

New York State Insurance Department

2007
Annual Ranking
of
Automobile
Insurance Complaints



Eliot Spitzer
Governor

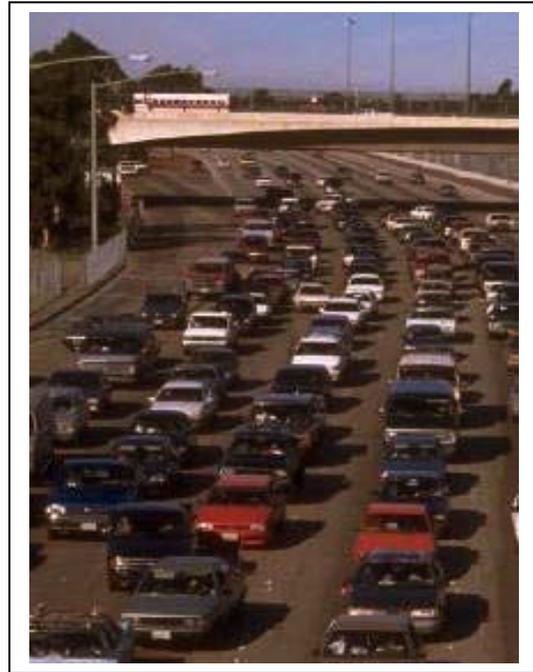
Eric R. Dinallo
Superintendent

The Annual Ranking of Automobile Insurance Complaints

This *Annual Ranking of Automobile Insurance Complaints* offers consumers a convenient tool to help select the auto insurer that best meets their needs. This resource ranks automobile insurers based on each insurer's *complaint ratio*.

Consumers can use this ranking – as well as other resources offered by the Insurance Department – to evaluate the performance of their insurance company. Or, they can use this information to check another company they may be considering for insurance coverage.

The information contained in this ranking is based on data from 2005 and 2006. It ranks 44 automobile insurance companies, or groups of insurance companies, doing business in New York State. The ranking is updated annually.



How the Ranking Works

Insurers are ranked based on a *complaint ratio*. This ratio is determined by the number of complaints upheld against companies as a percentage of their total private passenger auto insurance business. The complaint ratio is calculated using an average of two years' premium data. This compensates for the fact that some complaints closed in any given year are begun in the previous year.

Insurers with the fewest upheld complaints per million dollars of premiums appear at the top of the list. Those with the highest complaint ratio are ranked at the bottom.

Other Resources to Consider

While the insurer's ranking is important, it is only one aspect consumers should weigh when considering an insurance company. For example:

- Talk to friends, neighbors, co-workers and relatives about their experiences.
- Check the Insurance Department's website, which contains the Department's *Annual Consumer Guide to Automobile Insurance* and other valuable consumer information.
- After looking at the Department's website, search the Internet for other ideas.

New York State Insurance Department website – www.ins.state.ny.us

What the Ranking Does & Does Not Contain

Consumers using the auto insurance ranking should keep in mind the following:

- Private passenger automobile insurance is the only type of insurance evaluated here.
- The ranking includes those complaints referred by consumers to the Insurance Department. It also includes No-Fault arbitration complaints that are ruled in favor of the consumer and are not appealed or paid by the insurance company within 30 days. It *does not* consider consumer complaints directed only to insurance companies.
- Upheld complaints occur when the Insurance Department agrees with a consumer that an auto insurer made an inappropriate decision.
- Information from previous years is presented in the tables here, so consumers can see whether a company's performance has improved or declined.
- All companies, or groups, with at least \$10 million in average premiums in 2005-06 are included in the ranking. Insurers with less than \$10 million in premiums are included only if they had 10 or more complaints upheld against them.

Consumer Complaints & the Average Ranking

Typical consumer complaints involve monetary disputes, such as the value of a total loss. Other common complaints involve insurance companies that do not renew policies.

In 2006, the average complaint ratio for all insurers, including those with less than \$10 million in premiums, was 0.16 per \$1 million in premiums. That means there was approximately one upheld complaint for every \$6.2 million in premiums paid to insurance companies.

Best Performers -- Complaint Rankings of Top 25 Insurers*				
Company or Group	Complaint Ratio	Current Rank	CY '05	CY '06
American Modern Insurance Group	0.00	1	1	25
Atlantic Companies	0.00	2	27	1
Electric Insurance Group	0.00	3	2	9
Chubb & Son Inc.	0.03	4	11	14
Amica Mutual Group	0.03	5	3	4
Erie Insurance Group	0.03	6	24	6
United Services Automobile Association Group	0.04	7	6	17
Preferred Mutual Insurance Company	0.04	8	5	7

* Based on 2005 and 2006 data.

Best Performers -- Top 25 Insurers (Continued)

Company or Group	Complaint Ratio	Current Rank	CY '05	CY '06
American Express Group	0.04	9	4	24
Metropolitan Group	0.05	10	29	28
Countrywide Insurance Group	0.05	11	9	15
Merchants Mutual	0.06	12	17	8
Central Services Group	0.07	13	11	N/A
Unitrin Group	0.07	14	10	18
Zurich Insurance Group	0.07	15	37	37
Response Insurance Group	0.07	16	12	5
State Farm IL	0.08	17	20	36
Progressive Insurance Group	0.08	18	16	10
Liberty Mutual Group	0.08	19	23	13
Utica National Insurance Group	0.08	20	15	31
Nationwide Group	0.09	21	22	21
GMAC Insurance Holding	0.09	22	31	19
Allianz Insurance Group	0.10	23	13	29
Berkshire-Hathaway	0.11	24	34	34
St. Paul Travelers Group	0.11	25	21	27

N/A = Not included in year's ranking.

Worst Performers -- Complaint Rankings of Bottom 10 Insurers*				
Company or Group	Complaint Ratio	Current Rank	CY '05	CY '06
American National Financial Group	0.25	35	N/A	35
Clarendon National Ins Co	0.31	36	N/A	41
Safeco Insurance Group	0.36	37	43	38
Credit Suisse Group	0.38	38	38	42
Mercury General Group	0.43	39	39	20
Kingsway Group	0.82	40	N/A	N/A
Tri-State Consumer Insurance Company	0.88	41	44	44
American International Group	1.56	42	33	40
Infinity Property & Casualty Insurance Group	1.57	43	47	43
Long Island Insurance Company	6.53	44	46	45

* Based on 2005 and 2006 data.

N/A = Not included in year's ranking.

Complaint Ratios of 10 Largest Private Passenger Auto Insurers				
	Complaint	Current	Premium	Market
Company or Group	Ratio	Ranking*	(in millions)*	Share
Berkshire-Hathaway	0.11	24	\$1,991.05	20.0%
Allstate Insurance Group	0.15	30	\$1,793.82	18.0%
State Farm IL	0.08	17	\$1,024.62	10.0%
Progressive Insurance Group	0.08	18	\$853.10	8.0%
St. Paul Travelers Group	0.11	25	\$570.79	6.0%
Liberty Mutual Group	0.08	19	\$522.33	5.0%
White Mountain Group	0.25	34	\$307.09	3.0%
Nationwide Group	0.09	21	\$304.12	3.0%
Central Services Group	0.07	13	\$298.66	3.0%
Metropolitan Group	0.05	10	\$267.50	3.0%
Top Ten			\$7,933.08	79.0%
Total**			\$10,104.57	100.0%
* Based on 2005 and 2006 data.				
** All companies, including those with less than \$10 million in premiums.				

Frequently Asked Questions

Each year, the Insurance Department closes thousands of complaints against auto insurers. Some are upheld, while others are not. Upheld complaints are counted against a company and measured in relation to the premiums that the company writes. A complaint ratio is determined by dividing the number of total upheld complaints against a company by the company's average annual premium written over a two-year period.

Why not just list the total complaints for each company?

Insurance companies that write a large amount of business typically generate a larger number of complaints than smaller companies. Complaint ratios allow consumers to compare easily small companies with large companies, by looking at complaints as a percentage of premiums written.

How many total auto complaints does the Insurance Department close?

In 2006, the Department's Consumer Services Bureau received a total of 7,914 private passenger auto insurance complaints. The Department also handles commercial auto complaints, which are not included in determining complaint ratios.

Why are only "upheld" complaints included in the ratio?

A complaint is counted against a company only if the company was found to be at fault in a disputed matter by the New York Insurance Department. The company is not penalized if it acted in a legally responsible manner. However, the total number of complaints is published for informational purposes.

I complained directly to my insurer. Is that counted?

No, only complaints closed by the Insurance Department are counted. Consumers are encouraged to try to settle their differences directly with their insurers. If that doesn't work, they should contact the Insurance Department to file a complaint. The Insurance Department accepts complaints through its Web site, www.ins.state.ny.us, or by calling toll-free at 800-342-3736, or 212-480-6400 (New York City).

What are the most common complaints?

Complaints about monetary settlements are the most common, followed by complaints about policy terminations. The Department also receives complaints about the promptness of insurance payments.

What is a "question of fact" complaint?

A question of fact arises when a consumer and an insurer cannot agree on the facts of a case. For example, a driver is involved in an accident with an insurer's policyholder and there are no witnesses. The driver says he did not run a red light, while the insurer insists he did (perhaps based on its own policyholder's statement). Since the examiner handling the complaint was not at the scene of the accident and there were no witnesses, the complaint is generally closed as a "question of fact" dispute and does not count against an insurer.

How much should I depend on this ranking?

It is only one of several tools you should use. Certainly price is another key factor. Also, do not underestimate the recommendations of your friends, neighbors, co-workers and relatives. They can be excellent sources of information.

Where can I get pricing information?

Representative premiums of some of New York's leading auto insurers are included in our annual Consumer Guide to Automobile Insurance available free of charge by calling the Department's toll-free telephone number, 800-342-3736. The Guide may be found on the Department's web site, www.ins.state.ny.us. The website also contains the Department's interactive auto premium calculator.

Are companies at the bottom of the list considered poor performers?

Not necessarily. Because the ranking includes virtually all auto insurers in the State, some must be at the bottom of each year's list even if every company is performing well. Companies often improve over time. Since ratios are used in the rankings, only one or two additional upheld complaints per year can sometimes have a significant impact when a company's auto insurance business is significantly smaller than other insurers.

How to File a Complaint

Consumers with questions or complaints about their insurance coverage should first contact their insurance company to resolve the problem. The Insurance Department's Consumer Services Bureau is always available to help consumers in the event they cannot resolve a problem with their insurance company.

To file a complaint, consumers can call or write the Insurance Department, or file online by visiting the Department's web site.

New York State Insurance Department

Albany Office:	One Commerce Plaza Albany, NY 12257 Toll-free: 800-342-3738
Buffalo Office:	Walter Mahoney Bldg. 65 Court St. Buffalo, NY 14202 Tel.: 716-847-7620 Toll-free: 800-342-3738
Mineola Office:	163 Mineola Blvd. Mineola, NY 11501 Tel.: 516-248-5886 Toll-free: 800-342-3738
New York City Office:	25 Beaver St. New York, NY 10004 Tel.: 212-480-6400 Toll-free: 800-342-3738

Insurance Department web site: www.ins.state.ny.us

2006 Auto Complaint Ratios

Private Passenger Auto Insurance Complaints per Million Dollars of Premiums Written in New York State
Number of complaints closed in 2006 by the Insurance Department's Consumer Service Bureau

Column		I	II	III	IV	V	
Rank	<i>Companies or groups with 10 or more complaints or \$10,000,000 in average annual PP-auto premiums</i>	Complaint Ratio (Column I / Column V)	Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average 2005 & 2006 Premiums (In Millions)
1	AMERICAN MODERN INS GRP AMERICAN FAMILY HOME INS CO AMERICAN MODERN HOME INS CO	0.00	0	0	4	4	17.473
2	ATLANTIC COMPANIES ATLANTIC MUTUAL INS CO CENTENNIAL INS CO	0.00	0	0	3	3	16.303
3	ELECTRIC INS GRP ELECTRIC INS CO	0.00	0	3	2	5	14.949
4	CHUBB & SON INC CHUBB INDEMNITY INS CO FEDERAL INS CO GREAT NORTHERN INS CO PACIFIC INDEMNITY CO VIGILANT INS CO	0.03	3	2	14	19	98.654
5	AMICA MUTUAL GRP AMICA MUTUAL INS CO	0.03	3	2	13	18	98.335
6	ERIE INS GRP ERIE INS CO ERIE INS CO OF NY	0.03	2	13	21	36	65.220
7	UNITED SERVICES AUTOMOBILE ASN GRP GARRISON PROPERTY & CASUALTY INS. CO. UNITED SERVICES AUTOMOBILE ASN USAA CAS INS CO USAA GENERAL INDEMNITY CO	0.04	7	17	39	63	189.568
8	PREFERRED MUTUAL INS CO	0.04	2	10	12	24	54.735
9	AMERICAN EXPRESS GRP AMEX ASSURANCE COMPANY IDS PROPERTY CASUALTY INSURANCE COMPANY	0.04	1	6	12	19	26.061

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10	METROPOLITAN GROUP ECONOMY PREMIER ASSURANCE COMPANY METROPOLITAN CASUALTY INS CO METROPOLITAN GENERAL INS CO METROPOLITAN GROUP PROPERTY AND CASUALTY INS CO METROPOLITAN PROPERTY & CASUALTY INS CO	0.05	14	31	62	107	267.503
11	COUNTRYWIDE INS CO	0.05	3	75	119	197	60.383
12	MERCHANTS MUTUAL MERCHANTS INS CO OF NH INC MERCHANTS MUTUAL INS CO	0.06	1	2	11	14	17.534
13	CENTRAL SERVICES GRP A. CENTRAL INSURANCE COMPANY NEW YORK CENTRAL MUTUAL FIRE INS CO	0.07	21	85	143	249	298.656
14	UNITRIN GRP KEMPER INDEPENDENCE INSURANCE COMPANY UNITRIN ADVANTAGE INS CO UNITRIN AUTO & HOME INS CO UNITRIN DIRECT INSURANCE COMPANY UNITRIN DIRECT P & C CO UNITRIN PREFERRED INS CO	0.07	9	24	22	55	135.879
15	ZURICH INS GROUP ASSURANCE COMPANY OF AMERICA FARMERS NEW CENTURY INS CO FOREMOST INS CO FOREMOST PROPERTY & CASUALTY INS CO MARYLAND CASUALTY CO NORTHERN INS CO OF NY VALIANT INS CO	0.07	4	18	28	50	56.420

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16	0.07	3	7	32	40	41.339
	<i>Companies or groups with 10 or more complaints or \$10,000,000 in average annual PP-auto premiums</i>					
	RESPONSE INS GROUP RESPONSE INDEMNITY CO RESPONSE INS CO RESPONSE WORLDWIDE DIRECT AUTO INS CO RESPONSE WORLDWIDE INS CO WARNER INS CO					
17	0.08	80	198	278	556	1024.621
	STATE FARM IL STATE FARM FIRE AND CAS CO STATE FARM MUTUAL AUTOMOBILE INS CO					
18	0.08	68	119	301	488	853.097
	PROGRESSIVE INS. GROUP NATIONAL CONTINENTAL INS CO PROGRESSIVE CAS INS CO PROGRESSIVE HALCYON INS CO PROGRESSIVE HOME INSURANCE COMPANY PROGRESSIVE MAX INSURANCE COMPANY PROGRESSIVE NORTHEASTERN INS CO PROGRESSIVE NORTHERN INS. CO. PROGRESSIVE NORTHWESTERN INSURANCE CO. PROGRESSIVE PREFERRED INS CO PROGRESSIVE SPECIALTY INS CO UNITED FINANCIAL CASUALTY INS CO					
19	0.08	43	120	221	384	522.330
	LIBERTY MUTUAL GRP FIRST LIBERTY INS CORP LIBERTY INS CORP LIBERTY MUTUAL FIRE INS CO PEERLESS INS CO					
20	0.08	3	8	20	31	37.151
	UTICA NATIONAL INS GROUP GRAPHIC ARTS MUTUAL INS CO REPUBLIC-FRANKLIN INS CO UTICA MUTUAL INS CO UTICA NATIONAL INS CO OF TX UTICA NATL ASSUR CO					

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Rank	Complaint Ratio (Column I / Column V)	Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average 2005 & 2006 Premiums (In Millions)	
21	NATIONWIDE GROUP NATIONWIDE ASSURANCE CO NATIONWIDE GENERAL INS CO NATIONWIDE INSURANCE COMPANY OF AMERICA NATIONWIDE MUTUAL FIRE INS CO NATIONWIDE MUTUAL INS CO NATIONWIDE PROPERTY & CAS INS CO TITAN INDEMNITY COMPANY VICTORIA FIRE & CASUALTY CO VICTORIA NATIONAL INS. CO. VICTORIA SELECT INS. CO.	0.09	26	75	111	212	304.124
22	GMAC INS HOLDING CIM INS CORP INTEGON CASUALTY INS CO INTEGON NATIONAL INS CO INTEGON PREFERRED INS CO MIC PROPERTY & CASUALTY INS CORP MOTORS INS CORP NATIONAL GENERAL ASSURANCE CO NATIONAL GENERAL INS CO NEW SOUTH INS CO	0.09	13	14	55	82	142.293
23	ALLIANZ INS. GROUP AMERICAN AUTOMOBILE INS CO ASSOCIATED INDEMNITY CORP FIREMAN'S FUND INS CO FIREMAN'S FUND INS CO OF WI NATIONAL SURETY CORP	0.10	2	1	3	6	20.718

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24	BERKSHIRE-HATHAWAY GEICO CASUALTY CO GEICO GENERAL INS CO GEICO INDEMNITY CO GOVERNMENT EMPLOYEES INS CO	0.11	222	292	676	1190	1991.050
25	ST PAUL TRAVELERS GRP AUTOMOBILE INS CO OF HARTFORD CT CHARTER OAK FIRE INS CO FARMINGTON CASUALTY CO PHOENIX INSURANCE CO STANDARD FIRE INS CO TRAVCO INSURANCE CO. TRAVELERS CAS CO OF CONN TRAVELERS COMMERCIAL INS CO TRAVELERS HOME AND MARINE INSURANCE CO. TRAVELERS INDEMNITY CO TRAVELERS INDEMNITY CO OF AMERICA TRAVELERS INDEMNITY CO. OF CT TRAVELERS PROP CAS CO OF AM TRAVELERS PROP CAS INS CO	0.11	63	91	188	342	570.791

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Rank	Complaint Ratio (Column I / Column V)	Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average 2005 & 2006 Premiums (In Millions)	
26	CNA INSURANCE GROUP AMERICAN CASUALTY CO OF READING PA CONTINENTAL CASUALTY CO ENCOMPASS HOME AND AUTO INSURANCE CO ENCOMPASS INDEPENDENT INSURANCE COMPANY ENCOMPASS INSURANCE CO OF AMERICA ENCOMPASS PROPERTY AND CASUALTY CO NATIONAL FIRE INS CO OF HARTFORD TRANSCONTINENTAL INS CO TRANSPORTATION INS CO VALLEY FORGE	0.11	8	10	17	35	75.360
27	NATL GRANGE MUT INS GRP MAIN STREET AMERICA ASSURANCE CO NATIONAL GRANGE MUTUAL INS CO	0.12	9	13	21	43	72.190
28	EVEREADY INS CO	0.12	2	13	23	38	16.439
29	ALLMERICA FINANCIAL CORP ALLMERICA FINANCIAL ALLIANCE INS. CO. CITIZENS INS CO OF AMERICA HANOVER INS CO MASSACHUSETTS BAY INS CO	0.13	10	7	21	38	75.359

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Rank	<i>Companies or groups with 10 or more complaints or \$10,000,000 in average annual PP-auto premiums</i>	Complaint Ratio (Column I / Column V)	Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average 2005 & 2006 Premiums (In Millions)
30	ALLSTATE INS. GROUP ALLSTATE INDEMNITY CO ALLSTATE INS CO ALLSTATE PROPERTY AND CASUALTY INS. CO. DEERBROOK INS. CO. ENCOMPASS INDEMNITY CO	0.15	263	407	630	1300	1793.819
31	INTERBORO MUTUAL INDEMNITY INS CO	0.15	2	9	19	30	13.472
32	HARTFORD F & C GROUP HARTFORD ACCIDENT & INDEMNITY CO HARTFORD CASUALTY INS CO HARTFORD FIRE INS CO HARTFORD INS CO OF THE MIDWEST HARTFORD INSURANCE COMPANY OF ILLINOIS HARTFORD UNDERWRITERS INS CO PROPERTY AND CASUALTY INS. CO. OF HARTFORD SENTINEL INSURANCE COMPANY TRUMBULL INSURANCE COMPANY TWIN CITY FIRE INS CO	0.17	40	26	85	151	230.859
33	STATE-WIDE INS CO	0.24	9	24	24	57	38.291

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Column	I	II	III	IV	V	
Rank	Complaint Ratio (Column I / Column V)	Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average 2005 & 2006 Premiums (In Millions)
34	0.25	76	102	301	479	307.091
	<i>Companies or groups with 10 or more complaints or \$10,000,000 in average annual PP-auto premiums</i>					
	WHITE MOUNTAINS GRP AMERICAN EMPLOYERS INS CO AUTO ONE INS CO AUTOONE SELECT INSURANCE COMPANY EMPLOYERS FIRE INS CO ESURANCE INS CO HOMELAND INS CO OF NY ONEBEACON AMERICA INS CO ONEBEACON INS CO PENNSYLVANIA GENERAL INS CO					
35	0.25	9	8	16	33	35.446
	AMERICAN NATIONAL FINANCIAL GRP FARM FAMILY CASUALTY INS CO					
36	0.31	12	25	61	98	38.274
	CLARENDON NATIONAL INS CO					
37	0.36	13	14	23	50	36.172
	SAFECO INS GRP FIRST NATIONAL INSURANCE COMPANY OF AMERICA SAFECO INS CO OF AMERICA SAFECO INS CO OF INDIANA SAFECO NATIONAL INS CO					
38	0.38	4	0	19	23	10.595
	CREDIT SUISSE GROUP BLUE RIDGE INDEMNITY BLUE RIDGE INS CO					
39	0.43	14	6	17	37	32.532
	MERCURY GENERAL GRP MERCURY CASUALTY COMPANY					
40	0.82	10	3	11	24	12.250
	KINGSWAY GRP LINCOLN GENERAL INSURANCE COMPANY					

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Rank	Complaint Ratio (Column I / Column V)	Upheld	Questions of Fact	Not Upheld or Withdrawn	Company Total	Average 2005 & 2006 Premiums (In Millions)	
43	<i>Companies or groups with 10 or more complaints or \$10,000,000 in average annual PP-auto premiums</i> INFINITY PROP & CAS INS GRP AMERICAN DEPOSIT INSURANCE COMPANY ATLANTA CASUALTY CO ATLANTA SPECIALTY INS CO INFINITY INSURANCE COMPANY INFINITY SELECT INSURANCE CO. LEADER INS CO REGAL INS. CO. TICO INS CO WINDSOR INS CO	1.57	13	3	13	29	8.288
44	LONG ISLAND INSURANCE COMPANY	6.53	47	7	33	87	7.198
Subtotal (including only companies in the ranking)		0.16	1562	1986	4095	7641	10010.429
Grand Total		0.16	1629	2042	4245	7914	10104.571

Notes:

Each group name in the tables above is followed by the names of all member companies contributing to the group's total premiums. If only one company accounts for all the premium volume, the group name is not listed.

Insurance companies or groups with identical complaint ratios are ranked by the size of premiums. The company with the most premiums is ranked first.

A question of fact does not necessarily indicate fault lies with either the insurance company or the complainant. It indicates a matter of dispute beyond the authority of the Insurance Department to resolve. Such disputes are best left to a court of competent jurisdiction. This category also includes actions in litigation and arbitration. Complaints in this column were not used to calculate complaint ratios.

Complaints not upheld by the Insurance Department or withdrawn by the consumer are not included in the ratio.

Limited Assignment Distribution

Under the rules of the New York Automobile Insurance Plan, (the State's residual market mechanism, also known as the Assigned Risk Plan), the Limited Assignment Distribution (LAD) program encourages, and in some cases requires, certain insurers, called "buy-out" companies, to pay service fees to other insurers, called servicing carriers, to assume their Assigned Risk business.

In the ranking, Assigned premium and associated fees have been added to the premiums of these LAD servicing carriers and subtracted from the premiums of buy-out companies.

Index of Private Passenger Auto Insurance Companies		
<i>By Group Affiliation & Ranking</i>		
<i>Company</i>	<i>Group</i>	<i>Rank</i>
A. CENTRAL INSURANCE COMPANY	CENTRAL SERVICES GRP	13
AIG CENTENNIAL INS CO	AMERICAN INTL GROUP	42
AIG INDEMNITY INS CO	AMERICAN INTL GROUP	42
AIG NATIONAL INS CO	AMERICAN INTL GROUP	42
AIG PREFERRED INS CO	AMERICAN INTL GROUP	42
AIG PREMIER INS CO	AMERICAN INTL GROUP	42
AIU INS CO	AMERICAN INTL GROUP	42
ALLMERICA FINANCIAL ALLIANCE INS. CO.	ALLMERICA FINANCIAL CORP	29
ALLSTATE INDEMNITY CO	ALLSTATE INS. GROUP	30
ALLSTATE INS CO	ALLSTATE INS. GROUP	30
ALLSTATE PROPERTY AND CASUALTY INS. CO.	ALLSTATE INS. GROUP	30
AMERICAN AUTOMOBILE INS CO	ALLIANZ INS. GROUP	23
AMERICAN CASUALTY CO OF READING PA	CNA INSURANCE GROUP	26
AMERICAN DEPOSIT INSURANCE COMPANY	INFINITY PROP & CAS INS GRP	43
AMERICAN EMPLOYERS INS CO	WHITE MOUNTAINS GRP	34
AMERICAN FAMILY HOME INS CO	AMERICAN MODERN INS GRP	1
AMERICAN HOME ASR CO	AMERICAN INTL GROUP	42
AMERICAN INTERNATIONAL INS CO	AMERICAN INTL GROUP	42
AMERICAN MODERN HOME INS CO	AMERICAN MODERN INS GRP	1
AMEX ASSURANCE COMPANY	AMERICAN EXPRESS GRP	9
AMICA MUTUAL INS CO	AMICA MUTUAL GRP	5
ASSOCIATED INDEMNITY CORP	ALLIANZ INS. GROUP	23
ASSURANCE COMPANY OF AMERICA	ZURICH INS GROUP	15
ATLANTA CASUALTY CO	INFINITY PROP & CAS INS GRP	43
ATLANTA SPECIALTY INS CO	INFINITY PROP & CAS INS GRP	43
ATLANTIC MUTUAL INS CO	ATLANTIC COMPANIES	2
AUTO ONE INS CO	WHITE MOUNTAINS GRP	34
AUTOMOBILE INS CO OF HARTFORD CT	ST PAUL TRAVELERS GRP	25
AUTOONE SELECT INSURANCE COMPANY	WHITE MOUNTAINS GRP	34
BIRMINGHAM FIRE INS CO OF PA	AMERICAN INTL GROUP	42
BLUE RIDGE INDEMNITY	CREDIT SUISSE GROUP	38
BLUE RIDGE INS CO	CREDIT SUISSE GROUP	38
CENTENNIAL INS CO	ATLANTIC COMPANIES	2
CHARTER OAK FIRE INS CO	ST PAUL TRAVELERS GRP	25
CHUBB INDEMNITY INS CO	CHUBB & SON INC	4
CIM INS CORP	GMAC INS HOLDING	22
CITIZENS INS CO OF AMERICA	ALLMERICA FINANCIAL CORP	29
CLARENDON NATIONAL INS CO	CLARENDON NATIONAL INS CO	36
COMMERCE & INDUSTRY INS CO	AMERICAN INTL GROUP	42
CONTINENTAL CASUALTY CO	CNA INSURANCE GROUP	26
COUNTRYWIDE INS CO	COUNTRYWIDE INS CO	11
DEERBROOK INS. CO.	ALLSTATE INS. GROUP	30
ECONOMY PREMIER ASSURANCE COMPANY	METROPOLITAN GROUP	10
ELECTRIC INS CO	ELECTRIC INS GRP	3

<i>Company</i>	<i>Group</i>	<i>Rank</i>
EMPLOYERS FIRE INS CO	WHITE MOUNTAINS GRP	34
ENCOMPASS HOME AND AUTO INSURANCE CO	CNA INSURANCE GROUP	26
ENCOMPASS INDEMNITY CO	ALLSTATE INS. GROUP	30
ENCOMPASS INDEPENDENT INSURANCE COMPANY	CNA INSURANCE GROUP	26
ENCOMPASS INSURANCE CO OF AMERICA	CNA INSURANCE GROUP	26
ENCOMPASS PROPERTY AND CASUALTY CO	CNA INSURANCE GROUP	26
ERIE INS CO	ERIE INS GRP	6
ERIE INS CO OF NY	ERIE INS GRP	6
ESURANCE INS CO	WHITE MOUNTAINS GRP	34
EVEREADY INS CO	EVEREADY INS CO	28
FARM FAMILY CASUALTY INS CO	AMERICAN NATIONAL FINANCIAL GRP	35
FARMERS NEW CENTURY INS CO	ZURICH INS GROUP	15
FARMINGTON CASUALTY CO	ST PAUL TRAVELERS GRP	25
FEDERAL INS CO	CHUBB & SON INC	4
FIREMAN'S FUND INS CO	ALLIANZ INS. GROUP	23
FIREMAN'S FUND INS CO OF WI	ALLIANZ INS. GROUP	23
FIRST LIBERTY INS CORP	LIBERTY MUTUAL GRP	19
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	SAFECO INS GRP	37
FOREMOST INS CO	ZURICH INS GROUP	15
FOREMOST PROPERTY & CASUALTY INS CO	ZURICH INS GROUP	15
GARRISON PROPERTY & CASUALTY INS. CO.	UNITED SERVICES AUTOMOBILE ASN GRP	7
GEICO CASUALTY CO	BERKSHIRE-HATHAWAY	24
GEICO GENERAL INS CO	BERKSHIRE-HATHAWAY	24
GEICO INDEMNITY CO	BERKSHIRE-HATHAWAY	24
GOVERNMENT EMPLOYEES INS CO	BERKSHIRE-HATHAWAY	24
GRANITE STATE INS CO	AMERICAN INTL GROUP	42
GRAPHIC ARTS MUTUAL INS CO	UTICA NATIONAL INS GROUP	20
GREAT NORTHERN INS CO	CHUBB & SON INC	4
HANOVER INS CO	ALLMERICA FINANCIAL CORP	29
HARTFORD ACCIDENT & INDEMNITY CO	HARTFORD F & C GROUP	32
HARTFORD CASUALTY INS CO	HARTFORD F & C GROUP	32
HARTFORD FIRE INS CO	HARTFORD F & C GROUP	32
HARTFORD INS CO OF THE MIDWEST	HARTFORD F & C GROUP	32
HARTFORD INSURANCE COMPANY OF ILLINOIS	HARTFORD F & C GROUP	32
HARTFORD UNDERWRITERS INS CO	HARTFORD F & C GROUP	32
HOMELAND INS CO OF NY	WHITE MOUNTAINS GRP	34
IDS PROPERTY CASUALTY INSURANCE COMPANY	AMERICAN EXPRESS GRP	9
ILLINOIS NATIONAL INS CO	AMERICAN INTL GROUP	42
INFINITY INSURANCE COMPANY	INFINITY PROP & CAS INS GRP	43
INFINITY SELECT INSURANCE CO.	INFINITY PROP & CAS INS GRP	43
INS CO OF THE STATE OF PA	AMERICAN INTL GROUP	42
INTEGON CASUALTY INS CO	GMAC INS HOLDING	22
INTEGON NATIONAL INS CO	GMAC INS HOLDING	22
INTEGON PREFERRED INS CO	GMAC INS HOLDING	22
INTERBORO MUTUAL INDEMNITY INS CO	INTERBORO MUTUAL INDEMNITY INS CO	31

<i>Company</i>	<i>Group</i>	<i>Rank</i>
KEMPER INDEPENDENCE INSURANCE COMPANY	UNITRIN GRP	14
LANDMARK INS CO	AMERICAN INTL GROUP	42
LEADER INS CO	INFINITY PROP & CAS INS GRP	43
LIBERTY INS CORP	LIBERTY MUTUAL GRP	19
LIBERTY MUTUAL FIRE INS CO	LIBERTY MUTUAL GRP	19
LINCOLN GENERAL INSURANCE COMPANY	KINGSWAY GRP	40
LONG ISLAND INSURANCE COMPANY	LONG ISLAND INSURANCE COMPANY	44
MAIN STREET AMERICA ASSURANCE CO	NATL GRANGE MUT INS GRP	27
MARYLAND CASUALTY CO	ZURICH INS GROUP	15
MASSACHUSETTS BAY INS CO	ALLMERICA FINANCIAL CORP	29
MERCHANTS INS CO OF NH INC	MERCHANTS MUTUAL	12
MERCHANTS MUTUAL INS CO	MERCHANTS MUTUAL	12
MERCURY CASUALTY COMPANY	MERCURY GENERAL GRP	39
METROPOLITAN CASUALTY INS CO	METROPOLITAN GROUP	10
METROPOLITAN GENERAL INS CO	METROPOLITAN GROUP	10
METROPOLITAN GROUP PROPERTY AND CASUALTY INS CO	METROPOLITAN GROUP	10
METROPOLITAN PROPERTY & CASUALTY INS CO	METROPOLITAN GROUP	10
MIC PROPERTY & CASUALTY INS CORP	GMAC INS HOLDING	22
MOTORS INS CORP	GMAC INS HOLDING	22
NATIONAL CONTINENTAL INS CO	PROGRESSIVE INS. GROUP	18
NATIONAL FIRE INS CO OF HARTFORD	CNA INSURANCE GROUP	26
NATIONAL GENERAL ASSURANCE CO	GMAC INS HOLDING	22
NATIONAL GENERAL INS CO	GMAC INS HOLDING	22
NATIONAL GRANGE MUTUAL INS CO	NATL GRANGE MUT INS GRP	27
NATIONAL SURETY CORP	ALLIANZ INS. GROUP	23
NATIONAL UNION FIRE INS CO OF PITTSB	AMERICAN INTL GROUP	42
NATIONWIDE ASSURANCE CO	NATIONWIDE GROUP	21
NATIONWIDE GENERAL INS CO	NATIONWIDE GROUP	21
NATIONWIDE INSURANCE COMPANY OF AMERICA	NATIONWIDE GROUP	21
NATIONWIDE MUTUAL FIRE INS CO	NATIONWIDE GROUP	21
NATIONWIDE MUTUAL INS CO	NATIONWIDE GROUP	21
NATIONWIDE PROPERTY & CAS INS CO	NATIONWIDE GROUP	21
NEW HAMPSHIRE INDEMNITY CO INC	AMERICAN INTL GROUP	42
NEW HAMPSHIRE INS CO	AMERICAN INTL GROUP	42
NEW SOUTH INS CO	GMAC INS HOLDING	22
NEW YORK CENTRAL MUTUAL FIRE INS CO	CENTRAL SERVICES GRP	13
NORTHERN INS CO OF NY	ZURICH INS GROUP	15
ONEBEACON AMERICA INS CO	WHITE MOUNTAINS GRP	34
ONEBEACON INS CO	WHITE MOUNTAINS GRP	34
PACIFIC INDEMNITY CO	CHUBB & SON INC	4
PEERLESS INS CO	LIBERTY MUTUAL GRP	19
PENNSYLVANIA GENERAL INS CO	WHITE MOUNTAINS GRP	34
PHOENIX INSURANCE CO	ST PAUL TRAVELERS GRP	25
PREFERRED MUTUAL INS CO	PREFERRED MUTUAL INS CO	8
PROGRESSIVE CAS INS CO	PROGRESSIVE INS. GROUP	18
PROGRESSIVE HALCYON INS CO	PROGRESSIVE INS. GROUP	18
PROGRESSIVE HOME INSURANCE COMPANY	PROGRESSIVE INS. GROUP	18

<i>Company</i>	<i>Group</i>	<i>Rank</i>
PROGRESSIVE MAX INSURANCE COMPANY	PROGRESSIVE INS. GROUP	18
PROGRESSIVE NORTHEASTERN INS CO	PROGRESSIVE INS. GROUP	18
PROGRESSIVE NORTHERN INS. CO.	PROGRESSIVE INS. GROUP	18
PROGRESSIVE NORTHWESTERN INSURANCE CO.	PROGRESSIVE INS. GROUP	18
PROGRESSIVE PREFERRED INS CO	PROGRESSIVE INS. GROUP	18
PROGRESSIVE SPECIALTY INS CO	PROGRESSIVE INS. GROUP	18
PROPERTY AND CASUALTY INS. CO. OF HARTFORD	HARTFORD F & C GROUP	32
REGAL INS. CO.	INFINITY PROP & CAS INS GRP	43
REPUBLIC-FRANKLIN INS CO	UTICA NATIONAL INS GROUP	20
RESPONSE INDEMNITY CO	RESPONSE INS GROUP	16
RESPONSE INS CO	RESPONSE INS GROUP	16
RESPONSE WORLDWIDE DIRECT AUTO INS CO	RESPONSE INS GROUP	16
RESPONSE WORLDWIDE INS CO	RESPONSE INS GROUP	16
SAFECO INS CO OF AMERICA	SAFECO INS GRP	37
SAFECO INS CO OF INDIANA	SAFECO INS GRP	37
SAFECO NATIONAL INS CO	SAFECO INS GRP	37
SENTINEL INSURANCE COMPANY	HARTFORD F & C GROUP	32
STANDARD FIRE INS CO	ST PAUL TRAVELERS GRP	25
STATE FARM FIRE AND CAS CO	STATE FARM IL	17
STATE FARM MUTUAL AUTOMOBILE INS CO	STATE FARM IL	17
STATE-WIDE INS CO	STATE-WIDE INS CO	33
TICO INS CO	INFINITY PROP & CAS INS GRP	43
TITAN INDEMNITY COMPANY	NATIONWIDE GROUP	21
TRANSCONTINENTAL INS CO	CNA INSURANCE GROUP	26
TRANSPORTATION INS CO	CNA INSURANCE GROUP	26
TRAVCO INSURANCE CO.	ST PAUL TRAVELERS GRP	25
TRAVELERS CAS CO OF CONN	ST PAUL TRAVELERS GRP	25
TRAVELERS COMMERCIAL INS CO	ST PAUL TRAVELERS GRP	25
TRAVELERS HOME AND MARINE INSURANCE CO.	ST PAUL TRAVELERS GRP	25
TRAVELERS INDEMNITY CO	ST PAUL TRAVELERS GRP	25
TRAVELERS INDEMNITY CO OF AMERICA	ST PAUL TRAVELERS GRP	25
TRAVELERS INDEMNITY CO. OF CT	ST PAUL TRAVELERS GRP	25
TRAVELERS PROP CAS CO OF AM	ST PAUL TRAVELERS GRP	25
TRAVELERS PROP CAS INS CO	ST PAUL TRAVELERS GRP	25
TRI-STATE CONSUMER INS CO	TRI-STATE CONSUMER INS CO	41
TRUMBULL INSURANCE COMPANY	HARTFORD F & C GROUP	32
TWIN CITY FIRE INS CO	HARTFORD F & C GROUP	32
UNITED FINANCIAL CASUALTY INS CO	PROGRESSIVE INS. GROUP	18
UNITED SERVICES AUTOMOBILE ASN	UNITED SERVICES AUTOMOBILE ASN GRP	7
UNITRIN ADVANTAGE INS CO	UNITRIN GRP	14
UNITRIN AUTO & HOME INS CO	UNITRIN GRP	14
UNITRIN DIRECT INSURANCE COMPANY	UNITRIN GRP	14
UNITRIN DIRECT P & C CO	UNITRIN GRP	14
UNITRIN PREFERRED INS CO	UNITRIN GRP	14
USAA CAS INS CO	UNITED SERVICES AUTOMOBILE ASN GRP	7

<i>Company</i>	<i>Group</i>	<i>Rank</i>
USAA GENERAL INDEMNITY CO	UNITED SERVICES AUTOMOBILE ASN GRP	7
UTICA MUTUAL INS CO	UTICA NATIONAL INS GROUP	20
UTICA NATIONAL INS CO OF TX	UTICA NATIONAL INS GROUP	20
UTICA NATL ASSUR CO	UTICA NATIONAL INS GROUP	20
VALIANT INS CO	ZURICH INS GROUP	15
VALLEY FORGE	CNA INSURANCE GROUP	26
VICTORIA FIRE & CASUALTY CO	NATIONWIDE GROUP	21
VICTORIA NATIONAL INS. CO.	NATIONWIDE GROUP	21
VICTORIA SELECT INS. CO.	NATIONWIDE GROUP	21
VIGILANT INS CO	CHUBB & SON INC	4
WARNER INS CO	RESPONSE INS GROUP	16
WINDSOR INS CO	INFINITY PROP & CAS INS GRP	43