

California Consumer Complaint Study - 2024
50 Large Automobile Insurers Licensed to Conduct Business in California
Ratio for Complaint Years - 2023, 2022, and 2021

23 Rank	Company Name	Approx. Exposure Count	Justified Company Ratio			Number of Justified Complaints		
			2023	2022	2021	2023	2022	2021
1	VIKING INSURANCE COMPANY OF WISCONSIN	289,553	0.3	1.9	2.0	1	5	5
2	ESSENTIA INSURANCE COMPANY	229,890	0.4	1.4	0.5	1	3	1
3	CSAA INSURANCE EXCHANGE	2,045,680	0.5	0.9	1.1	11	17	22
4	PROGRESSIVE DIRECT INSURANCE COMPANY	134,298	0.7	1.6	0.0	1	2	0
5	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	2,858,094	1.2	1.0	0.6	35	26	16
6	COAST NATIONAL INSURANCE COMPANY	156,431	1.3	6.5	3.4	2	10	6
7	WAWANESA GENERAL INSURANCE COMPANY	538,916	1.3	1.6	1.4	7	9	8
8	GEICO GENERAL INSURANCE COMPANY	2,455,817	1.4	2.8	1.8	35	63	40
9	GOVERNMENT EMPLOYEES INSURANCE COMPANY	198,513	1.5	1.7	2.8	3	5	9
10	TRAVELERS COMMERCIAL INSURANCE COMPANY	294,561	1.7	2.4	5.8	5	7	16
11	MID-CENTURY INSURANCE COMPANY	275,719	1.8	2.0	2.7	5	6	9
12	KEMPER INDEPENDENCE INSURANCE COMPANY	54,321	1.8	0.0	7.4	1	0	4
13	FARMERS INSURANCE EXCHANGE	1,358,359	2.0	3.8	2.9	27	52	40
14	AMERICAN FAMILY CONNECT P&C INSURANCE COMPANY	677,231	2.1	2.4	2.9	14	15	17
15	UNITED SERVICES AUTOMOBILE ASSOCIATION	384,721	2.1	1.1	1.5	8	4	6
16	USAA CASUALTY INSURANCE COMPANY	504,620	2.2	2.3	1.6	11	11	8
17	SAFECO INSURANCE COMPANY OF AMERICA	366,740	2.2	2.3	2.6	8	8	9
18	MERCURY INSURANCE COMPANY	1,616,454	2.2	1.1	1.9	36	19	32
19	NATIONWIDE INSURANCE COMPANY OF AMERICA	306,561	2.3	2.5	1.6	7	8	6
20	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI	83,676	2.4	2.4	2.4	2	2	2
21	ALLIANCE UNITED INSURANCE COMPANY	333,737	2.4	7.1	10.9	8	73	125
22	UNITED FINANCIAL CASUALTY COMPANY	853,530	2.5	5.2	3.2	21	39	23
23	HARTFORD UNDERWRITERS INSURANCE COMPANY	120,028	2.5	4.8	6.0	3	6	8
24	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	3,954,638	2.7	3.0	2.5	105	113	92
25	GEICO INDEMNITY COMPANY	521,983	2.7	3.2	2.2	14	23	16
26	AMICA MUTUAL INSURANCE COMPANY	72,525	2.8	5.6	2.7	2	4	2
27	ALLSTATE NORTHBROOK INDEMNITY COMPANY	1,890,414	2.8	3.1	3.4	53	61	66
28	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	101,974	2.9	3.2	4.4	3	4	10
29	DRIVE INSURANCE COMPANY	504,242	3.0	2.1	2.1	15	10	10
30	PROGRESSIVE SELECT INSURANCE COMPANY	360,687	3.0	5.3	3.5	11	18	13
31	ALLSTATE INSURANCE COMPANY	57,367	3.5	3.5	1.8	2	2	1
32	GARRISON PROPERTY AND CASUALTY INSURANCE CO	249,455	4.8	1.3	2.4	12	3	5
33	USAA GENERAL INDEMNITY COMPANY	280,203	5.0	2.3	2.3	14	6	6
34	GEICO CASUALTY COMPANY	252,776	5.1	7.1	2.9	13	30	12
35	LIBERTY MUTUAL FIRE INSURANCE COMPANY	298,052	5.4	5.6	5.5	16	17	18
36	INFINITY INSURANCE COMPANY	1,724,718	5.4	8.0	10.8	93	78	108
37	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	156,828	5.7	0.0	1.9	9	0	3
38	SAFEWAY INSURANCE COMPANY	68,465	5.8	2.9	1.5	4	2	1
39	ASPIRE GENERAL INSURANCE COMPANY	300,989	6.3	5.7	3.6	19	8	4
40	FARMERS DIRECT P&C INSURANCE COMPANY	112,118	9.8	8.0	4.2	11	9	5
41	ANCHOR GENERAL INSURANCE COMPANY	131,057	9.9	4.3	3.5	13	5	4
42	LOYA CASUALTY INSURANCE COMPANY	228,190	10.1	6.9	6.3	23	16	15
43	21ST CENTURY INSURANCE COMPANY	353,642	11.3	3.5	3.3	40	13	13
44	NATIONAL GENERAL PREMIER INSURANCE COMPANY	72,816	12.4	9.3	6.3	9	7	5
45	INTEGON PREFERRED INSURANCE COMPANY	118,784	12.6	29.1	25.4	15	23	14
46	INTEGON NATIONAL INSURANCE COMPANY	448,672	14.9	24.5	21.0	67	104	80
47	METROMILE INSURANCE COMPANY	54,204	18.4	4.6	4.5	10	3	3
48	PERMANENT GENERAL ASSURANCE CORPORATION	71,846	19.5	8.7	5.7	14	6	4
49	ESURANCE PROPERTY AND CASUALTY INSURANCE CO	210,133	27.6	23.9	2.6	58	58	7
50	STATE NATIONAL INSURANCE COMPANY, INC.	161,070	55.9	30.4	26.7	90	28	14

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