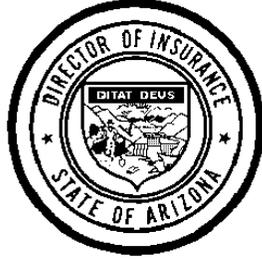


2004
PERSONAL LINES⁺
INSURANCE
COMPLAINT RATIOS



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⁺ *Personal Lines* refers to types of insurance that cover personal automobiles, homes, and other personal property or liabilities.

IMPORTANT NOTE!

Although the Arizona Department of Insurance receives many complaints against insurers each year, ***upon investigation not every complaint received by the Department becomes a confirmed complaint.*** The ratios published in this pamphlet represent the number of written Personal Lines complaints received by the Department during 2004 for each 1,000 exposures an insurer has in force.

Some insurance companies issue one automobile policy per vehicle insured while other companies issue a single policy covering multiple vehicles. Companies that issue one automobile policy covering only one vehicle per policy are indicated with an asterisk (*). Companies that issue one automobile policy for multiple vehicles may have a lower complaint ratio than companies who issue one policy per vehicle. A ratio for a particular company is not significant unless compared with other companies.

The Department obtains the number of policies (exposures) from each insurance company. In publishing the information in this pamphlet, the Department makes no distinction between insurers that write preferred, standard, or non-standard business. Insurers with fewer than 4,500 exposures have been excluded from this pamphlet.

Exposures refers to the total number of covered vehicles, homes and other personal property or liabilities.

This brochure should be used in conjunction with the Premium Comparison Brochures, also published by the Department. These publications may be obtained by contacting us at the numbers listed on the front cover of this brochure or via our website. In addition to using these brochures to comparison shop for insurance, consumers should consider the insurer's service to policyholders, its reputation and the type of insurance coverages available. The Department strongly recommends that consumers consult their professional insurance agents about coverage details.

Persons with a disability may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 912-8456. Requests should be made as early as possible to allow time to procure the materials in an alternate format.

PERSONAL LINES COMPLAINT RATIO FOR 2004 CALENDAR YEAR

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
21ST CENTURY INSURANCE COMPANY OF THE SOUTHWEST	34,934	12	0.344
* AEGIS SECURITY INSURANCE COMPANY	4,777	0	0.000
AIG CENTENNIAL INSURANCE COMPANY	10,201	1	0.098
AIG INDEMNITY INSURANCE COMPANY	9,696	8	0.825
AIG NATIONAL INSURANCE COMPANY, INC.	15,802	10	0.633
AIG PREFERRED INSURANCE COMPANY	11,572	8	0.691
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	4,738	1	0.211
ALLSTATE INDEMNITY COMPANY	176,113	13	0.074
ALLSTATE INSURANCE COMPANY	315,140	56	0.178
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	178,962	9	0.050
AMCO INSURANCE COMPANY	18,691	6	0.321
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	59,477	13	0.219
AMERICAN COMMERCE INSURANCE COMPANY	61,574	13	0.211
* AMERICAN FAMILY HOME INSURANCE COMPANY	10,454	0	0.000
* AMERICAN FAMILY MUTUAL INSURANCE COMPANY	524,901	87	0.166
AMERICAN FEDERATION INSURANCE COMPANY	5,840	3	0.514
AMERICAN HOME ASSURANCE COMPANY	6,201	2	0.323
AMERICAN INTERNATIONAL INSURANCE COMPANY	8,945	3	0.335
AMERICAN MODERN HOME INSURANCE COMPANY	29,815	11	0.369
AMERICAN NATIONAL PROPERTY AND CASUALTY	33,043	10	0.303
AMERICAN RELIABLE INSURANCE COMPANY	27,541	7	0.254
* AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	102,924	15	0.146
* AMERICAN SUMMIT INSURANCE COMPANY	27,874	10	0.359
AMEX ASSURANCE COMPANY	41,663	9	0.216
AMICA MUTUAL INSURANCE COMPANY	22,617	3	0.133
ANCHOR GENERAL INSURANCE COMPANY	7,929	1	0.126
ARIZONA AUTOMOBILE INSURANCE COMPANY	10,907	1	0.092
* ARIZONA HOME INSURANCE COMPANY	13,431	0	0.000
AUSTIN MUTUAL INSURANCE COMPANY	11,907	3	0.252
AUTO-OWNERS INSURANCE COMPANY	14,404	7	0.486
AUTOMOBILE INSURANCE COMPANY OF HARTFORD	12,259	1	0.082
* BALBOA INSURANCE COMPANY	9,686	6	0.619
BENCHMARK INSURANCE COMPANY	21,805	8	0.367
BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	5,240	0	0.000
CALIFORNIA CASUALTY INSURANCE COMPANY	24,945	5	0.200
CENTRAL MUTUAL INSURANCE COMPANY	17,352	3	0.173
* CENTURY-NATIONAL INSURANCE COMPANY	13,619	1	0.073
CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	5,381	1	0.186
COAST NATIONAL INSURANCE COMPANY	15,994	7	0.438
CONTINENTAL INSURANCE COMPANY, THE	35,544	8	0.225
COUNTRY MUTUAL INSURANCE COMPANY	63,806	13	0.204
COUNTRY PREFERRED INSURANCE COMPANY	27,405	3	0.109
CSE SAFEGUARD INSURANCE COMPANY	4,930	1	0.203
DAIRYLAND INSURANCE COMPANY	60,561	7	0.116
DEERBROOK INSURANCE COMPANY	5,889	0	0.000
ECONOMY PREMIER ASSURANCE COMPANY	4,653	2	0.430

** { (# of Complaints / Total Exposures) * 1000 }

PERSONAL LINES COMPLAINT RATIO FOR 2004 CALENDAR YEAR

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
ENCOMPASS INDEMNITY COMPANY	15,024	1	0.067
ENCOMPASS INSURANCE COMPANY OF AMERICA	57,259	10	0.175
ESURANCE INSURANCE COMPANY	7,429	4	0.538
* FARMERS INSURANCE COMPANY OF ARIZONA	787,962	165	0.209
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE	6,146	1	0.163
FIDELITY NATIONAL INSURANCE COMPANY	13,823	3	0.217
FINANCIAL INDEMNITY COMPANY	13,033	11	0.844
FIREMAN'S FUND INSURANCE COMPANY	4,975	2	0.402
* FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	15,755	6	0.381
FOREMOST INSURANCE COMPANY OF GRAND RAPIDS, MI	83,259	19	0.228
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	20,048	2	0.100
GEICO CASUALTY COMPANY	16,161	11	0.681
GEICO GENERAL INSURANCE COMPANY	97,457	23	0.236
GEICO INDEMNITY COMPANY	34,076	8	0.235
GOVERNMENT EMPLOYEES INSURANCE COMPANY	47,481	13	0.274
GUARANTY NATIONAL INSURANCE COMPANY	22,380	2	0.089
* HARTFORD CASUALTY INSURANCE COMPANY	26,991	2	0.074
HARTFORD FIRE INSURANCE COMPANY	22,702	10	0.440
HARTFORD INSURANCE COMPANY OF THE MIDWEST	96,711	48	0.496
HARTFORD UNDERWRITERS INSURANCE COMPANY	107,799	25	0.232
* HOMESITE INDEMNITY COMPANY	19,053	4	0.210
INFINITY INSURANCE COMPANY	4,667	7	1.500
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	16,715	5	0.299
KANSAS CITY FIRE AND MARINE INSURANCE COMPANY	5,231	1	0.191
LIBERTY MUTUAL FIRE INSURANCE COMPANY	77,816	26	0.334
LIBERTY MUTUAL GENERAL INSURANCE COMPANY	10,638	5	0.470
LM PROPERTY AND CASUALTY INSURANCE COMPANY	20,071	27	1.345
MARKEL AMERICAN INSURANCE COMPANY	11,796	4	0.339
MERCURY CASUALTY COMPANY	18,974	5	0.264
METROPOLITAN CASUALTY INSURANCE COMPANY	25,675	7	0.273
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE CO.	23,999	13	0.542
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	22,605	6	0.265
* MID-CENTURY INSURANCE COMPANY	105,050	17	0.162
NATIONAL GENERAL ASSURANCE COMPANY	25,818	2	0.077
NATIONAL GENERAL INSURANCE COMPANY	15,639	1	0.064
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	5,752	1	0.174
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	10,832	7	0.646
NATIONWIDE MUTUAL INSURANCE COMPANY	26,500	5	0.189
OWNERS INSURANCE COMPANY	22,995	3	0.130
PACIFIC INDEMNITY COMPANY	10,765	1	0.093
PACIFIC SPECIALTY INSURANCE COMPANY	7,392	3	0.406
PHOENIX INDEMNITY INSURANCE COMPANY	50,654	7	0.138
PROGRESSIVE CASUALTY INSURANCE COMPANY	96,688	14	0.145
PROGRESSIVE CLASSIC INSURANCE COMPANY	170,436	24	0.141
* PROGRESSIVE HOME INSURANCE COMPANY	7,396	1	0.135
PROGRESSIVE PALOVERDE INSURANCE COMPANY	37,222	8	0.215

** { (# of Complaints / Total Exposures) * 1000 }

PERSONAL LINES COMPLAINT RATIO FOR 2004 CALENDAR YEAR

COMPANY NAME	# OF PERSONAL LINES EXPOSURES	# OF PERSONAL LINES COMPLAINTS	RATIO** OF COMPLAINTS PER 1,000 EXPOSURES
PROGRESSIVE PREFERRED INSURANCE COMPANY	113,803	20	0.176
* PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	38,682	3	0.078
QBE INSURANCE CORPORATION	11,857	8	0.675
SAFECO INSURANCE COMPANY OF AMERICA	72,840	21	0.288
SAFEWAY INSURANCE COMPANY	73,007	21	0.288
* SCOTTSDALE INSURANCE COMPANY	16,446	12	0.730
SENTINEL INSURANCE COMPANY, LTD.	20,859	1	0.048
SENTRY INSURANCE A MUTUAL COMPANY	8,124	1	0.123
SHELBY CASUALTY INSURANCE COMPANY	8,303	1	0.120
STANDARD FIRE INSURANCE COMPANY	19,855	5	0.252
STARNET INSURANCE COMPANY	9,868	0	0.000
* STATE FARM FIRE AND CASUALTY COMPANY	586,802	60	0.102
* STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	606,137	55	0.091
* TEACHERS INSURANCE COMPANY	4,808	3	0.624
TITAN INSURANCE COMPANY	48,824	16	0.328
TOPA INSURANCE COMPANY	16,025	2	0.125
TRAVELERS INDEMNITY COMPANY OF AMERICA	10,806	2	0.185
TRAVELERS PROPERITY CASUALTY COMPANY	4,515	3	0.664
TWIN CITY FIRE INSURANCE COMPANY	9,480	2	0.211
UNIGARD INSURANCE COMPANY	14,244	1	0.070
UNION INSURANCE COMPANY OF PROVIDENCE	5,911	1	0.169
UNITED SERVICES AUTOMOBILE ASSOCIATION	227,464	15	0.066
UNITRIN DIRECT INSURANCE COMPANY	4,599	5	1.087
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	6,794	4	0.589
USAA CASUALTY INSURANCE COMPANY	156,934	10	0.064
USAA GENERAL INDEMNITY COMPANY	5,616	1	0.178
VICTORIA AUTOMOBILE INSURANCE COMPANY	28,936	6	0.207
VICTORIA SELECT INSURANCE COMPANY	28,762	5	0.174
* VOYAGER PROPERTY AND CASUALTY INSURANCE	21,652	1	0.046
WESTERN AGRICULTURAL INSURANCE COMPANY	91,334	11	0.120
WESTERN UNITED INSURANCE COMPANY	6,840	2	0.292
* YOSEMITE INSURANCE COMPANY	8,035	0	0.000

** { (# of Complaints / Total Exposures) * 1000 }