

## Private Passenger Automobile by Complaint Ratio

2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2011	Private Passenger Automobile 2011 Illinois Direct Written Premium \$	2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2010 Consumer Complaint Report Ratio
				under-writing	marketing - sales	claims	policy service	
Country Mutual Insurance Company	13	202,807,920	0.06	3	0	8	2	0.08
Country Preferred Insurance Company	18	238,482,890	0.08	3	0	15	0	0.04
Geico Indemnity Company	7	69,264,845	0.10	0	0	6	1	0.30
Metropolitan Casualty Insurance Company	6	57,509,626	0.10	1	1	4	0	0.10
Owners Insurance Company	5	45,993,954	0.11	3	0	2	0	-
Geico General Insurance Company	14	121,833,746	0.11	2	0	12	0	0.19
Farmers Automobile Insurance Association (The)	9	75,570,645	0.12	4	1	2	2	0.12
State Farm Mutual Automobile Insurance Co	219	1,662,341,590	0.13	49	1	160	9	0.14
Erie Insurance Exchange	7	48,992,650	0.14	1	0	5	1	0.15
Travelers Home And Marine Ins Co (The)	14	97,534,474	0.14	6	1	6	1	0.14
USAA Casualty Insurance Company	6	40,730,242	0.15	1	0	5	0	0.56
Progressive Northern Insurance Company	21	135,172,432	0.16	1	1	18	1	0.13
Liberty Mutual Fire Insurance Company	14	69,568,234	0.20	1	0	12	1	0.16
United Services Automobile Association	11	51,865,125	0.21	1	0	10	0	-
American Family Mutual Insurance Company	53	249,415,541	0.21	9	0	41	3	0.16

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Illinois Farmers Insurance Company	53	244,637,195	0.22	2	2	42	7	0.25
General Casualty Insurance Company	5	21,583,000	0.23	1	0	3	1	0.33
Standard Mutual Insurance Company	5	20,499,630	0.24	2	0	3	0	-
Progressive Universal Insurance Company	23	92,066,967	0.25	3	1	19	0	0.16
Trumbull Insurance Company	13	38,947,945	0.33	6	1	4	2	0.40
Unitrin Preferred Insurance Company	5	14,936,628	0.33	0	0	4	1	-
Safeco Insurance Company of Illinois	21	59,518,596	0.35	6	0	14	1	0.19
Bristol West Insurance Company	6	15,154,735	0.40	0	1	5	0	0.69
Hartford Insurance Company Of Illinois	7	16,761,386	0.42	2	0	4	1	0.71
MemberSelect Insurance Company	22	51,893,821	0.42	8	2	11	1	0.50
American Standard Insurance Co of WI	8	16,212,695	0.49	1	0	7	0	-
USAAA General Indemnity Company	6	11,574,247	0.52	1	0	5	0	-
Allstate Insurance Company	112	209,283,718	0.54	20	5	78	9	0.62
21st Century Centennial Insurance Company	10	18,536,135	0.54	5	0	4	1	0.37
Esurance Insurance Company	10	16,039,472	0.62	3	0	6	1	0.72

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Indiana Insurance Company	9	11,979,180	0.75	0	0	8	1	0.32
First Acceptance Insurance Company Inc.	17	21,014,710	0.81	3	0	12	2	1.00
Safe Auto Insurance Company	15	15,782,731	0.95	1	0	14	0	0.97
Stonegate Insurance Company	5	4,793,599	1.04	0	0	5	0	-
Safeway Insurance Company	33	23,570,223	1.40	1	0	32	0	2.03
American Access Casualty Company	130	81,311,210	1.60	4	1	122	3	1.60
American Alliance Casualty Company	18	10,480,754	1.72	0	0	18	0	-
Geico Casualty Company	34	18,782,664	1.81	2	0	31	1	2.19
Delphi Casualty Company	10	4,477,660	2.23	0	0	9	1	1.65
State Auto Property & Casualty Insurance Co.	5	2,160,567	2.31	0	0	5	0	-
Founders Insurance Company	112	46,671,057	2.40	1	1	109	1	2.55
Affirmative Insurance Company	59	23,244,635	2.54	3	0	56	0	1.82
American Service Insurance Company Inc	41	15,248,574	2.69	0	0	40	1	2.56
Universal Casualty Company	41	14,829,371	2.76	1	2	36	2	3.23
United Automobile Insurance Company	10	3,534,964	2.83	1	1	7	1	5.46

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First Chicago Insurance Company	21	6,708,919	3.13	3	0	18	0	2.25
American Heartland Insurance Company	33	8,222,503	4.01	8	2	23	0	5.73
American Freedom Insurance Company	58	12,955,199	4.48	4	1	53	0	2.57
Apollo Casualty Company	83	18,501,606	4.49	2	1	80	0	4.47
Unique Insurance Company	162	30,922,832	5.24	4	2	154	2	3.19
Direct Auto Insurance Company	43	7,861,784	5.47	4	2	37	0	2.90
Interstate Bankers Casualty Company	83	13,689,088	6.06	1	1	80	1	5.56
United Equitable Insurance Company	74	11,049,343	6.70	7	5	61	1	5.89
Liberty Mutual Insurance Company *	7	0	N/A	1	0	6	0	-
Total	<b>1,826</b>	4,422,523,257	<b>1.43</b>	Mean (The "average" of complaint ratios)				
			<b>0.51</b>	Median (The "middle" value of complaint ratios)				

\* Company reported zero written premium in this coverage during 2011.

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.