

California Consumer Complaint Study - 2026
50 Large Homeowners 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	INTEGON NATIONAL INSURANCE COMPANY	64,430	0.0	3.1	4.8	0	2	4
2	AMERICAN MODERN HOME INSURANCE COMPANY	61,767	0.0	1.9	3.8	0	1	2
3	AMERICAN SECURITY INSURANCE COMPANY	146,142	0.7	0.0	3.3	1	0	3
4	UNITED SERVICES AUTOMOBILE ASSOCIATION	230,806	0.9	1.3	1.3	2	3	3
5	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	743,406	0.9	2.8	5.2	7	19	33
6	CSAA FIRE & CASUALTY INSURANCE COMPANY	100,695	1.0	1.1	5.2	1	1	4
7	NATIONWIDE MUTUAL INSURANCE COMPANY	192,123	1.0	2.6	2.2	2	6	6
8	CSAA INSURANCE EXCHANGE	714,919	1.1	4.6	8.1	8	31	51
9	AMERICAN NATIONAL P&C COMPANY	79,211	1.3	3.8	0.0	1	4	0
10	GARRISON PROPERTY AND CASUALTY INS CO	141,444	1.4	1.5	1.5	2	2	2
11	MARKEL AMERICAN INSURANCE COMPANY	69,860	1.4	0.0	0.0	1	0	0
12	CALIFORNIA CAPITAL INSURANCE COMPANY	66,007	1.5	5.8	2.9	1	4	2
13	SPINNAKER INSURANCE COMPANY	182,086	1.6	45.4	11.4	3	73	16
14	DB INSURANCE CO., LTD. (U.S. BRANCH)	107,152	1.9	0.0	9.2	2	0	3
15	GENERAL INSURANCE COMPANY OF AMERICA	155,050	1.9	7.2	6.7	3	14	14
16	HOMESITE INSURANCE COMPANY OF CALIFORNIA	258,071	1.9	3.9	2.6	5	10	6
17	AMERICAN MODERN P&C INSURANCE COMPANY	102,387	2.0	10.4	22.3	2	11	23
18	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	48,731	2.1	3.6	16.6	1	2	10
19	FOREMOST INS CO GRAND RAPIDS, MICHIGAN	235,752	2.1	6.2	5.6	5	14	15
20	STANDARD FIRE INSURANCE COMPANY (THE)	276,628	2.2	5.6	5.6	6	17	18
21	WAWANESA GENERAL INSURANCE COMPANY	45,995	2.2	0.0	2.1	1	0	1
22	SEAVIEW INSURANCE COMPANY	91,200	2.2	3.0	10.5	2	2	3
23	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	964,454	2.3	1.9	1.2	22	18	11
24	USAA GENERAL INDEMNITY COMPANY	174,573	2.3	0.6	1.4	4	1	2
25	QBE INSURANCE CORPORATION	42,391	2.4	5.1	15.7	1	2	7
26	AMERICAN FAMILY CONNECT P&C INSURANCE COMPANY	84,611	2.4	7.1	5.0	2	8	6
27	PROPERTY AND CASUALTY INS CO OF HARTFORD	38,701	2.6	9.2	6.5	1	4	3
28	ALLSTATE INSURANCE COMPANY	682,166	2.8	4.5	2.8	19	31	20
29	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	329,612	3.3	5.1	6.1	11	14	15
30	USAA CASUALTY INSURANCE COMPANY	251,190	4.0	3.5	1.6	10	9	4
31	RESIDENCE MUTUAL INSURANCE COMPANY	49,510	4.0	18.5	6.1	2	9	3
32	PRAETORIAN INSURANCE COMPANY	48,450	4.1	2.5	0.0	2	1	0
33	SAFECO INSURANCE COMPANY OF ILLINOIS	47,957	4.2	7.1	8.5	2	4	5
34	SUTTON NATIONAL INSURANCE COMPANY	281,016	4.3	2.0	8.7	12	4	7
35	STILLWATER INSURANCE COMPANY	87,810	4.6	3.2	4.6	4	3	5
36	CENTURY-NATIONAL INSURANCE COMPANY	42,877	4.7	2.6	2.4	2	1	1
37	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	63,766	4.7	2.4	4.0	3	2	4
38	SAFECO INSURANCE COMPANY OF AMERICA	227,693	4.8	5.2	3.3	11	15	10
39	FIRE INSURANCE EXCHANGE	687,570	4.9	22.7	7.8	34	176	68
40	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	39,521	5.1	5.7	2.6	2	2	1
41	HOMESITE INSURANCE COMPANY OF THE MIDWEST	165,281	5.4	7.8	14.8	9	8	10
42	STATE FARM GENERAL INSURANCE COMPANY	1,949,806	6.1	11.9	1.6	118	254	37
43	LEMONADE INSURANCE COMPANY	430,992	6.3	20.7	11.7	27	80	41
44	ASI SELECT INSURANCE CORP	59,220	8.4	38.2	11.9	5	22	8
45	FARMERS INSURANCE EXCHANGE	488,524	9.6	40.2	24.0	47	177	105
46	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	40,621	9.8	5.2	0.0	4	2	0
47	LIBERTY INSURANCE CORPORATION	171,408	12.8	36.7	3.0	22	78	7
48	MID-CENTURY INSURANCE COMPANY	171,698	14.0	51.4	31.8	24	96	66
49	AMICA MUTUAL INSURANCE COMPANY	44,209	15.8	23.3	2.7	7	10	1
50	PACIFIC SPECIALTY INSURANCE COMPANY	166,812	22.8	9.6	6.2	38	18	13

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

Exposures include renters, mobile homes, and condos.