

**California Consumer Complaint Study - 2023**  
**50 Large Automobile Insurers Licensed to Conduct Business in California**  
**Ratio for Complaint Years - 2022, 2021, and 2020**

22 Rank	Company Name	Approx. Exposure Count	Justified Company Ratio			Number of Justified Complaints		
			2022	2021	2020	2022	2021	2020
1	<a href="#">California Cas Ind Exch</a>	156,638	0.0	1.9	1.3	0	3	2
2	<a href="#">CSAA Insurance Exchange</a>	1,938,284	0.9	1.1	1.0	17	22	20
3	<a href="#">Interinsurance Exchange of the Automobile Club</a>	2,719,460	1.0	0.6	1.2	26	16	32
4	<a href="#">United Services Automobile Association</a>	375,865	1.1	1.5	1.7	4	6	7
5	<a href="#">Mercury Insurance Company</a>	1,698,534	1.1	1.9	1.3	19	32	21
6	<a href="#">Garrison Property and Casualty Insurance Company</a>	222,995	1.3	2.4	0.5	3	5	1
7	<a href="#">Wawanesa General Insurance Co.</a>	576,011	1.6	1.4	0.9	9	8	5
8	<a href="#">Progressive Direct Insurance Company</a>	123,617	1.6	0.0	1.8	2	0	2
9	<a href="#">Government Employees insurance Company</a>	300,446	1.7	2.8	0.3	5	9	1
10	<a href="#">Vikings Ins Co Of WI</a>	256,958	1.9	2.0	1.6	5	5	4
11	<a href="#">Mid Century Ins Co</a>	299,987	2.0	2.7	1.1	6	9	4
12	<a href="#">Progressive West Insurance Company</a>	482,641	2.1	2.1	1.7	10	10	7
13	<a href="#">Safeco Insurance Company of America</a>	352,797	2.3	2.6	3.4	8	9	12
14	<a href="#">USAA Casualty Insurance Company</a>	484,598	2.3	1.6	1.8	11	8	9
15	<a href="#">USAA General Indemnity Company</a>	259,267	2.3	2.3	2.3	6	6	6
16	<a href="#">American Family Connect P&amp;C Insurance Company</a>	634,556	2.4	2.9	2.0	15	17	11
17	<a href="#">Foremost Insurance Company Grand Rapids, Michigan</a>	82,915	2.4	2.4	1.2	2	2	1
18	<a href="#">Travelers Commercial Insurance Company</a>	289,186	2.4	5.8	2.4	7	16	6
19	<a href="#">Nationwide Insurance Company of America</a>	316,243	2.5	1.6	2.0	8	6	8
20	<a href="#">GEICO General Insurance Company</a>	2,287,723	2.8	1.8	0.6	63	40	13
21	<a href="#">State Farm Mutual Automobile Insurance Company</a>	3,780,159	3.0	2.5	2.1	113	92	75
22	<a href="#">Allstate Northbrook Indemnity Company</a>	1,939,285	3.1	3.4	2.2	61	66	43
23	<a href="#">GEICO Indemnity Company</a>	726,600	3.2	2.2	0.8	23	16	6
24	<a href="#">California Automobile Insurance Company</a>	123,449	3.2	4.4	2.1	4	10	5
25	<a href="#">21st Century Insurance Company</a>	375,394	3.5	3.3	2.5	13	13	11
26	<a href="#">Allstate Insurance Company</a>	56,560	3.5	1.8	5.5	2	1	3
27	<a href="#">Farmers Ins Exch</a>	1,387,800	3.7	2.9	2.1	52	40	30
28	<a href="#">Anchor General Insurance Company</a>	116,946	4.3	3.5	1.8	5	4	2
29	<a href="#">Farmers Specialty Insurance Company</a>	65,732	4.6	6.5	4.2	3	4	3
30	<a href="#">Commerce West Insurance Company</a>	65,312	4.6	6.9	4.0	3	3	2
31	<a href="#">Metromile Insurance Company</a>	64,599	4.6	4.5	6.2	3	3	4
32	<a href="#">Hartford Underwriters Insurance Company</a>	125,506	4.8	6.0	8.9	6	8	13
33	<a href="#">United Financial Casualty Company</a>	743,089	5.2	3.2	2.2	39	23	14
34	<a href="#">Progressive Select Insurance Company</a>	337,427	5.3	3.5	2.0	18	13	7
35	<a href="#">Amica Mutual Insurance Company</a>	71,958	5.6	2.7	3.8	4	2	3
36	<a href="#">Liberty Mutual Fire Insurance Company</a>	304,843	5.6	5.5	5.3	17	18	19
37	<a href="#">Aspire General Insurance Company</a>	140,008	5.7	3.6	4.6	8	4	4
38	<a href="#">Coast National Insurance Co.</a>	154,550	6.5	3.4	3.2	10	6	6
39	<a href="#">Loya Casualty Insurance Company</a>	233,447	6.9	6.3	2.6	16	15	6
40	<a href="#">GEICO Casualty Company</a>	421,234	7.1	2.9	1.4	30	12	5
41	<a href="#">Alliance United Insurance Company</a>	1,024,068	7.1	10.9	15.4	73	125	186
42	<a href="#">Infinity Insurance Company</a>	978,062	8.0	10.8	6.6	78	108	64
43	<a href="#">Farmers Direct P&amp;C Insurance Company</a>	112,262	8.0	4.2	4.8	9	5	6
44	<a href="#">Permanent General Assurance Corporation</a>	69,310	8.7	5.7	4.7	6	4	3
45	<a href="#">National General Premier Insurance Company</a>	75,438	9.3	6.3	8.4	7	5	8
46	<a href="#">Financial Indemnity Company</a>	243,876	11.5	13.4	16.6	28	35	40
47	<a href="#">Esurance Property and Casualty Insurance Company</a>	243,028	23.9	2.6	2.7	58	7	8
48	<a href="#">Integon National Insurance Company</a>	424,861	24.5	21.0	11.8	104	80	36
49	<a href="#">Integon Preferred Insurance Company</a>	79,163	29.1	25.4	9.9	23	14	4
50	<a href="#">State National Insurance Company</a>	92,253	30.4	26.7	40.9	28	14	11

Note: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures.  
Exposures include motorcycles and motor homes.