective Insurance Company	0	981	0.00
Standard Fire Insurance Company	15	32,086,702	0.47
State Auto Property and Casualty Insurance Company	6	12,450,595	0.48
State Farm Mutual Automobile Insurance Company	190	371,963,829	0.51
State National Insurance Company, Inc.	57	10,188,361	5.59
Teachers Insurance Company	7	5,024,512	1.39
Titan Indemnity Company	10	5,475,505	1.83
Travelers Indemnity Company	4	9,928,531	0.40
Travelers Indemnity Company of America	1	3,569,434	0.28
Travelers Indemnity Company of Connecticut	2	3,602,288	0.56
Travelers Personal Security Insurance Company	1	4,221,250	0.24
Truck Insurance Exchange Truck Underwriters Assoc.	7	3,697,818	1.89
Trumbull Insurance Company	5	3,708,693	1.35
Twin City Fire Insurance Company	1	1,589,492	0.63
Union Insurance Company	0	19,573	0.00
United Services Automobile Assoc.	37	70,062,830	0.53
Unitrin Auto and Home Insurance Company	23	32,352,604	0.71
Unitrin Safeguard Insurance Company	6	9,789,955	0.61
Universal Insurance Company	20	17,158,973	1.17
Universal Underwriters Insurance Company	1	21,792	45.89
USAA Casualty Insurance Company	38	45,786,466	0.83
USAA General Indemnity Company	13	20,964,916	0.62
Utica Mutual Insurance Company	1	1,270,241	0.79

Victoria Fire & Casualty Company	13	3,264,376	3.98
West American Insurance Company	1	262,599	3.81
Wilshire Insurance Company	4	2,033,876	1.97
	2,113	2,616,358,314	0.81

2009 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
21st Century Advantage Insurance Company	0	490,192	0.00
21st Century Centennial Insurance Company	11	7,056,245	1.56
21st Century Premier Insurance Company	1	1,578,107	0.63
Acadia Insurance Company	0	671	0.00
Agent Alliance Insurance Company	52	13,997,198	3.72
Alfa Alliance Insurance Corporation	2	3,592,364	0.56
Alliance Mutual Insurance Company	0	39,412	0.00
Allied Property and Casualty Insurance Company	1	2,566,095	0.39
Allstate Indemnity Company	118	115,057,250	1.03
Allstate Insurance Company	159	90,774,177	1.75
Allstate Property and Casualty Insurance Company	42	67,440,642	0.62
AMCO Insurance Company	0	39,129	0.00
American Automobile Insurance Company	0	1,996	0.00
American Bankers Insurance Company of Florida	2	1,829,131	1.09
American Fire and Casualty Company	1	140,314	7.13
American Insurance Company	0	34,984	0.00
American Modern Home Insurance Company	0	154,760	0.00
American Reliable Insurance Company	0	1,481,738	0.00
American Security Insurance Company	0	237,675	0.00
American States Preferred Insurance Company	8	9,019,723	0.89
Amica Mutual Insurance Company	5	17,443,642	0.29
Ansur America Insurance Company	0	8,605	0.00
Atlantic Mutual Insurance Company	0	12,248	0.00
Auto-Owners Insurance Company	12	13,935,879	0.86
Builders Mutual Insurance Company	0	77,653	0.00
Builders Premier Insurance Company	0	26,988	0.00
Centennial Insurance Company	0	1,770	0.00
Central Mutual Insurance Company	7	16,349,505	0.43
Charter Oak Fire Insurance Company	0	1,345,359	0.00
Chartis Casualty Company	1	505,147	1.98
Chartis Property Casualty Company	0	98,247	0.00
Cincinnati Insurance Company	2	4,203,567	0.48
Companion Property and Casualty Insurance Company	1	6	166,666.67
Depositors Insurance Company	0	170,464	0.00
Discovery Insurance Company	17	10,180,659	1.67
Economy Fire and Casualty Insurance Company	1	1,431,167	0.70
Economy Preferred Insurance Company	1	831,546	1.20
Economy Premier Assurance Company	0	3,611,288	0.00
Electric Insurance Company	1	1,505,766	0.66
Emcasco Insurance Company	0	3,574	0.00
Employers' Fire Insurance Company	0	6,734	0.00
Employers Mutual Casualty Company	1	838,033	1.19
Encompass Indemnity Company	5	3,516,557	1.42
Erie Insurance Company	11	13,883,100	0.79
Erie Insurance Exchange	35	55,429,183	0.63
Essentia Insurance Company	1	647,501	1.54

Excelsior Insurance Company	0	17,022	0.00
Farm Bureau Insurance of N. C., Inc.	1	3,186,555	0.31
Farmers Insurance Exchange Farmers Underwriters Association	12	5,097,130	2.35
Federal Insurance Company	1	321,315	3.11
Federated Mutual Insurance Company	0	43,788	0.00
Fireman's Fund Insurance Company	3	5,179,894	0.58
Firemen's Insurance Company of Washington, D.C.	0	41,957	0.00
First National Insurance Company of America	6	1,378,669	4.35
Foremost Insurance Company Grand Rapids, Michigan	1	1,726,696	0.58
Foremost Property and Casualty Insurance Company	0	39,420	0.00
Foremost Signature Insurance Company	0	17,526	0.00
Frankenmuth Mutual Insurance Company	0	52,235	0.00
Garrison Property and Casualty Insurance Company	4	4,282,743	0.93
GEICO Indemnity Company	50	55,746,998	0.90
General Insurance Company of America	4	2,614,381	1.53
Government Employees Insurance Company	89	144,074,098	0.62
Grain Dealers Mutual Insurance Company	1	1,794,418	0.56
Graphic Arts Mutual Insurance Company	1	582,783	1.72
Great American Assurance Company	1	51,026	19.60
Greenville Casualty Insurance Company	11	5,158,784	2.13
Hanover American Insurance Company	0	520,331	0.00
Hanover Insurance Company, The	0	509,901	0.00
Harleysville Insurance Company	0	2,336	0.00
Harleysville Mutual Insurance Company	2	956,122	2.09
Harleysville Preferred Insurance Company	0	833,605	0.00
Hartford Casualty Insurance Company	2	2,210,770	0.90
Hartford Fire Insurance Company	1	2,256,652	0.44
Hartford Insurance Company of the Midwest	0	523	0.00
Hartford Underwriters Insurance Company	15	12,631,673	1.19
Horace Mann Insurance Company	6	5,809,974	1.03
Horace Mann Property & Casualty Insurance Company	10	6,203,105	1.61
IDS Property Casualty Insurance Company	2	2,028,837	0.99
Infinity Insurance Company	1	103,710	9.64
Integon Casualty Insurance Company	1	627,276	1.59
Integon General Insurance Corporation	3	2,816,734	1.07
Integon Indemnity Corporation	2	2,822,496	0.71
Integon National Insurance Company	140	190,002,318	0.74
Liberty Mutual Insurance Company	61	54,829,978	1.11
Maiden Specialty Insurance Company	2	1,566,496	1.28
Massachusetts Bay Insurance Company	1	444,966	2.25
Merastar Insurance Company	3	692,784	4.33
Metropolitan Direct Property and Casualty Insurance Company	9	7,666,115	1.17
Metropolitan Property and Casualty Insurance Company	18	14,511,114	1.24
Montgomery Mutual Insurance Company	6	37,482	160.08
National General Insurance Company	0	932,164	0.00
National Surety Corporation	0	888	0.00
Nationwide Affinity Insurance Company of America	44	67,015,897	0.66
Nationwide Insurance Company of America	4	10,962,027	0.36
Nationwide Mutual Fire Insurance Company	23	34,925,122	0.66
Nationwide Mutual Insurance Company	120	212,825,442	0.56
Nationwide Property and Casualty Insurance Company	100	165,623,125	0.60
Netherlands Insurance Company	0	110,290	0.00
New Hampshire Insurance Company	0	3,372	0.00
New South Insurance Company	2	1,687,192	1.19
NGM Insurance Company	11	9,691,339	1.14

North Carolina Farm Bureau Mutual Insurance Company	134	255,783,422	0.52
Ohio Casualty Insurance Company	1	2,361,685	0.42
OneBeacon America Insurance Company	0	10,441	0.00
Owners Insurance Company	4	12,820,001	0.31
Pacific Indemnity Company	0	468,626	0.00
Pacific Specialty Insurance Company	0	212	0.00
Peak Property and Casualty Insurance Corporation	31	24,342,845	1.27
Peerless Indemnity Insurance Company	0	64,066	0.00
Peerless Insurance Company	24	25,078,841	0.96
Pennsylvania General Insurance Company	0	914	0.00
Pennsylvania National Mutual Casualty Insurance Company	4	18,501,363	0.22
Pharmacists Mutual Insurance Company	0	29,122	0.00
Philadelphia Indemnity Insurance Company	0	274,620	0.00
Phoenix Insurance Company	5	9,940,031	0.50
Progressive American Insurance Company	6	7,271,717	0.83
Progressive Northern Insurance Company	1	135,815	7.36
Progressive Premier Insurance Company of Illinois	10	21,218,324	0.47
Progressive Southeastern Insurance Company	53	57,355,324	0.92
Progressive Universal Insurance Company	8	21,230,693	0.38
Property and Casualty Insurance Company of Hartford	0	704	0.00
Republic-Franklin Insurance Company	0	383,699	0.00
SAFECO Insurance Company of America	5	890,336	5.62
Selective Insurance Company of America	0	5,269	0.00
Selective Insurance Company of South Carolina	0	95,731	0.00
Selective Insurance Company of the Southeast	0	41,502	0.00
Sentinel Insurance Company, Ltd.	4	4,134,849	0.97
Sentry Insurance A Mutual Company	2	154,544	12.94
Sentry Select Insurance Company	1	5,704	175.32
Southern Fire & Casualty Company	0	861,513	0.00
Southern General Insurance Company	7	6,731,873	1.04
Southern Insurance Company of Virginia	0	1,012,813	0.00
Southern Pilot Insurance Company	2	5,445,586	0.37
St. Paul Fire & Marine Insurance Company	0	14,273	0.00
St. Paul Mercury Insurance Company	0	2,062	0.00
St. Paul Protective Insurance Company	0	1,231	0.00
Standard Fire Insurance Company	9	24,477,738	0.37
State Auto Property and Casualty Insurance Company	8	13,045,729	0.61
State Farm Mutual Automobile Insurance Company	221	373,785,660	0.59
State National Insurance Company, Inc.	50	10,398,103	4.81
Teachers Insurance Company	4	5,522,371	0.72
The Members Insurance Company	3	3,325,566	0.90
Titan Indemnity Company	12	9,328,677	1.29
Travelers Indemnity Company	6	8,113,501	0.74
Travelers Indemnity Company of America	2	4,145,516	0.48
Travelers Indemnity Company of Connecticut	0	4,458,180	0.00
Travelers Personal Security Insurance Company	5	3,614,425	1.38
Truck Insurance Exchange Truck Underwriters Assoc.	18	10,602,723	1.70
Trumbull Insurance Company	3	2,401,258	1.25
Twin City Fire Insurance Company	0	2,050,024	0.00
Union Insurance Company	0	15,283	0.00
United Services Automobile Assoc.	55	78,465,158	0.70
Unitrin Auto and Home Insurance Company	19	43,391,064	0.44
Unitrin Safeguard Insurance Company	4	6,293,733	0.64
Universal Insurance Company	24	17,446,375	1.38
USAA Casualty Insurance Company	27	50,069,211	0.54

USAA General Indemnity Company	14	18,169,021	0.77
Utica Mutual Insurance Company	0	528,149	0.00
Victoria Fire & Casualty Company	12	8,198,920	1.46
West American Insurance Company	1	348,684	2.87
Western General Insurance Company	0	31,622	0.00
Wilshire Insurance Company	6	2,128,326	2.82
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	2,077	2,683,890,353	0.77

2008 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
Agent Alliance Insurance Company	37	13,222,446	2.80
AIG Advantage Insurance Company	0	72,335	0.00
AIG Centennial Insurance Company	8	2,625,206	3.05
Alfa Alliance Insurance Corporation	0	3,652,733	0.00
Alliance Mutual Insurance Company	1	409,414	2.44
Allied Property and Casualty Insurance Company	0	918,540	0.00
Allstate Indemnity Company	89	117,260,624	0.76
Allstate Insurance Company	149	99,817,600	1.49
Allstate Property and Casualty Insurance Company	22	40,289,938	0.55
AMCO Insurance Company	0	29,829	0.00
American Automobile Insurance Company	0	1,063	0.00
American Bankers Insurance Company of Florida	2	1,817,192	1.10
American Fire and Casualty Company	0	138,137	0.00
American Home Assurance Company	9	6,559,857	1.37
American Insurance Company	1	99,197	10.08
American International South Insurance Company	5	3,318,867	1.51
American Modern Home Insurance Company	0	150,938	0.00
American Reliable Insurance Company	1	1,260,912	0.79
American Security Insurance Company	0	266,038	0.00
American States Preferred Insurance Company	8	9,694,964	0.83
Amica Mutual Insurance Company	3	15,518,581	0.19
Atlantic Casualty Insurance Company	2	11,306	176.90
Atlantic Mutual Insurance Company	0	12,946	0.00
Auto-Owners Insurance Company	12	13,079,007	0.92
Builders Mutual Insurance Company	0	131,063	0.00
Builders Premier Insurance Company	0	4,200	0.00
Centennial Insurance Company	0	2,588	0.00
Central Mutual Insurance Company	8	14,045,380	0.57
Charter Oak Fire Insurance Company	2	1,462,334	1.37
Cincinnati Insurance Company	0	1,504,981	0.00
Coastal Casualty Insurance Company	10	979,969	10.20
Continental Western Insurance Company	0	839	0.00
Depositors Insurance Company	0	77,156	0.00
Discovery Insurance Company	29	11,350,421	2.55
Economy Fire and Casualty Insurance Company	0	591,912	0.00
Economy Preferred Insurance Company	0	294,121	0.00
Economy Premier Assurance Company	2	3,278,801	0.61
Electric Insurance Company	0	1,503,492	0.00
Emcasco Insurance Company	0	416	0.00
Employers' Fire Insurance Company	0	483	0.00
Employers Mutual Casualty Company	0	1,196,235	0.00
Encompass Indemnity Company	1	3,911,382	0.26
Erie Insurance Company	15	13,581,857	1.10
Erie Insurance Exchange	22	49,291,823	0.45
Essentia Insurance Company	0	511,843	0.00
Excelsior Insurance Company	0	21,723	0.00

Farm Bureau Insurance of N. C., Inc.	1	4,280,920	0.23
Farmers Insurance Exchange Farmers Underwriters Association	16	9,790,854	1.63
Federal Insurance Company	0	252,329	0.00
Federated Mutual Insurance Company	0	32,932	0.00
Fireman's Fund Insurance Company	0	4,998,634	0.00
Firemen's Insurance Company of Washington, D.C.	0	39,601	0.00
First National Insurance Company of America	3	1,631,521	1.84
Foremost Insurance Company	2	1,793,614	1.12
Foremost Property and Casualty Insurance Company	0	412	0.00
Foremost Signature Insurance Company	0	23,545	0.00
Frankenmuth Mutual Insurance Company	1	48,417	20.65
Garrison Property and Casualty Insurance Company	0	2,140,230	0.00
GEICO Indemnity Company	72	47,098,387	1.53
General Insurance Company of America	3	2,855,748	1.05
Government Employees Insurance Company	73	134,960,198	0.54
Grain Dealers Mutual Insurance Company	0	1,729,811	0.00
Graphic Arts Mutual Insurance Company	2	624,214	3.20
Great American Assurance Company	0	37,720	0.00
Great American Insurance Company	0	1,924	0.00
Great American Insurance Company of New York	0	400	0.00
Greenville Casualty Insurance Company	0	599,027	0.00
Hanover American Insurance Company	2	583,695	3.43
Hanover Insurance Company, The	2	655,613	3.05
Harleysville Mutual Insurance Company	2	941,101	2.13
Harleysville Preferred Insurance Company	0	684,171	0.00
Hartford Casualty Insurance Company	3	2,429,575	1.23
Hartford Fire Insurance Company	4	2,770,603	1.44
Hartford Insurance Company of the Midwest	2	589	3,395.59
Hartford Underwriters Insurance Company	30	13,441,872	2.23
Horace Mann Insurance Company	3	5,920,145	0.51
Horace Mann Property & Casualty Insurance Company	4	4,803,300	0.83
IDS Property Casualty Insurance Company	0	1,772,709	0.00
Infinity Insurance Company	1	92,664	10.79
Integon Casualty Insurance Company	0	677,203	0.00
Integon General Insurance Corporation	1	3,370,354	0.30
Integon Indemnity Corporation	1	3,614,734	0.28
Integon National Insurance Company	143	194,302,670	0.74
Integon Specialty Insurance Company	6	2,052,328	2.92
Liberty Mutual Insurance Company	53	49,715,642	1.07
Massachusetts Bay Insurance Company	0	535,250	0.00
Merastar Insurance Company	1	712,881	1.40
Metropolitan Direct Property and Casualty Insurance Company	10	7,231,637	1.38
Metropolitan Property and Casualty Insurance Company	18	13,495,733	1.33
Montgomery Mutual Insurance Company	2	47,329	42.26
National General Insurance Company	0	1,029,307	0.00
National Surety Corporation	0	1,798	0.00
Nationwide Affinity Insurance Company of America	59	62,124,448	0.95
Nationwide Insurance Company of America	0	2,431,109	0.00
Nationwide Mutual Fire Insurance Company	43	45,947,652	0.94
Nationwide Mutual Insurance Company	151	231,623,216	0.65
Nationwide Property and Casualty Insurance Company	75	157,799,651	0.48
Netherlands Insurance Company	0	64,994	0.00
New South Insurance Company	2	1,769,300	1.13
NGM Insurance Company	11	9,089,711	1.21
North Carolina Farm Bureau Mutual Insurance Company	120	238,318,963	0.50

Ohio Casualty Insurance Company	6	2,439,140	2.46
OneBeacon America Insurance Company	0	788	0.00
Owners Insurance Company	1	8,550,438	0.12
Pacific Indemnity Company	0	431,206	0.00
Pacific Specialty Insurance Company	0	483	0.00
Peak Property and Casualty Insurance Corporation	22	20,481,183	1.07
Peerless Indemnity Insurance Company	0	19,502	0.00
Peerless Insurance Company	8	20,234,753	0.40
Pennsylvania National Mutual Casualty Insurance Company	2	14,920,774	0.13
Pharmacists Mutual Insurance Company	0	38,318	0.00
Philadelphia Indemnity Insurance Company	1	260,936	3.83
Phoenix Insurance Company	8	11,425,112	0.70
Progressive American Insurance Company	4	8,003,932	0.50
Progressive Northern Insurance Company	0	157,985	0.00
Progressive Premier Insurance Company of Illinois	7	15,520,680	0.45
Progressive Southeastern Insurance Company	23	54,157,407	0.42
Progressive Universal Insurance Company	7	16,327,946	0.43
Property and Casualty Insurance Company of Hartford	0	1,917	0.00
Republic-Franklin Insurance Company	0	330,995	0.00
SAFECO Insurance Company of America	2	1,064,439	1.88
Selective Insurance Company of South Carolina	1	127,526	7.84
Selective Insurance Company of the Southeast	0	33,263	0.00
Sentinel Insurance Company, Ltd.	1	1,027,140	0.97
Sentry Insurance A Mutual Company	1	157,717	6.34
Sentry Select Insurance Company	1	1,748	572.08
Southern Fire & Casualty Company	2	910,526	2.20
Southern General Insurance Company	10	9,150,299	1.09
Southern Insurance Company of Virginia	1	2,013,438	0.50
Southern Pilot Insurance Company	2	5,639,415	0.35
St. Paul Fire & Marine Insurance Company	0	20,385	0.00
St. Paul Mercury Insurance Company	0	2,812	0.00
St. Paul Protective Insurance Company	0	2,355	0.00
Standard Fire Insurance Company	8	19,340,000	0.41
State Auto Property and Casualty Insurance Company	6	10,866,062	0.55
State Farm Mutual Automobile Insurance Company	173	345,268,110	0.50
State National Insurance Company, Inc.	34	9,962,829	3.41
Teachers Insurance Company	2	5,668,535	0.35
The Members Insurance Company	4	2,338,302	1.71
Titan Indemnity Company	3	4,852,403	0.62
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	18,194	0.00
Travelers Indemnity Company	6	11,764,488	0.51
Travelers Indemnity Company of America	7	4,365,916	1.60
Travelers Indemnity Company of Connecticut	2	5,170,530	0.39
Travelers Personal Security Insurance Company	6	3,170,757	1.89
Truck Insurance Exchange Truck Underwriters Assoc.	5	8,121,550	0.62
Trumbull Insurance Company	0	44,959	0.00
Twin City Fire Insurance Company	5	2,527,326	1.98
Union Insurance Company	0	1,690	0.00
United Services Automobile Assoc.	42	68,155,544	0.62
Unitrin Auto and Home Insurance Company	24	46,865,934	0.51
Unitrin Safeguard Insurance Company	0	1,048,581	0.00
Universal Insurance Company	24	19,406,153	1.24
USAA Casualty Insurance Company	31	43,018,647	0.72
USAA General Indemnity Company	4	14,485,039	0.28
Utica Mutual Insurance Company	0	151,821	0.00

Victoria Fire & Casualty Company	4	4,348,262	0.92
West American Insurance Company	4	386,675	10.34
Western General Insurance Company	0	68,173	0.00
Wilshire Insurance Company	7	1,856,329	3.77
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	1,871	2,533,690,441	0.74

2007 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
Agent Alliance Insurance Company	37	21,505,310	1.72
AIG Centennial Insurance Company	0	27,783	0.00
Alfa Alliance Insurance Corporation	3	4,564,623	0.66
Alliance Mutual Insurance Company	0	738,071	0.00
Allied Property and Casualty Insurance Company	0	306,093	0.00
Allstate Indemnity Company	95	256,260,140	0.37
Allstate Insurance Company	164	187,193,161	0.88
Allstate Property and Casualty Insurance Company	8	35,081,352	0.23
AMCO Insurance Company	2	29,449	67.91
American Automobile Insurance Company	1	569	1,757.47
American Bankers Insurance Company of Florida	3	13,395,213	0.22
American Family Home Insurance Company	0	8,576,784	0.00
American Fire and Casualty Company	0	283,170	0.00
American Guaranty Insurance Company	5	33,324,549	0.15
American Home Assurance Company	16	12,364,596	1.29
American Insurance Company	0	188,954	0.00
American International South Insurance Company	1	5,609,178	0.18
American Modern Home Insurance Company	0	5,959,170	0.00
American Reliable Insurance Company	2	6,848,672	0.29
American Security Insurance Company	0	1,781,139	0.00
American States Preferred Insurance Company	9	17,858,902	0.50
American Western Home Insurance Co	0	230,305	0.00
Amica Mutual Insurance Company	8	23,872,932	0.34
Atlantic Casualty Insurance Company	18	8,888,187	2.03
Atlantic Mutual Insurance Company	0	23,576	0.00
Auto-Owners Insurance Company	4	22,128,761	0.18
Builders Mutual Insurance Company	0	286,070	0.00
Centennial Insurance Company	0	4,409	0.00
Central Mutual Insurance Company	8	23,358,988	0.34
Charter Oak Fire Insurance Company	0	2,622,936	0.00
Cincinnati Insurance Company	1	1,949,087	0.51
Clarendon National Insurance Company	0	19	0.00
Coastal Casualty Insurance Company	6	10,749,027	0.56
Continental Western Insurance Company	0	2,547	0.00
Depositors Insurance Company	1	29,159	34.29
Discovery Insurance Company	42	23,514,907	1.79
Economy Fire and Casualty Insurance Company	0	135,283	0.00
Economy Preferred Insurance Company	0	48,236	0.00
Economy Premier Assurance Company	1	5,045,911	0.20
Electric Insurance Company	2	2,484,050	0.81
Employers' Fire Insurance Company	0	2,230	0.00
Employers Mutual Casualty Company	0	2,085,530	0.00
Encompass Indemnity Company	2	7,010,584	0.29

Erie Insurance Company	10	20,816,728	0.48
Erie Insurance Exchange	36	79,974,189	0.45
Excelsior Insurance Company	0	31,351	0.00
Farm Bureau Insurance of N. C., Inc.	4	9,621,162	0.42
Farmers Insurance Exchange Farmers Underwriters Association	12	20,825,693	0.58
Federal Insurance Company	0	370,746	0.00
Federated Mutual Insurance Company	0	64,008	0.00
Fireman's Fund Insurance Company	1	9,220,859	0.11
Firemen's Insurance Company of Washington, D.C.	0	92,398	0.00
First National Insurance Company of America	1	3,386,808	0.30
Foremost Insurance Company	2	5,799,530	0.34
Foremost Signature Insurance Company	0	127,326	0.00
Frankenmuth Mutual Insurance Company	1	43,761	22.85
Garrison Property and Casualty Insurance Company	0	733,634	0.00
GEICO Indemnity Company	68	64,781,501	1.05
General Insurance Company of America	5	5,723,210	0.87
Government Employees Insurance Company	105	202,783,187	0.52
Grain Dealers Mutual Insurance Company	0	2,922,021	0.00
Graphic Arts Mutual Insurance Company	1	1,089,723	0.92
Great American Alliance Insurance Company	0	301	0.00
Great American Assurance Company	0	302,414	0.00
Great American Insurance Company	0	120,477	0.00
Great American Insurance Company of New York	0	1,671	0.00
Hanover American Insurance Company	0	1,168,994	0.00
Hanover Insurance Company, The	1	1,185,830	0.84
Harleysville Mutual Insurance Company	1	1,463,124	0.68
Harleysville Preferred Insurance Company	1	1,012,921	0.99
Hartford Casualty Insurance Company	3	4,618,450	0.65
Hartford Fire Insurance Company	5	5,181,611	0.96
Hartford Insurance Company of the Midwest	2	9,385	213.11
Hartford Underwriters Insurance Company	27	21,582,596	1.25
Horace Mann Insurance Company	8	9,949,987	0.80
Horace Mann Property & Casualty Insurance Company	4	7,419,054	0.54
IDS Property Casualty Insurance Company	0	2,859,937	0.00
Infinity Insurance Company	1	439,167	2.28
Integon Casualty Insurance Company	0	1,548,086	0.00
Integon General Insurance Corporation	4	5,972,705	0.67
Integon Indemnity Corporation	3	7,354,497	0.41
Integon National Insurance Company	137	327,252,383	0.42
Integon Specialty Insurance Company	3	5,501,127	0.55
Liberty Mutual Insurance Company	45	77,989,855	0.58
Lumbermens Mutual Casualty Company	0	16	0.00
Massachusetts Bay Insurance Company	1	1,086,286	0.92
Mendakota Insurance Company	0	45,369	0.00
Merastar Insurance Company	0	1,192,765	0.00
Metropolitan Direct Property and Casualty Insurance Company	4	12,751,715	0.31
Metropolitan Property and Casualty Insurance Company	20	23,581,269	0.85
Montgomery Mutual Insurance Company	0	92,758	0.00
National General Insurance Company	1	2,077,625	0.48
Nationwide Affinity Insurance Company of America	52	99,994,404	0.52
Nationwide Insurance Company of America	1	1,382,114	0.72
Nationwide Mutual Fire Insurance Company	70	104,351,695	0.67

Nationwide Mutual Insurance Company	188	422,799,246	0.44
Nationwide Property and Casualty Insurance Company	83	250,076,536	0.33
Netherlands Insurance Company	0	74,373	0.00
New South Insurance Company	3	3,980,287	0.75
NGM Insurance Company	4	11,532,459	0.35
North Carolina Farm Bureau Mutual Insurance Company	135	378,756,455	0.36
Ohio Casualty Insurance Company	7	5,200,201	1.35
Omni Insurance Company	1	20,817	48.04
Owners Insurance Company	4	11,307,017	0.35
Pacific Indemnity Company	0	959,709	0.00
Pacific Specialty Insurance Company	0	1,427	0.00
Peak Property and Casualty Insurance Corporation	26	33,960,453	0.77
Peerless Indemnity Insurance Company	0	5,879	0.00
Peerless Insurance Company	11	25,366,350	0.43
Pennsylvania General Insurance Company	0	550	0.00
Pennsylvania National Mutual Casualty Insurance Company	10	23,258,050	0.43
Pharmacists Mutual Insurance Company	0	71,542	0.00
Philadelphia Indemnity Insurance Company	2	2,106,199	0.95
Phoenix Insurance Company	2	21,223,952	0.09
Progressive American Insurance Company	11	19,135,277	0.57
Progressive Northern Insurance Company	0	313,862	0.00
Progressive Premier Insurance Company of Illinois	18	25,344,987	0.71
Progressive Southeastern Insurance Company	40	101,368,957	0.39
Progressive Universal Insurance Company	12	24,979,722	0.48
Redland Insurance Company	11	2,114	5,203.41
Republic-Franklin Insurance Company	1	601,612	1.66
SAFECO Insurance Company of America	3	2,137,274	1.40
Selective Insurance Company of South Carolina	0	240,854	0.00
Selective Insurance Company of the Southeast	0	67,073	0.00
Sentinel Insurance Company, Ltd.	0	400,366	0.00
Sentry Insurance A Mutual Company	1	284,773	3.51
Sentry Select Insurance Company	0	11,223	0.00
Southern Fire & Casualty Company	0	777,928	0.00
Southern General Insurance Company	9	12,688,563	0.71
Southern Insurance Company of Virginia	5	3,488,093	1.43
Southern Pilot Insurance Company	3	10,872,558	0.28
St. Paul Fire & Marine Insurance Company	0	43,121	0.00
St. Paul Guardian Insurance Company	0	1,133	0.00
St. Paul Mercury Insurance Company	0	1,994	0.00
St. Paul Protective Insurance Company	0	4,651	0.00
Standard Fire Insurance Company	15	25,670,498	0.58
State Auto Property and Casualty Insurance Company	10	18,949,881	0.53
State Farm Mutual Automobile Insurance Company	178	567,141,387	0.31
State National Insurance Company, Inc.	32	16,556,115	1.93
Teachers Insurance Company	9	10,501,884	0.86
The Members Insurance Company	3	2,777,651	1.08
Titan Indemnity Company	0	1,837,524	0.00
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	60,968	0.00
Travelers Indemnity Company	16	22,200,395	0.72
Travelers Indemnity Company of America	7	7,672,634	0.91
Travelers Indemnity Company of Connecticut	1	8,956,214	0.11
Travelers Personal Security Insurance Company	2	4,454,707	0.45

Truck Insurance Exchange Truck Underwriters Assoc.	0	194,993	0.00
Twin City Fire Insurance Company	4	4,885,636	0.82
Union Insurance Company	0	14,064	0.00
United Services Automobile Assoc.	35	99,779,904	0.35
Unitrin Auto and Home Insurance Company	27	85,089,695	0.32
Universal Insurance Company	41	33,072,301	1.24
USAA Casualty Insurance Company	33	63,086,302	0.52
USAA General Indemnity Company	2	17,096,467	0.12
Utica Mutual Insurance Company	1	181,725	5.50
Voyager Property and Casualty Insurance Company	1	1,596,272	0.63
West American Insurance Company	0	731,299	0.00
Western General Insurance Company	2	118,082	16.94
Wilshire Insurance Company	0	1,163,666	0.00
Yosemite Insurance Company	0	1,489,439	0.00
	2,088	4,293,015,375	0.49

2006 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
Agent Alliance Insurance Company	3	7,957,483	0.377
Alfa Alliance Insurance Corporation	0	4,867,458	0.000
Alliance Mutual Insurance Company	3	965,126	3.108
Allied Property and Casualty Insurance Company	0	1,864	0.000
Allstate Indemnity Company	111	267,054,563	0.416
Allstate Insurance Company	163	207,889,698	0.784
American Bankers Insurance Company of Florida	3	13,302,809	0.226
American Family Home Insurance Company	0	8,842,239	0.000
American Fire and Casualty Company	0	326,837	0.000
American Guaranty Insurance Company	12	15,779,605	0.760
American Home Assurance Company	15	10,048,262	1.493
American Insurance Company	1	225,483	4.435
American International South Insurance Company	10	5,115,161	1.955
American Modern Home Insurance Company	0	5,456,105	0.000
American Reliable Insurance Company	0	6,529,582	0.000
American Security Insurance Company	0	488,537	0.000
American Southern Insurance Company	11	2,549,776	4.314
American States Preferred Insurance Company	15	15,097,308	0.994
American Western Home Insurance Co	0	476,220	0.000
AMEX Assurance Company	1	1,846,164	0.542
Amica Mutual Insurance Company	7	22,396,185	0.313
Atlantic Casualty Insurance Company	30	28,431,660	1.055
Atlantic Mutual Insurance Company	0	18,899	0.000
Atlantic Specialty Insurance Company	0	438	0.000
Auto-Owners Insurance Company	9	23,394,955	0.385
Builders Mutual Insurance Company	0	277,298	0.000
Centennial Insurance Company	0	5,527	0.000
Central Mutual Insurance Company	11	23,709,505	0.464
Charter Oak Fire Insurance Company	1	2,978,776	0.336
Cincinnati Insurance Company	6	2,949,451	2.034
Clarendon National Insurance Company	3	987	3,039.514
Coastal Casualty Insurance Company	0	1,403,078	0.000
Continental Casualty Company	1	3	333,333.333
Continental Western Insurance Company	0	1,613	0.000
Discovery Insurance Company	21	19,547,447	1.074
Economy Premier Assurance Company	3	4,735,127	0.634
Electric Insurance Company	3	2,728,071	1.100
Employers' Fire Insurance Company	0	2,156	0.000
Employers Mutual Casualty Company	1	2,492,037	0.401
Encompass Indemnity Company	2	6,711,860	0.298
Erie Insurance Company	11	20,219,202	0.544
Erie Insurance Exchange	28	72,849,167	0.384
Excelsior Insurance Company	0	40,776	0.000

Farm Bureau Insurance of N. C., Inc.	2	15,542,699	0.129
Farmers Insurance Exchange Farmers Underwriters Association	22	21,429,361	1.027
Federal Insurance Company	1	1,823,913	0.548
Federated Mutual Insurance Company	0	81,816	0.000
Fireman's Fund Insurance Company	1	8,894,046	0.112
Firemen's Insurance Company of Washington, D.C.	1	93,163	10.734
First Colonial Insurance Company	2	561	3,565.062
First National Insurance Company of America	4	4,027,693	0.993
Foremost Insurance Company	0	6,300,443	0.000
Foremost Signature Insurance Company	0	115,562	0.000
Frankenmuth Mutual Insurance Company	0	11,856	0.000
GEICO Indemnity Company	79	62,872,668	1.257
General Insurance Company of America	4	6,631,063	0.603
Government Employees Insurance Company	77	171,359,965	0.449
Grain Dealers Mutual Insurance Company	0	3,159,504	0.000
Graphic Arts Mutual Insurance Company	1	766,623	1.304
Great American Insurance Company	1	114,681	8.720
Hanover American Insurance Company	2	1,416,903	1.412
Hanover Insurance Company, The	3	1,432,493	2.094
Harleysville Mutual Insurance Company	0	1,581,006	0.000
Harleysville Preferred Insurance Company	0	1,070,609	0.000
Hartford Accident & Indemnity Company	2	3,500	571.429
Hartford Casualty Insurance Company	7	5,284,929	1.325
Hartford Fire Insurance Company	9	5,448,000	1.652
Hartford Insurance Company of the Midwest	1	9,163	109.135
Hartford Underwriters Insurance Company	30	21,545,651	1.392
Horace Mann Insurance Company	16	10,131,758	1.579
Horace Mann Property & Casualty Insurance Company	2	6,968,570	0.287
IDS Property Casualty Insurance Company	0	842,194	0.000
Infinity Insurance Company	1	194,486	5.142
Integon Casualty Insurance Company	0	2,398,116	0.000
Integon General Insurance Corporation	7	7,412,736	0.944
Integon Indemnity Corporation	3	9,923,545	0.302
Integon National Insurance Company	142	327,497,067	0.434
Integon Specialty Insurance Company	11	8,897,909	1.236
Liberty Mutual Insurance Company	51	67,225,938	0.759
Lyndon Property Insurance Company	1	10,965,194	0.091
Maryland Casualty Company	1	142	7,042.254
Massachusetts Bay Insurance Company	0	1,347,405	0.000
Mendakota Insurance Company	0	1,438,674	0.000
Merastar Insurance Company	4	1,265,446	3.161
Metropolitan Direct Property and Casualty Insurance Company	9	11,925,029	0.755
Metropolitan Property and Casualty Insurance Company	31	24,391,209	1.271
Montgomery Mutual Insurance Company	2	97,006	20.617
National General Insurance Company	1	2,394,318	0.418
National Union Fire Insurance Company of Pittsburgh, Pennsylvania	0	2,664,275	0.000
Nationwide Affinity Insurance Company of America	18	63,732,873	0.282
Nationwide Mutual Fire Insurance Company	127	151,636,941	0.838
Nationwide Mutual Insurance Company	227	486,761,059	0.466
Nationwide Property and Casualty Insurance Company	54	168,873,076	0.320
Netherlands Insurance Company	0	27,665	0.000
New South Insurance Company	4	5,801,619	0.689

NGM Insurance Company	3	10,444,590	0.287
North Carolina Farm Bureau Mutual Insurance Company	131	367,170,285	0.357
Ohio Casualty Insurance Company	7	6,233,159	1.123
Omni Insurance Company	2	360,531	5.547
OneBeacon Midwest Insurance Company	0	72	0.000
Owners Insurance Company	3	9,077,869	0.330
Pacific Indemnity Company	0	1,232,382	0.000
Peak Property and Casualty Insurance Corporation	26	34,224,529	0.760
Peerless Insurance Company	4	24,151,519	0.166
Pennsylvania National Mutual Casualty Insurance Company	5	22,711,309	0.220
Pharmacists Mutual Insurance Company	0	62,893	0.000
Philadelphia Indemnity Insurance Company	0	284,214	0.000
Phoenix Insurance Company	17	24,400,027	0.697
Progressive American Insurance Company	23	25,940,117	0.887
Progressive Northern Insurance Company	0	400,098	0.000
Progressive Premier Insurance Company of Illinois	13	20,443,976	0.636
Progressive Southeastern Insurance Company	48	99,145,935	0.484
Progressive Universal Insurance Company	10	21,207,548	0.472
Property and Casualty Insurance Company of Hartford	0	260	0.000
Redland Insurance Company	27	11,423,684	2.364
Republic-Franklin Insurance Company	0	616,462	0.000
Royal Indemnity Company	0	2,636	0.000
SAFECO Insurance Company of America	3	2,529,420	1.186
Security Insurance Company of Hartford	0	5,594	0.000
Selective Insurance Company of South Carolina	0	188,439	0.000
Selective Insurance Company of the Southeast	0	66,825	0.000
Sentry Insurance A Mutual Company	0	302,930	0.000
Sentry Select Insurance Company	2	14,743	135.658
Sompo Japan Insurance Company of America	0	880	0.000
Southern Fire & Casualty Company	0	491,367	0.000
Southern General Insurance Company	9	11,462,408	0.785
Southern Guaranty Insurance Company	0	60,330	0.000
Southern Insurance Company of Virginia	4	3,716,902	1.076
Southern Pilot Insurance Company	3	11,766,562	0.255
St. Paul Fire & Marine Insurance Company	0	38,532	0.000
St. Paul Guardian Insurance Company	0	2,992	0.000
St. Paul Mercury Insurance Company	0	1,559	0.000
St. Paul Protective Insurance Company	0	3,701	0.000
Standard Fire Insurance Company	9	17,654,352	0.510
State Auto Property and Casualty Insurance Company	7	20,430,417	0.343
State Farm Mutual Automobile Insurance Company	218	546,063,366	0.399
State National Insurance Company, Inc.	45	15,663,429	2.873
Teachers Insurance Company	8	11,927,411	0.671
The Members Insurance Company	0	363,018	0.000
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	67,070	0.000
Transcontinental Insurance Company	0	1,928	0.000
Transportation Insurance Company	0	126	0.000
Travelers Indemnity Company	20	26,387,344	0.758
Travelers Indemnity Company of America	5	8,288,257	0.603
Travelers Indemnity Company of Connecticut	2	10,122,524	0.198
Travelers Personal Security Insurance Company	1	3,867,531	0.259
Twin City Fire Insurance Company	1	5,483,993	0.182

Union Insurance Company	0	13,167	0.000
United Services Automobile Assoc.	30	105,359,181	0.285
Unitrin Auto and Home Insurance Company	22	84,493,180	0.260
Universal Insurance Company	31	27,488,282	1.128
USAA Casualty Insurance Company	33	66,037,806	0.500
USAA General Indemnity Company	4	13,632,609	0.293
Utica Mutual Insurance Company	1	809,349	1.236
Voyager Indemnity Insurance Company	0	395	0.000
Voyager Property and Casualty Insurance Company	0	1,592,741	0.000
West American Insurance Company	2	876,890	2.281
Western General Insurance Company	0	30,719	0.000
Yosemite Insurance Company	0	1,241,299	0.000
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	2,225	4,203,630,282	0.529

2005 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
ACE American Insurance Company	1	13,826	72.33
Alliance Mutual Insurance Company	2	1,256,964	1.59
Allstate Indemnity Company	127	237,809,804	0.53
Allstate Insurance Company	218	226,436,517	0.96
Alpha Property & Casualty Insurance Company	0	147,540	0.00
American Bankers Insurance Company of Florida	15	16,709,527	0.90
American Casualty Company of Reading, Pennsylvania	0	11,291	0.00
American Family Home Insurance Company	0	9,939,792	0.00
American Fire and Casualty Company	0	374,471	0.00
American Guaranty Insurance Company	8	5,108,686	1.57
American Home Assurance Company	19	9,885,460	1.92
American Insurance Company	0	271,680	0.00
American International South Insurance Company	3	3,453,157	0.87
American Manufacturers Mutual Insurance Company	2	2,453	815.33
American Modern Home Insurance Company	0	5,462,986	0.00
American Motorists Insurance Company	0	17,141	0.00
American Reliable Insurance Company	1	7,576,589	0.13
American Security Insurance Company	0	27,005	0.00
American Southern Insurance Company	24	8,614,784	2.79
American States Preferred Insurance Company	15	10,551,695	1.42
American Western Home Insurance Co	0	222,741	0.00
AMEX Assurance Company	5	2,697,958	1.85
Amica Mutual Insurance Company	6	22,202,650	0.27
Atlantic Casualty Insurance Company	11	15,505,345	0.71
Atlantic Mutual Insurance Company	0	33,464	0.00
Atlantic Specialty Insurance Company	0	8,168	0.00
Auto-Owners Insurance Company	21	26,115,682	0.80
Builders Mutual Insurance Company	0	218,576	0.00
Centennial Insurance Company	0	6,316	0.00
Central Mutual Insurance Company	6	24,091,116	0.25
Charter Oak Fire Insurance Company	4	3,847,230	1.04
Cincinnati Insurance Company	2	2,665,003	0.75
Clarendon National Insurance Company	5	2,699,584	1.85
Continental Casualty Company	1	4,249	235.35
Discovery Insurance Company	33	22,187,770	1.49
Economy Premier Assurance Company	1	4,438,642	0.23
Electric Insurance Company	8	2,891,312	2.77
Employers Mutual Casualty Company	1	2,893,122	0.35
Encompass Indemnity Company	4	6,236,908	0.64
Erie Insurance Company	15	18,508,161	0.81
Erie Insurance Exchange	34	69,982,157	0.49
Excelsior Insurance Company	0	28,023	0.00
Farm Bureau Insurance of N. C., Inc.	10	23,973,726	0.42
Farmers Insurance Exchange Farmers Underwriters Association	21	23,655,259	0.89
Federal Insurance Company	3	2,150,368	1.40
Federated Mutual Insurance Company	0	68,979	0.00

Fidelity and Casualty Company of New York	0	33,177	0.00
Fireman's Fund Insurance Company	1	7,971,361	0.13
Firemen's Insurance Company of Newark, New Jersey	1	557	1795.33
Firemen's Insurance Company of Washington, D.C.	0	122,741	0.00
First National Insurance Company of America	9	5,253,306	1.71
Foremost Insurance Company	2	5,951,269	0.34
Foremost Signature Insurance Company	0	111,942	0.00
GEICO Indemnity Company	91	66,792,916	1.36
General Insurance Company of America	5	8,101,148	0.62
Government Employees Insurance Company	74	138,256,816	0.54
Grain Dealers Mutual Insurance Company	1	3,215,262	0.31
Graphic Arts Mutual Insurance Company	1	860,020	1.16
Great American Assurance Company	2	2,594	771.01
Great American Insurance Company	2	226,841	8.82
Great American Insurance Company of New York	0	7	0.00
Guaranty National Insurance Company	42	25,503,937	1.65
Hanover American Insurance Company	2	1,660,258	1.20
Hanover Insurance Company, The	6	1,720,187	3.49
Harleysville Mutual Insurance Company	4	2,048,256	1.95
Harleysville Preferred Insurance Company	1	1,312,980	0.76
Hartford Accident & Indemnity Company	2	6,572	304.32
Hartford Casualty Insurance Company	11	6,416,365	1.71
Hartford Fire Insurance Company	3	6,142,056	0.49
Hartford Insurance Company of the Midwest	1	4,644	215.33
Hartford Underwriters Insurance Company	28	21,801,571	1.28
Horace Mann Insurance Company	13	10,480,544	1.24
Horace Mann Property & Casualty Insurance Company	8	7,123,942	1.12
Integon Casualty Insurance Company	2	3,036,015	0.66
Integon General Insurance Corporation	15	9,893,300	1.52
Integon Indemnity Corporation	7	14,516,837	0.48
Integon National Insurance Company	179	292,356,337	0.61
Integon Specialty Insurance Company	24	21,402,728	1.12
Liberty Mutual Insurance Company	44	57,935,733	0.76
Lumbermens Mutual Casualty Company	2	40,587	49.28
Lyndon Property Insurance Company	0	22,619,136	0.00
Massachusetts Bay Insurance Company	6	1,717,143	3.49
Mendakota Insurance Company	0	1,717,796	0.00
Merastar Insurance Company	1	1,288,675	0.78
Metropolitan Direct Property and Casualty Insurance Company	10	11,742,295	0.85
Metropolitan Property and Casualty Insurance Company	50	24,849,222	2.01
Montgomery Mutual Insurance Company	1	115,303	8.67
National Fire Insurance Company of Hartford	0	1,596	0.00
National General Insurance Company	2	2,655,357	0.75
Nationwide Affinity Insurance Company of America	0	4,950,826	0.00
Nationwide Mutual Fire Insurance Company	215	219,231,629	0.98
Nationwide Mutual Insurance Company	343	556,751,680	0.62
Nationwide Property and Casualty Insurance Company	20	77,515,710	0.26
Netherlands Insurance Company	1	13,268	75.37
New South Insurance Company	16	14,309,599	1.12
NGM Insurance Company	10	10,769,808	0.93
North Carolina Farm Bureau Mutual Insurance Company	191	375,941,450	0.51
Northern Insurance Company of New York	0	157	0.00
Ohio Casualty Insurance Company	4	7,034,323	0.57
Omni Insurance Company	2	792,839	2.52
OneBeacon Insurance Company	0	354	0.00

Owners Insurance Company	1	8,248,932	0.12
Pacific Indemnity Company	0	2,395,705	0.00
Peak Property and Casualty Insurance Corporation	7	12,093,820	0.58
Peerless Insurance Company	11	26,325,052	0.42
Pennsylvania National Mutual Casualty Insurance Company	16	23,521,087	0.68
Pharmacists Mutual Insurance Company	0	62,944	0.00
Phoenix Insurance Company	18	28,356,224	0.63
Progressive American Insurance Company	39	40,791,092	0.96
Progressive Northern Insurance Company	3	586,413	5.12
Progressive Premier Insurance Company of Illinois	4	12,270,078	0.33
Progressive Southeastern Insurance Company	81	105,436,856	0.77
Progressive Universal Insurance Company	10	14,934,077	0.67
Property and Casualty Insurance Company of Hartford	0	181	0.00
Redland Insurance Company	4	6,637,716	0.60
Republic-Franklin Insurance Company	0	684,864	0.00
Royal Indemnity Company	2	58,834	33.99
SAFECO Insurance Company of America	10	3,390,649	2.95
Selective Insurance Company of South Carolina	0	169,187	0.00
Selective Insurance Company of the Southeast	0	33,701	0.00
Sentinel Insurance Company, Ltd.	1	6,772	147.67
Sentry Insurance A Mutual Company	0	319,262	0.00
Sentry Select Insurance Company	0	5,972	0.00
Sompo Japan Insurance Company of America	0	9,390	0.00
Southern Fire & Casualty Company	1	319,641	3.13
Southern General Insurance Company	15	12,978,162	1.16
Southern Guaranty Insurance Company	0	90,033	0.00
Southern Insurance Company of Virginia	4	3,622,934	1.10
Southern Pilot Insurance Company	4	11,630,512	0.34
St. Paul Fire & Marine Insurance Company	1	134,963	7.41
St. Paul Guardian Insurance Company	0	14,148	0.00
St. Paul Mercury Insurance Company	1	17,460	57.27
Standard Fire Insurance Company	2	5,600,663	0.36
State Auto Property and Casualty Insurance Company	10	21,370,601	0.47
State Farm Mutual Automobile Insurance Company	274	544,947,469	0.50
State National Insurance Company, Inc.	43	15,991,445	2.69
Teachers Insurance Company	14	13,508,519	1.04
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1	63,384	15.78
Transcontinental Insurance Company	0	3,281	0.00
Transportation Insurance Company	0	5,602	0.00
Travelers Indemnity Company	30	31,169,582	0.96
Travelers Indemnity Company of America	6	9,226,259	0.65
Travelers Indemnity Company of Connecticut	6	11,456,263	0.52
Travelers Personal Security Insurance Company	0	537,738	0.00
Twin City Fire Insurance Company	2	6,445,356	0.31
Union Insurance Company	0	6,640	0.00
United Services Automobile Assoc.	40	99,878,132	0.40
Unitrin Auto and Home Insurance Company	30	78,094,909	0.38
Universal Insurance Company	29	30,308,294	0.96
USAA Casualty Insurance Company	25	64,940,240	0.38
USAA General Indemnity Company	3	10,004,473	0.30
Utica Mutual Insurance Company	0	1,051,195	0.00
Valley Forge Insurance Company	0	1,600	0.00
Virginia Mutual Insurance Company	2	5,301,734	0.38
Voyager Indemnity Insurance Company	0	27,055	0.00
Voyager Property and Casualty Insurance Company	0	1,477,507	0.00

West American Insurance Company	2	1,154,280	1.73
Yosemite Insurance Company	0	1,019,495	0.00
	2,833	4,144,063,226	0.68

2004 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
ACE American Insurance Company	1	174,095	5.74
AIG Centennial Insurance Company	1	416,375	2.40
Alliance Mutual Insurance Company	6	1,683,913	3.56
Allstate Indemnity Company	91	203,678,497	0.45
Allstate Insurance Company	237	244,612,501	0.97
Alpha Property & Casualty Insurance Company	1	8,929,912	0.11
American Bankers Insurance Company of Florida	6	17,244,962	0.35
American Family Home Insurance Company	0	11,422,629	0.00
American Fire and Casualty Company	0	381,650	0.00
American Guaranty Insurance Company	9	5,567,566	1.62
American Home Assurance Company	27	8,565,142	3.15
American Insurance Company	0	392,171	0.00
American International South Insurance Company	0	437,804	0.00
American Modern Home Insurance Company	0	5,633,783	0.00
American Reliable Insurance Company	1	3,487,730	0.29
American Southern Insurance Company	13	8,517,276	1.53
American States Preferred Insurance Company	1	2,302,921	0.43
AMEX Assurance Company	2	2,543,616	0.79
Amica Mutual Insurance Company	11	19,754,652	0.56
Atlantic Casualty Insurance Company	6	2,045,290	2.93
Atlantic Mutual Insurance Company	0	38,271	0.00
Atlantic Specialty Insurance Company	0	6,127	0.00
Auto-Owners Insurance Company	21	22,981,327	0.91
Builders Mutual Insurance Company	0	218,490	0.00
Centennial Insurance Company	0	6,469	0.00
Central Mutual Insurance Company	11	21,884,370	0.50
Charter Oak Fire Insurance Company	1	4,134,816	0.24
Cincinnati Insurance Company	1	2,698,014	0.37
Clarendon National Insurance Company	0	303,094	0.00
Continental Insurance Company	2	2,548,957	0.78
Discovery Insurance Company	40	26,558,288	1.51
Economy Premier Assurance Company	2	3,725,329	0.54
Electric Insurance Company	3	3,090,786	0.97
Employers Mutual Casualty Company	5	2,734,105	1.83
Encompass Indemnity Company	0	356,899	0.00
Erie Insurance Company	21	14,337,620	1.46
Erie Insurance Exchange	21	66,780,293	0.31
Excelsior Insurance Company	0	17,081	0.00
Farm Bureau Insurance of N. C., Inc.	7	25,812,341	0.27
Farmers Insurance Exchange Farmers Underwriters Association	20	25,727,436	0.78
Federal Insurance Company	2	1,233,181	1.62
Federated Mutual Insurance Company	1	40,012	24.99
Federated Service Insurance Company	0	421	0.00

Fidelity and Casualty Company of New York	0	844,920	0.00
Fireman's Fund Insurance Company	3	7,242,771	0.41
Firemen's Insurance Company of Newark, New Jersey	0	1,302,469	0.00
Firemen's Insurance Company of Washington, D.C.	0	215,827	0.00
First National Insurance Company of America	10	6,237,699	1.60
Foremost Insurance Company	1	4,678,147	0.21
Foremost Signature Insurance Company	0	93,782	0.00
GEICO Indemnity Company	95	68,852,155	1.38
General Insurance Company of America	7	6,896,495	1.02
Glens Falls Insurance Company	1	65,519	15.26
Government Employees Insurance Company	74	112,980,344	0.65
Grain Dealers Mutual Insurance Company	2	3,478,612	0.57
Graphic Arts Mutual Insurance Company	0	885,803	0.00
Great American Insurance Company	2	36,658	54.56
Guaranty National Insurance Company	56	34,861,168	1.61
Hanover American Insurance Company	6	1,778,058	3.37
Hanover Insurance Company, The	8	2,195,408	3.64
Harleysville Mutual Insurance Company	3	1,863,015	1.61
Harleysville Preferred Insurance Company	1	1,564,583	0.64
Hartford Accident & Indemnity Company	1	9,112	109.75
Hartford Casualty Insurance Company	9	5,444,244	1.65
Hartford Fire Insurance Company	2	5,743,122	0.35
Hartford Underwriters Insurance Company	29	20,664,783	1.40
Horace Mann Insurance Company	23	9,005,638	2.55
Horace Mann Property & Casualty Insurance Company	12	6,706,199	1.79
Insura Property and Casualty Insurance Company	0	8,379	0.00
Integon Casualty Insurance Company	5	3,945,861	1.27
Integon General Insurance Corporation	19	9,807,466	1.94
Integon Indemnity Corporation	21	17,466,078	1.20
Integon National Insurance Company	198	243,122,139	0.81
Integon Specialty Insurance Company	32	28,640,940	1.12
Kansas City Fire & Marine Insurance Company	0	29,452	0.00
Liberty Mutual Insurance Company	48	48,561,048	0.99
LM Property and Casualty Insurance Company	1	882,844	1.13
Lyndon Property Insurance Company	0	15,944,403	0.00
Massachusetts Bay Insurance Company	3	2,027,612	1.48
Mendakota Insurance Company	0	1,638,882	0.00
Merastar Insurance Company	1	1,376,221	0.73
Metropolitan Direct Property and Casualty Insurance Company	8	11,187,340	0.72
Metropolitan Property and Casualty Insurance Company	29	21,662,166	1.34
Montgomery Mutual Insurance Company	4	129,282	30.94
National General Insurance Company	2	2,293,092	0.87
National Union Fire Insurance Company of Pittsburgh, Pennsylvania	0	32	0.00
Nationwide Mutual Fire Insurance Company	202	221,809,955	0.91
Nationwide Mutual Insurance Company	336	568,471,866	0.59
Nationwide Property and Casualty Insurance Company	11	5,795,546	1.90
Netherlands Insurance Company	0	3,590,508	0.00
New South Insurance Company	36	19,545,566	1.84
NGM Insurance Company	11	9,403,155	1.17
North Carolina Farm Bureau Mutual Insurance Company	240	333,732,998	0.72
Ohio Casualty Insurance Company	10	5,404,311	1.85
Omni Insurance Company	6	1,983,704	3.02

Owners Insurance Company	5	7,895,307	0.63
Pacific Indemnity Company	1	2,913,720	0.34
Peerless Insurance Company	14	19,157,438	0.73
Pennsylvania National Mutual Casualty Insurance Company	8	21,171,852	0.38
Pharmacists Mutual Insurance Company	0	57,753	0.00
Phoenix Insurance Company	10	27,240,484	0.37
Progressive American Insurance Company	67	57,930,455	1.16
Progressive Northern Insurance Company	4	777,343	5.15
Progressive Southeastern Insurance Company	94	107,063,570	0.88
Property and Casualty Insurance Company of Hartford	0	5,321	0.00
Republic-Franklin Insurance Company	0	763,081	0.00
SAFECO Insurance Company of America	10	3,191,868	3.13
Selective Insurance Company of South Carolina	1	150,533	6.64
Selective Insurance Company of the Southeast	0	53,117	0.00
Sentinel Insurance Company, Ltd.	0	563	0.00
Sentry Insurance A Mutual Company	0	245,963	0.00
Sompo Japan Insurance Company of America	0	6,278	0.00
Southern Fire & Casualty Company	0	163,172	0.00
Southern General Insurance Company	8	11,823,603	0.68
Southern Guaranty Insurance Company	6	97,596	61.48
Southern Insurance Company of Virginia	3	3,146,120	0.95
Southern Pilot Insurance Company	2	11,455,609	0.17
St. Paul Fire & Marine Insurance Company	1	231,801	4.31
St. Paul Guardian Insurance Company	0	18,269	0.00
St. Paul Mercury Insurance Company	0	24,414	0.00
Standard Fire Insurance Company	3	5,778	519.21
State Auto Property and Casualty Insurance Company	11	20,282,338	0.54
State Farm Mutual Automobile Insurance Company	286	535,271,536	0.53
State National Insurance Company, Inc.	65	19,073,416	3.41
Teachers Insurance Company	16	12,501,498	1.28
Tokio Marine & Nichido Fire Insurance Co., Ltd.	1	62,200	16.08
Travelers Indemnity Company	21	35,935,824	0.58
Travelers Indemnity Company of America	7	9,084,563	0.77
Travelers Indemnity Company of Connecticut	1	10,531,657	0.09
Travelers Personal Security Insurance Company	0	1,136	0.00
Twin City Fire Insurance Company	3	5,697,698	0.53
Union Insurance Company	0	4,141	0.00
United Services Automobile Assoc.	31	94,736,435	0.33
Unitrin Auto and Home Insurance Company	32	74,563,941	0.43
Universal Insurance Company	38	29,830,195	1.27
Universal Underwriters Insurance Company	0	348,418	0.00
USAA Casualty Insurance Company	33	60,475,690	0.55
USAA General Indemnity Company	8	10,620,872	0.75
Utica Mutual Insurance Company	4	971,400	4.12
Virginia Mutual Insurance Company	8	5,236,744	1.53
Virginia Surety Company, Inc.	0	22,910	0.00
Voyager Indemnity Insurance Company	0	283,589	0.00
Voyager Property and Casualty Insurance Company	0	1,536,165	0.00
West American Insurance Company	4	996,847	4.01
Wilshire Insurance Company	1	31,814	31.43
Yosemite Insurance Company	0	755,495	0.00

2,946

3,859,581,119

0.76

2003 Complaint Ratio per \$1 Million of Direct Premiums

Property and Liability Companies Showing 0 or More Complaints

Having Premium Dollars of at Least \$1

For Coverage Type: Private Auto - All

Company	Complaints	Premium\$	Ratio
ACE American Insurance Company	0	41,733	0.00
AIG Centennial Insurance Company	1	621,367	1.61
Alliance Mutual Insurance Company	1	1,479,275	0.68
Allstate Indemnity Company	68	155,994,162	0.44
Allstate Insurance Company	283	252,257,770	1.12
Alpha Property & Casualty Insurance Company	2	12,923,156	0.15
American and Foreign Insurance Company	2	6,278	318.57
American Bankers Insurance Company of Florida	8	25,574,887	0.31
American Casualty Company of Reading, Pennsylvania	0	4,402	0.00
American Family Home Insurance Company	1	11,753,757	0.09
American Fire and Casualty Company	1	559,673	1.79
American Guaranty Insurance Company	16	7,857,371	2.04
American Home Assurance Company	30	8,422,054	3.56
American Insurance Company	0	355,634	0.00
American Manufacturers Mutual Insurance Company	14	18,579,625	0.75
American Modern Home Insurance Company	1	5,859,718	0.17
American Motorists Insurance Company	6	6,583,578	0.91
American Protection Insurance Company	6	15,158,128	0.40
American Reliable Insurance Company	1	3,332,029	0.30
American Security Insurance Company	0	38,993	0.00
American Southern Insurance Company	14	8,310,846	1.68
AMEX Assurance Company	8	2,623,788	3.05
Amica Mutual Insurance Company	10	20,939,824	0.48
Atlantic Indemnity Company	59	27,761,310	2.13
Atlantic Mutual Insurance Company	1	35,365	28.28
Atlantic Security Insurance Company	5	1,298,874	3.85
Auto-Owners Insurance Company	30	29,950,338	1.00
Builders Mutual Insurance Company	1	130,300	7.67
Centennial Insurance Company	1	5,768	173.37
Central Mutual Insurance Company	16	22,137,862	0.72
Charter Oak Fire Insurance Company	2	4,603,448	0.43
Cincinnati Insurance Company	3	2,660,564	1.13
Continental Casualty Company	2	2,870	696.86
Continental Insurance Company	4	2,805,146	1.43
Discovery Insurance Company	37	20,916,387	1.77
Economy Premier Assurance Company	8	4,657,832	1.72
Electric Insurance Company	11	3,187,069	3.45
Employers Mutual Casualty Company	2	3,687,963	0.54
Erie Insurance Company	28	13,763,164	2.03
Erie Insurance Exchange	31	65,517,939	0.47
Excelsior Insurance Company	0	30,300	0.00
Farm Bureau Insurance of N. C., Inc.	19	42,632,543	0.45
Farmers Insurance Exchange Farmers Underwriters Association	32	28,829,429	1.11

Federal Insurance Company	3	1,965,565	1.53
Federated Mutual Insurance Company	0	80,800	0.00
Fidelity and Casualty Company of New York	0	555,729	0.00
Fireman's Fund Insurance Company	4	7,297,072	0.55
Firemen's Insurance Company of Newark, New Jersey	2	914,664	2.19
Firemen's Insurance Company of Washington, D.C.	2	126,711	15.78
First National Insurance Company of America	1	3,785,640	0.26
Foremost Insurance Company	2	3,967,468	0.50
Foremost Signature Insurance Company	0	90,994	0.00
GEICO Indemnity Company	87	64,157,745	1.36
General Insurance Company of America	7	9,126,677	0.77
Glens Falls Insurance Company	1	54,393	18.38
Globe Indemnity Company	1	3,424,856	0.29
Government Employees Insurance Company	60	106,569,122	0.56
Grain Dealers Mutual Insurance Company	3	4,037,233	0.74
Graphic Arts Mutual Insurance Company	0	1,242,262	0.00
Great American Alliance Insurance Company	0	40,594	0.00
Great American Assurance Company	0	692,366	0.00
Great American Insurance Company	4	1,985,060	2.02
Great American Insurance Company of New York	0	743,468	0.00
Great American Security Insurance Company	0	70,316	0.00
Great American Spirit Insurance Company	1	635,658	1.57
Guaranty National Insurance Company	29	23,288,362	1.25
Hanover American Insurance Company	3	1,837,103	1.63
Hanover Insurance Company, The	10	2,828,906	3.53
Harleysville Mutual Insurance Company	9	3,899,996	2.31
Harleysville Preferred Insurance Company	5	2,195,415	2.28
Hartford Accident & Indemnity Company	1	12,008	83.28
Hartford Casualty Insurance Company	20	8,200,445	2.44
Hartford Fire Insurance Company	4	6,157,921	0.65
Hartford Insurance Company of the Midwest	0	63,785	0.00
Hartford Underwriters Insurance Company	30	21,321,747	1.41
Horace Mann Insurance Company	13	10,438,619	1.25
Horace Mann Property & Casualty Insurance Company	9	6,737,470	1.34
Infinity Standard Insurance Company	11	3,257,151	3.38
Insura Property and Casualty Insurance Company	2	180,799	11.06
Insurance Corporation of Hanover	4	157,906	25.33
Integon Casualty Insurance Company	11	7,281,138	1.51
Integon General Insurance Corporation	29	14,848,577	1.95
Integon Indemnity Corporation	23	26,429,736	0.87
Integon National Insurance Company	240	225,037,666	1.07
Integon Specialty Insurance Company	38	39,235,793	0.97
Kansas City Fire & Marine Insurance Company	0	42,469	0.00
Liberty Mutual Insurance Company	44	41,100,348	1.07
LM Property and Casualty Insurance Company	4	2,326,951	1.72
Lumbermens Mutual Casualty Company	9	10,075,567	0.89
Lyndon Property Insurance Company	0	4,939,931	0.00
Maryland Casualty Company	1	448	2232.14
Massachusetts Bay Insurance Company	2	2,379,967	0.84
Mendakota Insurance Company	0	1,367,412	0.00
Merastar Insurance Company	3	1,515,383	1.98
Metropolitan Direct Property and Casualty Insurance Company	17	10,326,643	1.65

Metropolitan Property and Casualty Insurance Company	63	24,940,162	2.53
Montgomery Mutual Insurance Company	3	147,028	20.40
National Fire Insurance Company of Hartford	0	893	0.00
National General Insurance Company	3	2,935,115	1.02
National Specialty Insurance Company	36	9,840,937	3.66
Nationwide Mutual Fire Insurance Company	219	224,592,665	0.98
Nationwide Mutual Insurance Company	379	581,214,591	0.65
Netherlands Insurance Company	2	7,408,225	0.27
New South Insurance Company	27	26,325,628	1.03
NGM Insurance Company	10	10,063,426	0.99
North Carolina Farm Bureau Mutual Insurance Company	256	316,099,785	0.81
Ohio Casualty Insurance Company	13	8,088,403	1.61
Omni Insurance Company	13	2,569,362	5.06
OneBeacon Insurance Company	2	2,272	880.28
Owners Insurance Company	3	8,431,573	0.36
Pacific Indemnity Company	0	3,075,965	0.00
Peerless Insurance Company	22	24,734,602	0.89
Penn National Security Insurance Company	0	5,565	0.00
Pennsylvania General Insurance Company	0	158	0.00
Pennsylvania National Mutual Casualty Insurance Company	13	23,627,502	0.55
Pharmacists Mutual Insurance Company	1	41,371	24.17
Phoenix Insurance Company	20	27,450,142	0.73
Progressive American Insurance Company	65	53,005,148	1.23
Progressive Northern Insurance Company	6	1,127,830	5.32
Progressive Southeastern Insurance Company	78	95,078,730	0.82
Property and Casualty Insurance Company of Hartford	0	2,041	0.00
Republic-Franklin Insurance Company	1	748,379	1.34
Response Worldwide Insurance Company	1	154,410	6.48
Royal Indemnity Company	4	1,991,825	2.01
Royal Insurance Company of America	4	3,308,634	1.21
SAFECO Insurance Company of America	11	4,303,626	2.56
Safeguard Insurance Company	0	1,071,825	0.00
Selective Insurance Company of South Carolina	1	148,542	6.73
Selective Insurance Company of the Southeast	0	48,907	0.00
Sentry Insurance A Mutual Company	1	403,136	2.48
Shelby Insurance Company	4	859,499	4.65
Sompo Japan Insurance Company of America	0	4,980	0.00
Southern Fire & Casualty Company	0	59,418	0.00
Southern General Insurance Company	16	11,453,804	1.40
Southern Guaranty Insurance Company	5	114,717	43.59
Southern Insurance Company of Virginia	6	2,538,438	2.36
Southern Pilot Insurance Company	5	12,757,867	0.39
St. Paul Fire & Marine Insurance Company	3	280,314	10.70
St. Paul Guardian Insurance Company	0	25,225	0.00
St. Paul Mercury Insurance Company	1	28,415	35.19
Standard Guaranty Insurance Company	0	10,171,396	0.00
State Auto Property and Casualty Insurance Company	8	19,115,608	0.42
State Farm Mutual Automobile Insurance Company	301	543,947,348	0.55
State National Insurance Company, Inc.	13	9,782,473	1.33
Teachers Insurance Company	14	16,441,225	0.85
Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	88,906	0.00
Transcontinental Insurance Company	0	1,327	0.00

Transportation Insurance Company	1	940	1063.83
Travelers Indemnity Company	19	21,599,850	0.88
Travelers Indemnity Company of America	7	9,076,242	0.77
Travelers Indemnity Company of Connecticut	0	6,383,685	0.00
Twin City Fire Insurance Company	11	7,186,165	1.53
Union Insurance Company	0	3,633	0.00
Unisun Insurance Company	9	3,127,685	2.88
United Services Automobile Assoc.	36	100,155,774	0.36
Unitrin Auto and Home Insurance Company	6	26,642,537	0.23
Universal Insurance Company	47	33,509,873	1.40
USAA Casualty Insurance Company	55	66,264,565	0.83
USAA General Indemnity Company	11	14,813,146	0.74
Utica Mutual Insurance Company	3	1,477,057	2.03
Valley Forge Insurance Company	0	482	0.00
Vigilant Insurance Company	0	1,498	0.00
Virginia Mutual Insurance Company	7	6,396,717	1.09
Virginia Surety Company, Inc.	0	1,210	0.00
Voyager Indemnity Insurance Company	0	261,818	0.00
Voyager Property and Casualty Insurance Company	0	1,435,071	0.00
West American Insurance Company	0	1,410,121	0.00
Wilshire Insurance Company	0	468,100	0.00
Yosemite Insurance Company	0	815,887	0.00
	3,359	3,914,633,993	0.86