



DEPARTMENT OF

**Professional &  
Financial Regulation**

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

# **2018 Personal Auto Insurance Complaint Comparison**

Prepared by the Maine Bureau of Insurance  
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Janet T. Mills  
Governor

Anne L. Head  
Commissioner

Eric A. Cioppa  
Superintendent

## Background

Pursuant to 24-A M.R.S. §§ 212 and 216(2), the Maine Bureau of Insurance compiles complaint ratios for Personal Auto insurance companies for use as a comparison tool when researching companies. In addition to comparing complaint ratios, consumers are encouraged to consider:

- Policy prices
- What the policies cover
- What the policies don't cover (policy exclusions)
- Financial strength of the company

A consumer complaint is a written communication from an insurance consumer expressing a grievance that results in the need for the Bureau to conduct further investigation or to communicate in writing with a company to resolve the complaint.

**The Complaint Index** is the ratio of an insurer's consumer complaint share to its market share.

**The Complaint Share** is the percentage of consumer complaints received by the Bureau against an insurer for a given line of insurance compared to the total consumer complaints received by the Bureau for that line of insurance.

**The Market Share** is the percentage of an insurer's direct written premium for the specified lines of insurance compared to the total direct written premium by all insurers for the specified lines of insurance.

Information is usually reported by insurance group. A list of insurers within each insurance group is provided. Only those insurers and groups with sufficient premium volume to produce credible consumer complaint ratios are included.

## **Personal Auto Complaint Comparison Table**

The table below displays the complaint indices for the past two calendar years, the written premium for the most recent calendar year and the number of complaints for the most recent calendar year for the specified insurance groups. The complaint index compares the share of complaints to the share of written premium.

### **What Does the Complaint Index Tell You?**

A complaint index shows you how an insurance group compares to the average.

- A complaint index of 1 is average
- Less than 1 is better than average
- Greater than 1 is worse than average

### **Are All Companies that Sell Personal Auto Insurance in Maine Listed in the Tables?**

No, not all companies selling Personal Auto insurance in Maine are listed. Some companies or insurance groups do not write enough insurance in Maine to provide meaningful information. This publication only looks at companies or groups that had five or more complaints received by the Bureau **AND/OR** collected premiums for Personal Auto insurance policies in Maine that represented at least 1 percent of all premiums collected by all insurers who sold Personal Auto policies in Maine.

### **Where Can You Find Your Company?**

Many companies are listed under their insurance group (i.e., companies under common ownership) because the company alone did not have a sufficient volume of information to produce a credible complaint index. Look for your company within its insurance group. If your company is not listed, it did not meet the criteria described above.

<b>Personal Auto Insurance Group Name</b>	<b>2018 Complaint Index</b>	<b>2017 Complaint Index</b>	<b>2018 Written Premium in Maine</b>	<b>2018 Number of Complaints</b>
<b><u>ALLSTATE INSURANCE GROUP</u></b> Allstate Fire & Casualty Insurance Company Allstate Indemnity Company Allstate Insurance Company Allstate Property & Casualty Ins Company Encompass Insurance Company of America Esurance Insurance Company	0.9	1.6	\$53,801,745	7
<b><u>AMICA MUTUAL GROUP</u></b> Amica Mutual Insurance Company Amica Property & Casualty Insurance Company	0.0	0.7	\$8,333,386	0
<b><u>AUTO CLUB ENTERPRISES INSURANCE GROUP</u></b> Interinsurance Exchange of the Automobile Club	1.3	1.9	\$22,679,158	4
<b><u>AUTO OWNERS GROUP</u></b> Concord General Mutual Insurance Company Green Mountain Insurance Company Inc.	0.5	1.0	\$29,160,338	2
<b><u>BERKSHIRE-HATHAWAY GROUP</u></b> GEICO Casualty Company GEICO General Insurance Company GEICO Indemnity Company Government Employees Insurance Company	0.8	1.4	\$82,368,782	9

<b>Personal Auto Insurance Group Name</b>	<b>2018 Complaint Index</b>	<b>2017 Complaint Index</b>	<b>2018 Written Premium in Maine</b>	<b>2018 Number of Complaints</b>
<b><u>FRANKENMUTH INSURANCE GROUP</u></b> Patriot Insurance Company	1.7	0.0	\$12,908,639	3
<b><u>HARTFORD FIRE &amp; CASUALTY GROUP</u></b> Hartford Accident & Indemnity Company Hartford Casualty Insurance Company Hartford Fire Insurance Company Hartford Insurance Company of the Midwest Hartford Underwriters Insurance Company Property & Casualty Insurance Co of Hartford Sentinel Insurance Company LTD Twin City Fire Insurance Company	3.3	1.2	\$8,688,822	4
<b><u>HORACE MANN GROUP</u></b> Horace Mann Insurance Company Horace Mann Property & Casualty Ins Co Teachers Insurance Company	1.8	1.5	\$12,174,629	3
<b><u>LIBERTY MUTUAL GROUP</u></b> Employers Insurance of Wausau First Liberty Insurance Corp Ironshore Indemnity Inc. Liberty Insurance Corp Liberty Mutual Fire Insurance Company LM General Insurance Company LM Insurance Company Netherlands Insurance Company Peerless Insurance Company Safeco National Insurance Company	1.0	1.8	\$65,962,376	9

<b>Personal Auto Insurance Group Name</b>	<b>2018 Complaint Index</b>	<b>2017 Complaint Index</b>	<b>2018 Written Premium in Maine</b>	<b>2018 Number of Complaints</b>
<b><u>MAIN STREET AMERICA GROUP</u></b> Main Street America Assurance Company Main Street America Protection Insurance Co NGM Insurance Company	1.4	0.6	\$10,160,004	2
<b><u>METROPOLITAN GROUP</u></b> Metropolitan Casualty Insurance Company Metropolitan Property & Casualty Insurance Co	0.7	0.2	\$29,310,710	3
<b><u>MMG INSURANCE COMPANY</u></b> MMG Insurance Company	0.3	0.8	\$22,543,997	1
<b><u>NATIONAL GENERAL GROUP (Formerly Amtrust NGH Group)</u></b> Integon National Insurance Company National General Insurance Company	1.9	0.7	\$18,994,434	5
<b><u>PROGRESSIVE GROUP</u></b> Progressive Casualty Insurance Company Progressive Northern Insurance Company Progressive Northwestern Insurance Company United Financial Casualty Company	0.8	1.1	\$113,711,322	12
<b><u>QUINCY MUTUAL GROUP</u></b> Patrons Oxford Insurance Company	0.7	0.3	\$21,739,499	2
<b><u>STATE FARM GROUP</u></b> State Farm Fire & Casualty Company State Farm Mutual Auto Insurance Company	1.3	0.8	\$104,792,670	19
<b><u>The HANOVER INSURANCE GROUP</u></b> Citizens Insurance Company of America Hanover Insurance Company	1.8	0.5	\$24,585,570	6

<b>Personal Auto Insurance Group Name</b>	<b>2018 Complaint Index</b>	<b>2017 Complaint Index</b>	<b>2018 Written Premium in Maine</b>	<b>2018 Number of Complaints</b>
<b><u>TRAVELERS GROUP</u></b> Standard Fire Insurance Company Travelers Commercial Insurance Company Travelers Home & Marine Insurance Company	0.5	0.6	\$26,295,491	2
<b><u>UNITED SERVICES AUTOMOBILE ASSOC GROUP</u></b> Garrison Property & Casualty Insurance Company United Services Automobile Association USAA Casualty Insurance Company USAA General Indemnity Company	1.0	0.0	\$36,849,932	5
<b><u>VERMONT GROUP</u></b> Vermont Mutual Insurance Company	0.0	0.5	\$10,783,148	0
<b>Totals for Above Groups:</b>			<b>\$715,844,652</b>	<b>98</b>