

## Private Passenger Automobile by Complaint Ratio

2012 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2012	Private Passenger Automobile 2012 Illinois Direct Written Premium \$	2012 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2011 Consumer Complaint Report Ratio
				under-writing	marketing sales	claims handling	policy-holders service	
American Service Insurance Company Inc *	21	-388,089	-54.11	1	0	18	2	2.69
Allstate Fire and Casualty Insurance Company	10	324,937,977	0.03	2	1	4	3	N/A
Country Preferred Insurance Company	17	246,704,074	0.07	4	0	11	2	0.08
Country Mutual Insurance Company	18	183,949,533	0.10	4	1	11	2	0.06
Progressive Northern Insurance Company	17	148,526,221	0.11	2	0	15	0	0.16
Travelers Home And Marine Ins Co (The)	10	86,502,165	0.12	5	0	3	2	0.14
USAA Casualty Insurance Company	5	42,109,112	0.12	0	0	4	1	0.15
Farmers Automobile Insurance Association (The)	10	76,200,942	0.13	2	1	7	0	0.12
Erie Insurance Exchange	8	55,541,330	0.14	4	0	3	1	0.14
State Farm Mutual Automobile Insurance Company	268	1,663,185,269	0.16	67	7	182	12	0.13
Progressive Universal Insurance Company	17	102,892,237	0.17	1	0	14	2	0.25
Owners Insurance Company	8	47,495,803	0.17	3	0	5	0	0.11
Trumbull Insurance Company	7	40,104,570	0.17	4	0	3	0	0.33
Allmerica Financial Alliance Insurance Company	6	33,834,748	0.18	1	0	5	0	N/A

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Geico General Insurance Company	20	110,125,962	0.18	1	1	17	1	0.11
American Family Mutual Insurance Company	45	243,080,220	0.19	7	1	36	1	0.21
United Services Automobile Association	10	52,697,152	0.19	1	0	8	1	0.21
Geico Indemnity Company	12	54,348,242	0.22	1	0	11	0	0.10
Illinois Farmers Insurance Company	60	264,127,933	0.23	6	1	42	11	0.22
Auto Club Insurance Association	9	39,612,318	0.23	3	0	5	1	N/A
Safeco Insurance Company of Illinois	18	77,847,130	0.23	2	0	15	1	0.35
Liberty Mutual Fire Insurance Company	16	59,058,951	0.27	1	1	13	1	0.20
Rockford Mutual Insurance Company	5	16,538,888	0.30	0	0	5	0	N/A
Mercury Insurance Company of Illinois	5	14,529,238	0.34	1	0	1	3	N/A
21st Century Centennial Insurance Company	9	23,167,939	0.39	3	1	4	1	0.54
Esurance Insurance Company	5	10,931,566	0.46	1	0	4	0	0.62
Allstate Insurance Company	93	185,821,275	0.50	15	3	63	12	0.54
MemberSelect Insurance Company	29	43,601,659	0.67	19	0	10	0	0.42

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Geico Casualty Company	57	80,499,947	0.71	5	0	46	6	1.81
Pekin Insurance Company	5	6,405,934	0.78	2	0	2	1	N/A
First Acceptance Insurance Company Inc.	28	21,222,639	1.32	1	3	24	0	0.81
Safe Auto Insurance Company	19	13,809,661	1.38	1	0	18	0	0.95
United Automobile Insurance Company	5	3,494,337	1.43	2	0	3	0	2.83
Affirmative Insurance Company	35	23,887,087	1.47	4	0	30	1	2.54
Mendakota Insurance Company **	43	24,167,446	1.78	2	0	38	3	N/A
Safeway Insurance Company	33	18,535,451	1.78	0	1	31	1	1.40
American Access Casualty Company	164	82,141,527	2.00	8	0	154	2	1.60
First Chicago Insurance Company	14	6,462,591	2.17	0	1	11	2	3.13
Founders Insurance Company	122	45,111,702	2.70	2	1	115	4	2.40
Delphi Casualty Company	12	4,433,516	2.71	1	0	11	0	2.23
American Alliance Casualty Company	46	13,844,574	3.32	2	0	44	0	1.72
Direct Auto Insurance Company	42	11,898,406	3.53	8	0	34	0	5.47

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Apollo Casualty Company	54	14,837,324	3.64	0	0	54	0	4.49
National Heritage Insurance Company	10	2,521,464	3.97	0	0	10	0	N/A
Interstate Bankers Casualty Company	67	13,271,501	5.05	0	0	67	0	6.06
American Freedom Insurance Company	78	15,024,997	5.19	13	2	63	0	4.48
Unique Insurance Company	164	31,068,223	5.28	2	0	160	2	5.24
American Heartland Insurance Company	58	8,806,416	6.59	6	2	50	0	4.01
Grange Mutual Casualty Company	5	747,220	6.69	1	0	4	0	N/A
United Equitable Insurance Company	85	12,459,686	6.82	17	1	67	0	6.70
Infinity Insurance Company	8	338,066	23.66	0	0	8	0	N/A
<b>Total</b>	<b>1,912</b>	<b>4,702,074,080</b>						
			<b>2.00</b>	<b>Mean</b> (The "average" of complaint ratios. American Service Insurance Company Inc. is excluded from the calculation.)				
			<b>0.48</b>	<b>Median</b> (The "middle" of complaint ratios. American Service Insurance Company Inc. is excluded from the calculation.)				

\* Company exited Private Passenger Automobile market in 2012.

\*\* Company's data includes Universal Casualty Company's business.

"N/A" indicates that company was not included in the 2011 Consumer Complaint Report due to minimum compliant activity during 2011.

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