

CALIFORNIA CONSUMER COMPLAINT STUDY - 2018

50 LARGE AUTOMOBILE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA

RATIO for COMPLAINT YEARS - 2017, 2016 and 2015

'17 Rank	Company Name	2017 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2017	2016	2015	2017	2016	2015
1	Amco Ins Co	293,359	0.3	2.4	2.4	1	7	7
2	California Capital Ins Co	72,267	1.4	2.7	1.4	1	2	1
3	United Serv Automobile Assn	422,767	1.4	2.4	4.0	6	10	17
4	Mid Century Ins Co	545,680	1.6	1.3	3.3	9	8	23
5	USAA Cas Ins Co	482,178	1.7	3.0	5.5	8	14	25
6	Interins Exch Of The Automobile Club	2,365,985	1.8	1.9	1.8	42	43	37
7	Viking Ins Co Of WI	258,652	1.9	5.7	6.0	5	13	12
8	Government Employees Ins Co	397,264	2.0	1.4	6.0	8	5	21
9	21st Century Ins Co	589,781	2.0	4.9	4.6	12	32	30
10	State Farm Mut Auto Ins Co	3,773,478	2.0	3.1	5.4	77	119	204
11	Geico Gen Ins Co	1,522,095	2.1	3.3	7.7	32	44	92
12	California Cas Ind Exch	141,781	2.1	2.9	6.0	3	4	8
13	Allied Prop & Cas Ins Co	134,452	2.2	1.5	1.5	3	2	2
14	Mercury Ins Co	1,551,611	2.4	2.7	2.8	38	42	44
15	Geico Ind Co	601,267	2.5	1.7	7.8	15	9	37
16	Amica Mut Ins Co	73,785	2.7	4.2	2.9	2	3	2
17	Farmers Ins Exch	1,352,855	2.9	2.4	3.3	39	32	40
18	Safeco Ins Co Of Amer	368,833	3.0	6.1	8.3	11	21	28
19	Allstate Northbrook Ind Co	1,997,214	3.1	2.5	2.2	61	50	38
20	CSAA Ins Exch	1,976,557	3.2	2.9	3.5	64	55	63
21	Esurance Prop & Cas Ins Co	276,197	3.3	5.3	6.1	9	14	16
22	Progressive Direct Ins Co	121,783	3.3	5.6	1.7	4	7	2
23	California Automobile Ins Co	300,426	3.3	4.1	3.9	10	13	13
24	Wawanesa Gen Ins Co	506,086	4.1	4.6	3.5	21	23	17
25	Garrison Prop & Cas Ins Co	140,295	4.3	2.5	1.0	6	3	1
26	Financial Ind Co	160,518	4.4	7.4	8.1	7	10	10
27	Coast Natl Ins Co	224,780	4.4	5.2	8.2	10	15	30
28	Progressive West Ins Co	329,588	4.6	5.7	4.3	15	19	16
29	USAA Gen Ind Co	206,282	4.8	5.6	3.3	10	10	5
30	Geico Cas Co	238,038	5.0	6.3	13.1	12	13	20
31	Trumbull Ins Co	71,507	5.6	3.9	1.5	4	3	1
32	Infinity Ins Co	819,470	5.6	8.4	9.2	46	76	86
33	Nationwide Ins Co Of Amer	143,688	6.3	6.8	12.4	9	9	15
34	IDS Prop Cas Ins Co	438,249	6.8	9.2	7.6	30	39	31
35	Kemper Independence Ins Co	72,724	6.9	0.0	5.2	5	0	3
36	Farmers Specialty Ins Co	116,996	7.7	7.2	2.4	9	10	2
37	Travelers Commercial Ins Co	177,157	7.9	3.2	16.9	14	2	1
38	Loya Cas Ins Co	210,387	8.6	11.5	15.4	18	28	38
39	Commerce W Ins Co	91,857	8.7	9.5	10.5	8	8	10
40	United Financial Cas Co	435,740	8.7	2.9	5.0	38	12	19
41	Metropolitan Drt Prop & Cas Ins Co	144,507	9.0	9.2	6.8	13	14	10
42	Alliance United Ins Co	949,556	9.2	16.9	15.9	87	156	123
43	Liberty Mut Fire Ins Co	392,750	9.7	14.5	7.4	38	55	28
44	Hartford Underwriters Ins Co	196,048	11.2	6.5	12.6	22	14	28
45	Integon Natl Ins Co	209,177	12.0	22.0	26.5	25	34	30
46	Progressive Select Ins Co	211,936	12.3	5.6	9.1	26	10	15
47	Permanent Gen Assur Corp	66,908	16.4	16.0	20.3	11	9	11
48	Anchor Gen Ins Co	104,936	21.9	21.8	28.8	23	28	37
49	Western Gen Ins Co	86,864	40.3	57.8	86.4	35	41	41
50	Access Ins Co	390,785	117.7	78.1	27.1	460	263	88

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

Exposures include motorcycles and motor homes.