

California Consumer Complaint Study - 2025

50 Large Homeowners 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 SECURITY INSURANCE COMPANY	121,973	0.0	3.3	2.5	0	3	2
2	DB INSURANCE CO., LTD. (U.S. BRANCH)	62,324	0.0	9.2	4.7	0	3	1
3	MARKEL AMERICAN INSURANCE COMPANY	60,035	0.0	0.0	0.0	0	0	0
4	WAWANESA GENERAL INSURANCE COMPANY	45,254	0.0	2.1	2.0	0	1	1
5	USAA GENERAL INDEMNITY COMPANY	159,197	0.6	1.4	1.6	1	2	2
6	CSAA FIRE & CASUALTY INSURANCE COMPANY	88,215	1.1	5.2	1.3	1	4	1
7	UNITED SERVICES AUTOMOBILE ASSOCIATION	231,339	1.3	1.3	2.9	3	3	6
8	GARRISON PROPERTY AND CASUALTY INSURANCE CO	137,272	1.5	1.5	0.0	2	2	0
9	AMERICAN MODERN HOME INSURANCE COMPANY	53,788	1.9	3.8	2.0	1	2	1
10	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	962,777	1.9	1.2	0.9	18	11	8
11	SUTTON NATIONAL INSURANCE COMPANY	201,438	2.0	8.7	0.0	4	7	0
12	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	84,638	2.4	4.0	1.0	2	4	1
13	PRAETORIAN INSURANCE COMPANY	40,753	2.5	0.0	5.3	1	0	1
14	NATIONWIDE MUTUAL INSURANCE COMPANY	233,460	2.6	2.2	5.2	6	6	11
15	CENTURY-NATIONAL INSURANCE COMPANY	38,411	2.6	2.4	0.0	1	1	0
16	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	689,862	2.8	5.2	0.9	19	33	6
17	INTEGON NATIONAL INSURANCE COMPANY	65,480	3.1	4.8	2.4	2	4	2
18	STILLWATER INSURANCE COMPANY	93,094	3.2	4.6	1.9	3	5	2
19	USAA CASUALTY INSURANCE COMPANY	255,048	3.5	1.6	1.7	9	4	4
20	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	55,653	3.6	16.6	8.2	2	10	5
21	AMERICAN NATIONAL PROPERTY AND CASUALTY CO	104,883	3.8	0.0	0.0	4	0	0
22	HOMESITE INSURANCE COMPANY OF CALIFORNIA	253,839	3.9	2.6	2.5	10	6	6
23	ALLSTATE INSURANCE COMPANY	684,245	4.5	2.8	3.5	31	20	25
24	CSAA INSURANCE EXCHANGE	675,433	4.6	8.1	2.3	31	51	14
25	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	276,054	5.1	6.1	3.5	14	15	8
26	QBE INSURANCE CORPORATION	39,420	5.1	15.7	8.5	2	7	4
27	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	38,716	5.2	0.0	19.2	2	0	4
28	SAFECO INSURANCE COMPANY OF AMERICA	286,202	5.2	3.3	1.7	15	10	5
29	STANDARD FIRE INSURANCE COMPANY (THE)	302,691	5.6	5.6	2.8	17	18	9
30	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	34,784	5.7	2.6	21.3	2	1	10
31	CALIFORNIA CAPITAL INSURANCE COMPANY	68,476	5.8	2.9	3.3	4	2	2
32	FOREMOST INS CO GRAND RAPIDS, MICHIGAN	225,784	6.2	5.6	1.1	14	15	3
33	AMERICAN FAMILY CONNECT P&C INSURANCE COMPANY	113,439	7.1	5.0	3.7	8	6	4
34	SAFECO INSURANCE COMPANY OF ILLINOIS	56,481	7.1	8.5	0.0	4	5	0
35	GENERAL INSURANCE COMPANY OF AMERICA	195,300	7.2	6.7	2.6	14	14	5
36	HOMESITE INSURANCE COMPANY OF THE MIDWEST	102,035	7.8	14.8	6.9	8	10	4
37	ZURICH AMERICAN INSURANCE COMPANY	45,784	8.7	7.5	16.3	4	4	9
38	PROPERTY AND CASUALTY INS CO OF HARTFORD	43,155	9.3	6.5	8.1	4	3	4
39	PACIFIC SPECIALTY INSURANCE COMPANY	188,359	9.6	6.2	6.2	18	13	12
40	AMERICAN MODERN PROPERTY AND CASUALTY INS CO	111,148	9.9	21.4	9.5	11	23	10
41	STATE FARM GENERAL INSURANCE COMPANY	2,139,816	11.9	1.6	1.4	254	37	33
42	RESIDENCE MUTUAL INSURANCE COMPANY	48,593	18.5	6.1	5.7	9	3	3
43	LEMONADE INSURANCE COMPANY	385,729	20.7	11.7	4.9	80	41	16
44	FIRE INSURANCE EXCHANGE	775,464	22.7	7.8	1.8	176	68	16
45	AMICA MUTUAL INSURANCE COMPANY	42,839	23.3	2.7	8.2	10	1	3
46	LIBERTY INSURANCE CORPORATION	212,616	36.7	3.0	4.2	78	7	10
47	ASI SELECT INSURANCE CORP	57,604	38.2	11.9	1.4	22	8	1
48	FARMERS INSURANCE EXCHANGE	439,921	40.2	24.0	4.5	177	105	18
49	SPINNAKER INSURANCE COMPANY	160,687	45.4	11.4	21.6	73	16	23
50	MID-CENTURY INSURANCE COMPANY	186,617	51.4	31.8	4.5	96	66	10

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

Exposures include renters, mobile homes, and condos.