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