

**CALIFORNIA CONSUMER COMPLAINT STUDY - 2016**  
**50 LARGE AUTOMOBILE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA**  
**RATIO for COMPLAINT YEARS - 2015, 2014 and 2013**

'15 Rank	Company Name	2015 Approx. Exposure	Justified Complaint Ratio			Number of Justified Complaints		
			2015	2014	2013	2015	2014	2013
1	<a href="#">Garrison Prop &amp; Cas Ins Co</a>	104,110	1.0	5.6	2.6	1	5	2
2	<a href="#">Allied Prop &amp; Cas Ins Co</a>	136,249	1.5	2.9	0.7	2	4	1
3	<a href="#">Progressive Direct Ins Co</a>	119,804	1.7	1.7	0.9	2	2	1
4	<a href="#">Interins Exch Of The Automobile Club</a>	2,111,001	1.8	1.3	1.5	37	27	31
5	<a href="#">Allstate Northbrook Ind Co</a>	1,758,868	2.2	0.0	new	38	0	0
6	<a href="#">Farmers Specialty Ins Co</a>	83,102	2.4	0.0	new	2	0	0
7	<a href="#">Amco Ins Co</a>	285,881	2.4	1.4	1.1	7	4	3
8	<a href="#">Mercury Ins Co</a>	1,558,139	2.8	2.1	0.9	44	33	15
9	<a href="#">Amica Mut Ins Co</a>	68,875	2.9	0.0	3.1	2	0	2
10	<a href="#">Farmers Ins Exch</a>	1,220,641	3.3	2.1	3.0	40	23	30
11	<a href="#">Mid Century Ins Co</a>	697,508	3.3	2.9	1.7	23	23	16
12	<a href="#">USAA Gen Ind Co</a>	151,494	3.3	2.4	5.5	5	3	5
13	<a href="#">CSAA Ins Exch</a>	1,803,216	3.5	2.9	3.2	63	50	55
14	<a href="#">Wawanesa Gen Ins Co</a>	480,904	3.5	1.3	1.7	17	6	8
15	<a href="#">California Automobile Ins Co</a>	339,165	3.8	3.8	0.9	13	13	3
16	<a href="#">United Serv Automobile Assn</a>	424,452	4.0	2.8	0.9	17	12	4
17	<a href="#">Progressive West Ins Co</a>	372,785	4.3	2.3	2.3	16	9	9
18	<a href="#">21st Century Ins Co</a>	655,737	4.6	3.9	4.0	30	26	28
19	<a href="#">United Financial Cas Co</a>	382,974	5.0	3.5	1.9	19	13	6
20	<a href="#">State Farm Mut Auto Ins Co</a>	3,810,966	5.4	3.8	2.2	204	143	79
21	<a href="#">USAA Cas Ins Co</a>	457,762	5.5	1.8	1.2	25	8	5
22	<a href="#">Standard Fire Ins Co</a>	144,098	5.6	7.0	2.3	8	11	4
23	<a href="#">California Cas Ind Exch</a>	133,470	6.0	3.8	4.7	8	5	6
24	<a href="#">Viking Ins Co Of WI</a>	199,706	6.0	6.8	3.4	12	15	9
25	<a href="#">Government Employees Ins Co</a>	348,895	6.0	2.7	1.3	21	9	4
26	<a href="#">Esurance Prop &amp; Cas Ins Co</a>	264,194	6.1	3.9	2.6	16	10	6
27	<a href="#">Explorer Ins Co</a>	79,388	6.3	3.3	1.1	5	3	1
28	<a href="#">Metropolitan Drt Prop &amp; Cas Ins Co</a>	146,212	6.8	14.0	5.1	10	22	8
29	<a href="#">Liberty Mut Fire Ins Co</a>	377,110	7.4	8.1	4.6	28	31	18
30	<a href="#">Geico Gen Ins Co</a>	1,194,561	7.7	2.8	1.5	92	29	14
31	<a href="#">Geico Ind Co</a>	477,111	7.8	3.3	1.4	37	15	6
32	<a href="#">Financial Ind Co</a>	123,902	8.1	8.3	4.3	10	10	6
33	<a href="#">Coast Natl Ins Co</a>	366,835	8.2	3.6	3.2	30	13	11
34	<a href="#">Safeco Ins Co Of Amer</a>	337,416	8.3	6.8	2.9	28	23	10
35	<a href="#">National Gen Ins Co</a>	78,840	8.9	16.7	4.9	7	15	5
36	<a href="#">Progressive Select Ins Co</a>	164,538	9.1	3.5	5.2	15	5	7
37	<a href="#">IDS Prop Cas Ins Co</a>	337,463	9.2	3.8	4.6	31	12	13
38	<a href="#">Infinity Ins Co</a>	931,742	9.2	8.1	4.5	86	73	41
39	<a href="#">Commerce W Ins Co</a>	95,311	10.5	11.7	12.2	10	13	16
40	<a href="#">Nationwide Ins Co Of Amer</a>	121,299	12.4	7.6	3.4	15	9	4
41	<a href="#">Hartford Underwriters Ins Co</a>	223,079	12.6	6.6	3.7	28	15	8
42	<a href="#">Geico Cas Co</a>	153,005	13.1	11.7	1.6	20	15	2
43	<a href="#">Allstate Ins Co</a>	88,868	14.6	4.3	1.7	13	14	6
44	<a href="#">Loya Cas Ins Co</a>	246,715	15.4	5.3	5.4	38	12	12
45	<a href="#">Alliance United Ins Co</a>	771,805	15.9	13.0	5.3	123	84	25
46	<a href="#">Victoria Fire &amp; Cas Co</a>	82,959	16.9	12.4	8.8	14	11	8
47	<a href="#">Allstate Ind Co</a>	163,285	20.8	3.3	2.2	34	52	36
48	<a href="#">Integon Natl Ins Co</a>	113,337	26.5	23.2	16.5	30	24	19
49	<a href="#">Access Ins Co</a>	325,119	27.1	18.9	11.7	88	61	44
50	<a href="#">Anchor Gen Ins Co</a>	78,803	47.0	26.8	22.3	37	21	14

Note: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures.

Exposures include motorcycles and motor homes.

Statistical Analysis Division

California Department of Insurance

Personal Auto Insurance

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Insurance Commissioner