

California Consumer Complaint Study - 2025
50 Large Automobile Insurers Licensed to Conduct Business in California
Ratio for Complaint Years - 2024, 2023, and 2022

24 Rank	Company Name	Approx. Exposure Count	Justified Company Ratio			Number of Justified Complaints		
			2024	2023	2022	2024	2023	2022
1	AMERICAN NATIONAL PROPERTY AND CASUALTY CO	55,658	0.0	1.9	0.0	0	1	0
2	ESSENTIA INSURANCE COMPANY	247,262	0.4	0.4	1.4	1	1	3
3	WAWANESA GENERAL INSURANCE COMPANY	525,724	0.6	1.3	1.6	3	7	9
4	VIKING INSURANCE COMPANY OF WISCONSIN	320,565	0.9	0.3	1.9	3	1	5
5	PROGRESSIVE DIRECT INSURANCE COMPANY	155,631	1.3	0.7	1.6	2	1	2
6	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	3,007,873	1.3	1.2	1.0	39	35	26
7	CSAA INSURANCE EXCHANGE	2,257,761	1.5	0.5	0.9	34	11	17
8	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	124,040	1.6	2.9	3.2	2	3	4
9	MERCURY INSURANCE COMPANY	1,522,352	1.7	2.2	1.1	26	36	19
10	DRIVE INSURANCE COMPANY	515,427	1.7	3.0	2.1	9	15	10
11	GEICO GENERAL INSURANCE COMPANY	3,165,200	2.0	1.4	2.8	63	35	63
12	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	150,313	2.0	5.7	0.0	3	9	0
13	UNITED FINANCIAL CASUALTY COMPANY	1,044,208	2.5	2.5	5.2	26	21	39
14	MID-CENTURY INSURANCE COMPANY	240,748	2.5	1.8	2.0	6	5	6
15	USAA GENERAL INDEMNITY COMPANY	326,218	2.8	5.0	2.3	9	14	6
16	AMERICAN FAMILY CONNECT P&C INSURANCE COMPANY	648,309	2.8	2.1	2.4	18	14	15
17	TRAVELERS COMMERCIAL INSURANCE COMPANY	283,157	2.8	1.7	2.4	8	5	7
18	AMICA MUTUAL INSURANCE COMPANY	70,658	2.8	2.8	5.6	2	2	4
19	NATIONWIDE INSURANCE COMPANY OF AMERICA	269,902	3.0	2.3	2.3	8	7	8
20	ALLSTATE NORTHBROOK INDEMNITY COMPANY	1,640,382	3.0	2.8	3.1	50	53	61
21	SAFECO INSURANCE COMPANY OF AMERICA	360,499	3.1	2.2	2.3	11	8	8
22	USAA CASUALTY INSURANCE COMPANY	516,979	3.1	2.2	2.3	16	11	11
23	PROGRESSIVE SELECT INSURANCE COMPANY	380,459	3.2	3.0	5.3	12	11	18
24	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	4,084,379	3.4	2.7	3.0	140	105	113
25	ALLSTATE INSURANCE COMPANY	55,897	3.6	3.5	3.5	2	2	2
26	FOREMOST INS CO GRAND RAPIDS, MICHIGAN	81,543	3.7	1.9	2.4	3	2	2
27	CALIFORNIA CAPITAL INSURANCE COMPANY	50,716	3.9	2.1	4.3	2	1	2
28	INFINITY INSURANCE COMPANY	1,471,202	4.1	5.4	8.0	60	93	78
29	FARMERS INSURANCE EXCHANGE	1,141,390	4.2	2.0	3.8	48	27	52
30	GARRISON PROPERTY AND CASUALTY INSURANCE CO	283,519	4.2	4.8	1.3	12	12	3
31	GEICO INDEMNITY COMPANY	197,585	4.6	2.7	3.2	9	14	23
32	UNITED SERVICES AUTOMOBILE ASSOCIATION	385,144	4.7	2.1	1.1	18	8	4
33	COAST NATIONAL INSURANCE COMPANY	230,777	4.8	1.3	6.5	11	2	10
34	NATIONAL GENERAL INSURANCE COMPANY	40,506	4.9	2.5	4.6	2	1	2
35	LIBERTY MUTUAL FIRE INSURANCE COMPANY	278,032	5.0	5.4	5.6	14	16	17
36	ASPIRE GENERAL INSURANCE COMPANY	514,280	5.6	6.3	5.7	29	19	8
37	INTEGON NATIONAL INSURANCE COMPANY	411,505	9.2	14.9	24.5	38	67	104
38	ANCHOR GENERAL INSURANCE COMPANY	112,709	9.8	9.9	4.3	11	13	5
39	HARTFORD UNDERWRITERS INSURANCE COMPANY	118,982	10.1	2.5	4.8	12	3	6
40	PERMANENT GENERAL ASSURANCE CORPORATION	68,814	10.2	19.5	8.7	7	14	6
41	ESURANCE PROPERTY AND CASUALTY INSURANCE CO	130,732	10.7	27.6	23.9	14	58	58
42	ENCOMPASS INSURANCE COMPANY	86,111	11.6	15.8	29.6	10	8	14
43	21ST CENTURY INSURANCE COMPANY	78,959	12.7	11.3	3.5	10	40	13
44	LOYA CASUALTY INSURANCE COMPANY	242,289	15.7	10.1	6.9	38	23	16
45	INCLINE NATIONAL INSURANCE COMPANY	91,333	19.7	15.2	33.3	18	7	1
46	SEAVIEW INSURANCE COMPANY	76,516	22.2	3.3	0.0	17	1	0
47	INTEGON PREFERRED INSURANCE COMPANY	137,313	53.9	12.6	29.1	74	15	23
48	METROMILE INSURANCE COMPANY	41,580	64.9	18.4	4.6	27	10	3
49	21ST CENTURY CASUALTY COMPANY	190,646	91.3	0.0	0.0	174	0	0
50	STATE NATIONAL INSURANCE COMPANY, INC.	280,127	99.6	55.9	30.4	279	90	28

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

Exposures include motorcycles and motor homes.