

California Consumer Complaint Study - 2026
50 Large Automobile Insurers Licensed to Conduct Business in California
Ratio for Complaint Years - 2025, 2024, and 2023

25 Rank	Company Name	Approx. Exposure Count	Justified Company Ratio			Number of Justified Complaints		
			2025	2024	2023	2025	2024	2023
1	ESSENTIA INSURANCE COMPANY	259,695	0.0	0.4	0.4	0	1	1
2	GEICO INDEMNITY COMPANY	167,498	0.0	4.6	2.7	0	9	14
3	FOREMOST INS CO GRAND RAPIDS, MICHIGAN	77,697	0.0	3.7	1.9	0	3	2
4	GEICO PROTECTION INSURANCE COMPANY	57,344	0.0	0.0	0.0	0	0	0
5	NATIONWIDE INSURANCE COMPANY OF AMERICA	218,252	0.5	3.0	2.3	1	8	7
6	PROGRESSIVE DIRECT INSURANCE COMPANY	162,367	0.6	1.3	0.7	1	2	1
7	VIKING INSURANCE COMPANY OF WISCONSIN	338,883	0.9	0.9	0.3	3	3	1
8	WAWANESA GENERAL INSURANCE COMPANY	520,110	1.2	0.6	1.3	6	3	7
9	MERCURY INSURANCE COMPANY	1,535,043	1.2	1.7	2.2	19	26	36
10	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	3,108,768	1.3	1.3	1.2	41	39	35
11	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	136,811	1.5	2.0	5.7	2	3	9
12	MID-CENTURY INSURANCE COMPANY	202,638	1.5	2.5	1.8	3	6	5
13	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	132,964	1.5	1.6	2.9	2	2	3
14	CSAA INSURANCE EXCHANGE	2,281,506	1.6	1.5	0.5	36	34	11
15	ALLSTATE INSURANCE COMPANY	52,021	1.9	3.6	3.5	1	2	2
16	GEICO GENERAL INSURANCE COMPANY	3,456,991	2.0	2.0	1.4	68	63	35
17	UNITED SERVICES AUTOMOBILE ASSOCIATION	388,762	2.3	4.7	2.1	9	18	8
18	INFINITY INSURANCE COMPANY	1,489,336	2.6	4.1	5.4	39	60	93
19	ALLSTATE NORTHBROOK INDEMNITY COMPANY	1,485,883	2.6	3.0	2.8	39	50	53
20	USAA CASUALTY INSURANCE COMPANY	528,111	2.7	3.1	2.2	14	16	11
21	TRAVELERS COMMERCIAL INSURANCE COMPANY	262,948	2.7	2.8	1.7	7	8	5
22	ASPIRE GENERAL INSURANCE COMPANY	745,626	2.8	5.6	6.3	21	29	19
23	UNITED FINANCIAL CASUALTY COMPANY	1,236,252	2.8	2.5	2.5	35	26	21
24	AMERICAN FAMILY CONNECT P&C INSURANCE COMPANY	629,242	3.0	2.8	2.1	19	18	14
25	STATE FARM MUTUAL AUTOMOBILE INS CO	3,929,452	3.1	3.4	2.7	121	140	105
26	GARRISON PROPERTY AND CASUALTY INS CO	308,442	3.2	4.2	4.8	10	12	12
27	USAA GENERAL INDEMNITY COMPANY	357,371	3.4	2.8	5.0	12	9	14
28	DRIVE INSURANCE COMPANY	556,523	3.6	1.7	3.0	20	9	15
29	FARMERS INSURANCE EXCHANGE	944,456	3.7	4.2	2.0	35	48	27
30	SAFECO INSURANCE COMPANY OF AMERICA	393,414	4.3	3.1	2.2	17	11	8
31	PROGRESSIVE SELECT INSURANCE COMPANY	337,462	4.4	3.2	3.0	15	12	11
32	ROOT INSURANCE COMPANY	41,829	4.8	9.7	0.0	2	2	0
33	COAST NATIONAL INSURANCE COMPANY	233,610	5.6	4.8	1.3	13	11	2
34	CALIFORNIA CAPITAL INSURANCE COMPANY	51,688	5.8	3.9	2.1	3	2	1
35	AMERICAN NATIONAL P&C COMPANY	50,979	5.9	0.0	1.9	3	0	1
36	AMICA MUTUAL INSURANCE COMPANY	67,378	5.9	2.9	2.8	4	2	2
37	ENCOMPASS INSURANCE COMPANY	64,708	6.2	11.6	15.8	4	10	8
38	HARTFORD UNDERWRITERS INSURANCE COMPANY	121,185	6.6	10.1	2.5	8	12	3
39	INTEGON NATIONAL INSURANCE COMPANY	533,737	7.7	9.2	14.9	41	38	67
40	ANCHOR GENERAL INSURANCE COMPANY	87,991	8.0	9.8	9.9	7	11	13
41	LIBERTY MUTUAL FIRE INSURANCE COMPANY	120,614	10.8	5.0	5.4	13	14	16
42	SEAVIEW INSURANCE COMPANY	54,669	11.0	22.2	3.3	6	17	1
43	21ST CENTURY CASUALTY COMPANY	236,034	11.0	91.3	0.0	26	174	0
44	INCLINE NATIONAL INSURANCE COMPANY	71,198	16.9	26.5	20.4	12	18	7
45	LOYA CASUALTY INSURANCE COMPANY	213,756	17.8	15.7	10.1	38	38	23
46	PERMANENT GENERAL ASSURANCE CORPORATION	71,070	18.3	10.2	19.5	13	7	14
47	INTEGON PREFERRED INSURANCE COMPANY	191,016	21.5	53.9	12.6	41	74	15
48	KNIGHTBROOK INSURANCE COMPANY	43,293	23.1	17.3	37.6	10	7	9
49	TESLA INSURANCE COMPANY	261,688	142.2	9.5	0.0	372	2	0
50	STATE NATIONAL INSURANCE COMPANY, INC.	180,554	317.9	99.6	55.9	574	279	90

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

Exposures include motorcycles and motor homes.