

CUSTOMER COMPLAINT RATIOS

(for Selected Insurance Companies)

These complaint ratios are based on the number of written complaints received by the Insurance Division from January 1, 2008 to December 31, 2008 for the 11 insurance companies that write more than 95% of the private passenger automobile insurance market. These numbers do not reflect any determination on the part of the Insurance Division as to whether a particular complaint may have been justified or not and include no-fault hearing requests.

Insurance Company/Group	No. of Autos Insured	No. of Complaints Received	Ratio of Complaints per 1,000 Autos
American International Co.'s	113,232	41	0.362
Allstate Insurance Co.'s	64,102	8	0.125
DTRIC Ins. Co., Ltd.	32,943	4	0.121
First Insurance Co.'s	24,372	2	0.082
GEICO Insurance Co.'s	184,689	47	0.254
Hartford Underwriters Ins. Co.	33,578	11	0.328
Island/Tradewind Insurance Co.'s	32,303	6	0.186
Liberty Mutual Insurance Co.'s	35,771	36	1.006
Progressive Insurance Co.'s	37,141	13	0.350
State Farm Insurance Co.'s	140,253	42	0.299
USAA Insurance Co.'s	85,687	1	0.012