

California Consumer Complaint Study - 2023

50 Large Homeowners 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	Garrison Property and Casualty Insurance Company	115,066	0.0	0.9	3.0	0	1	3
2	American National Prop & Cas Co	82,749	0.0	3.2	0.0	0	2	0
3	Safeco Insurance Company of Illinois	58,402	0.0	0.0	1.8	0	0	1
4	Century National Insurance Company	55,045	0.0	0.0	2.7	0	0	1
5	AMCO Insurance Company	45,097	0.0	8.8	12.4	0	5	8
6	Interinsurance Exchange of the Automobile Club	865,433	0.9	2.0	2.6	8	16	21
7	California Automobile Insurance Company	638,347	0.9	1.8	1.3	6	11	8
8	First National Insurance Company of America	100,837	1.0	6.2	0.0	1	6	0
9	Foremost Insurance Company Grand Rapids, Michigan	277,174	1.1	1.6	2.8	3	4	6
10	CSAA Fire & Casualty Insurance Company	79,219	1.3	5.0	1.2	1	4	1
11	ASI Select Insurance Corp.	71,553	1.4	4.9	6.1	1	3	3
12	State Farm General Insurance Company	2,293,718	1.4	2.2	1.4	33	50	31
13	USAA General Indemnity Company	122,583	1.6	1.6	2.5	2	2	3
14	Safeco Insurance Company of America	301,475	1.7	2.4	0.7	5	7	2
15	USAA Casualty Insurance Company	228,087	1.8	2.6	1.8	4	6	4
16	Fire Ins Exch	911,296	1.8	1.4	1.4	16	13	14
17	Stillwater Insurance Company	107,803	1.9	2.5	8.0	2	2	5
18	Wawanesa General Insurance Co.	51,189	2.0	3.7	0.0	1	2	0
19	American Modern Insurance Company	50,140	2.0	0.0	4.0	1	0	2
20	Kemper Independence Insurance Company	45,151	2.2	8.2	7.3	1	4	4
21	CSAA Insurance Exchange	621,984	2.3	2.7	5.8	14	17	36
22	Integon National Insurance Company	84,244	2.4	4.6	14.4	2	4	15
23	American Security Insurance Company	79,772	2.5	8.1	2.7	2	6	2
24	Homesite Insurance Company of California	236,957	2.5	2.7	4.2	6	6	8
25	General Insurance Company of America	192,702	2.6	3.7	2.6	5	6	4
26	The Standard Fire Insurance Company	326,275	2.8	1.3	8.4	9	2	1
27	United Services Automobile Association	207,064	2.9	2.3	0.9	6	5	2
28	California Capital Ins Co	60,183	3.3	10.9	37.8	2	7	27
29	American Bankers Insurance Company	231,372	3.5	6.4	2.9	8	14	6
30	Allstate Insurance Company	717,260	3.5	5.7	3.4	25	40	24
31	American Family Connect P&C Insurance Company	109,124	3.7	7.9	1.2	4	7	1
32	CSE Safeguard Insurance Company	49,994	4.0	4.7	1.4	2	3	1
33	Liberty Insurance Corporation	240,320	4.2	3.6	2.6	10	9	7
34	Mid Century Ins Co	224,134	4.5	0.8	5.9	10	2	16
35	Farmers Ins Exch	403,056	4.5	2.3	1.4	18	8	4
36	Lemonade Insurance Company	327,305	4.9	9.0	6.1	16	25	13
37	Farmers Direct P&C Insurance Company	39,130	5.1	2.6	2.7	2	1	1
38	Nationwide Mutual Insurance Company	214,012	5.1	11.3	1.6	11	25	3
39	Residence Mutual Insurance Company	52,914	5.7	1.8	0.0	3	1	0
40	Pacific Specialty Insurance	191,301	6.3	6.3	3.9	12	12	8
41	Homesite Insurance Company of the Midwest	57,689	6.9	11.3	6.5	4	5	2
42	Property & Casualty Insurance Company	49,360	8.1	11.2	10.2	4	6	6
43	Amica Mutual Insurance Company	36,582	8.2	8.1	2.7	3	3	1
44	California Cas Ind Exch	60,679	8.2	9.9	1.6	5	6	1
45	QBE Insurance Corporation	47,162	8.5	8.4	4.0	4	4	2
46	American Modern P&C Insurance Company	105,028	9.5	17.2	11.2	10	20	11
47	Zurich American Insurance Company	64,680	13.9	9.3	5.7	9	5	2
48	Universal North America Insurance Company	46,993	21.3	7.0	6.0	10	4	4
49	Spinnaker Insurance Company	107,953	21.3	4.2	0.0	23	3	0
50	AMGUARD INSURANCE COMPANY	49,292	26.4	29.8	13.3	13	12	3

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

Exposures include renters, mobile homes, and condos.