

California Consumer Complaint Study - 2019

50 Large Homeowners Insurers Licensed To Conduct Business In California

Ratio for Complaint Years - 2018, 2017 and 2016

2018 Rank	Company Name	Approximate Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2018	2017	2016	2018	2017	2016
1	Safeco Ins Co Of Amer	281,066	0.0	2.8	0.7	0	8	2
2	Garrison Prop & Cas Ins Co	82,003	0.0	0.0	0.0	0	0	0
3	American Natl Prop & Cas Co	66,011	0.0	0.0	0.0	0	0	0
4	Amica Mut Ins Co	34,983	0.0	6.0	6.3	0	2	2
5	AIG Prop Cas Co	29,422	0.0	0.0	0.0	0	0	0
6	American Modern Home Ins Co	111,459	0.9	4.7	3.7	1	6	6
7	Foremost Ins Co Grand Rapids MI	197,468	1.0	0.0	2.2	2	0	4
8	First Natl Ins Co Of Amer	86,071	1.2	6.0	2.6	1	5	2
9	Mid Century Ins Co	342,360	1.2	0.8	1.2	4	3	5
10	USAA Cas Ins Co	217,090	1.4	0.5	0.5	3	1	1
11	Safeco Ins Co Of IL	61,840	1.6	3.1	3.0	1	2	2
12	Allstate Ins Co	659,052	1.7	2.4	3.1	11	16	21
13	CSAA Ins Exch	615,483	1.8	3.0	2.3	11	18	14
14	Fire Ins Exch	869,928	1.8	1.1	1.1	16	10	10
15	USAA Gen Ind Co	104,061	1.9	1.1	0.0	2	1	0
16	California Automobile Ins Co	514,476	2.1	2.7	2.7	11	13	10
17	American Bankers Ins Co Of FL	169,036	2.4	1.4	1.9	4	2	2
18	American Reliable Ins Co	36,828	2.7	5.6	5.7	1	2	2
19	Travelers Commercial Ins Co	245,980	2.8	4.7	4.9	7	11	11
20	Aegis Security Ins Co	32,411	3.1	0.0	0.0	1	0	0
21	Interins Exch Of The Automobile Club	743,465	3.1	3.3	3.2	23	23	21
22	Nationwide Ins Co Of Amer	62,732	3.2	1.6	3.7	2	1	2
23	California Capital Ins Co	92,532	3.2	1.1	6.1	3	1	6
24	Amco Ins Co	239,247	3.3	2.3	0.4	8	6	1
25	California Cas Ind Exch	57,528	3.5	0.0	5.5	2	0	3
26	QBE Ins Corp	56,214	3.6	10.9	8.0	2	7	6
27	First Amer Specilaty Ins Co	83,737	3.6	1.1	4.4	3	1	4
28	CSAA Fire & Cas Ins Co	81,409	3.7	4.9	3.7	3	4	3
29	General Ins Co Of Amer	131,805	3.8	3.2	1.7	5	4	2
30	State Farm Gen Ins Co	2,193,778	3.9	3.9	7.2	85	86	154
31	Wawanesa Gen Ins Co	49,914	4.0	8.6	2.4	2	4	1
32	American Security Ins Co	71,133	4.2	0.0	0.0	3	0	0
33	United Serv Automobile Assn	222,474	4.5	0.9	0.4	10	2	1
34	Farmers Ins Exch	169,899	4.7	4.4	0.0	8	5	0
35	Homesite Ins Co Of CA	178,451	5.0	1.9	5.9	9	3	8
36	Universal N Amer Ins Co	77,606	5.2	4.7	6.8	4	4	6
37	IDS Prop Cas Ins Co	77,384	5.2	0.0	1.4	4	0	1
38	Residence Mut Ins Co	67,985	5.9	1.4	1.3	4	1	1
39	Pacific Specialty Ins Co	198,932	6.0	6.2	3.9	12	12	7
40	Century Natl Ins Co	62,742	6.4	12.2	1.5	4	8	1
41	Travelers Prop Cas Ins Co	45,907	6.5	0.0	5.2	3	0	2
42	Integon Natl Ins Co	135,858	6.6	6.4	2.4	9	7	2
43	Lemonade Ins Co	58,990	6.8	0.0	new	4	0	0
44	Allied Prop & Cas Ins Co	86,469	6.9	2.1	2.1	6	2	2
45	CSE Safeguard Ins Co	96,124	7.3	1.2	1.7	7	1	1
46	Kemper Independence Ins Co	64,261	7.8	7.3	4.5	5	5	3
47	Stillwater Ins Co	64,194	7.8	0.0	3.8	5	0	2
48	Liberty Ins Corp	268,832	11.5	5.6	4.4	31	14	10
49	Metropolitan Drt Prop & Cas Ins Co	34,670	17.3	2.9	3.1	6	1	1
50	Property & Cas Ins Co Of Hartford	71,596	27.9	3.8	8.0	20	3	4

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

Exposures include renters, mobile homes, and condos.