

CALIFORNIA CONSUMER COMPLAINT STUDY - 2017
50 LARGE AUTOMOBILE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2016, 2015 and 2014

'16 Rank	Company Name	2016 Approx. Exposure	Justified Complaint Ratio			Number of Justified Complaints		
			2016	2015	2014	2016	2015	2014
1	Kemper Independence Ins Co	64,197	0.0	5.2	9.2	0	3	5
2	Mid Century Ins Co	623,703	1.3	3.3	2.9	8	23	23
3	Government Employees Ins Co	367,884	1.4	6.0	2.7	5	21	9
4	Allied Prop & Cas Ins Co	135,358	1.5	1.5	2.9	2	2	4
5	Geico Ind Co	526,999	1.7	7.8	3.3	9	37	15
6	Interins Exch Of The Automobile Club	2,214,082	1.9	1.8	1.3	43	37	27
7	United Serv Automobile Assn	423,008	2.4	4.0	2.8	10	17	12
8	Farmers Ins Exch	1,345,327	2.4	3.3	2.1	32	40	23
9	Amco Ins Co	294,243	2.4	2.4	1.4	7	7	4
10	Garrison Prop & Cas Ins Co	121,357	2.5	1.0	5.6	3	1	5
11	Allstate Northbrook Ind Co	1,978,516	2.5	2.2	0.0	50	38	0
12	California Capital Ins Co	73,053	2.7	1.4	1.4	2	1	1
13	Mercury Ins Co	1,533,951	2.7	2.8	2.1	42	44	33
14	United Financial Cas Co	412,589	2.9	5.0	3.5	12	19	13
15	CSAA Ins Exch	1,889,218	2.9	3.5	2.9	55	63	50
16	California Cas Ind Exch	137,138	2.9	6.0	3.8	4	8	5
17	USAA Cas Ins Co	469,968	3.0	5.5	1.8	14	25	8
18	State Farm Mut Auto Ins Co	3,852,920	3.1	5.4	3.8	120	204	143
19	Geico Gen Ins Co	1,338,877	3.3	7.7	2.8	44	92	29
20	Trumbull Ins Co	77,310	3.9	1.5	8.0	3	1	4
21	California Automobile Ins Co	321,696	4.0	3.8	3.8	13	13	13
22	Amica Mut Ins Co	71,371	4.2	2.9	0.0	3	2	0
23	Wawanesa Gen Ins Co	500,936	4.6	3.5	1.3	23	17	6
24	21st Century Ins Co	649,049	4.9	4.6	3.9	32	30	26
25	Coast Natl Ins Co	289,003	5.2	8.2	3.6	15	30	13
26	Esurance Prop & Cas Ins Co	263,523	5.3	6.1	3.9	14	16	10
27	Progressive Direct Ins Co	125,602	5.6	1.7	1.7	7	2	2
28	USAA Gen Ind Co	179,260	5.6	3.3	2.4	10	5	3
29	Progressive Select Ins Co	178,801	5.6	9.1	3.5	10	15	5
30	Progressive West Ins Co	334,830	5.7	4.3	2.3	19	16	9
31	Viking Ins Co Of WI	228,256	5.7	6.0	6.8	13	12	15
32	Safeco Ins Co Of Amer	345,346	6.1	8.3	6.8	21	28	23
33	Geico Cas Co	204,970	6.3	13.1	11.7	13	20	15
34	Hartford Underwriters Ins Co	216,040	6.5	12.6	6.6	14	28	15
35	Nationwide Ins Co Of Amer	131,575	6.8	12.4	7.6	9	15	9
36	Farmers Specialty Ins Co	138,680	7.2	2.4	0.0	10	2	0
37	Financial Ind Co	134,495	7.4	8.1	8.3	10	10	10
38	Infinity Ins Co	909,148	8.4	9.2	8.1	76	86	73
39	Standard Fire Ins Co	104,255	8.6	5.6	7.0	9	8	11
40	Metropolitan Drt Prop & Cas Ins Co	151,784	9.2	6.8	14.0	14	10	22
41	Commerce W Ins Co	84,005	9.5	10.5	11.7	8	10	13
42	IDS Prop Cas Ins Co	352,359	11.1	9.2	3.8	39	31	12
43	Loya Cas Ins Co	243,088	11.5	15.4	5.3	28	38	12
44	National Gen Ins Co	70,560	12.8	8.9	16.7	9	7	15
45	Liberty Mut Fire Ins Co	379,678	14.5	7.4	8.1	55	28	31
46	Alliance United Ins Co	922,741	17.0	15.9	13.0	157	123	84
47	Integon Natl Ins Co	154,736	22.0	26.5	23.2	34	30	24
48	Anchor Gen Ins Co	82,542	33.9	47.0	26.8	28	37	21
49	Western Gen Ins Co	82,444	49.7	88.6	35.7	41	41	12
50	Access Ins Co	336,574	78.1	27.1	18.9	263	88	61

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

Dave Jones

Insurance Commissioner