

CALIFORNIA CONSUMER COMPLAINT STUDY - 2018

50 LARGE HOMEOWNERS INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA

RATIO for COMPLAINT YEARS - 2017, 2016 and 2015

'17 Rank	Company Name	Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2017	2016	2015	2017	2016	2015
1	Foremost Ins Co Grand Rapids MI	188,243	0.0	2.2	0.6	0	4	1
2	IDS Prop Cas Ins Co	75,261	0.0	1.4	11.5	0	1	8
3	Garrison Prop & Cas Ins Co	72,321	0.0	0.0	5.5	0	0	3
4	American Security Ins Co	69,602	0.0	0.0	1.4	0	0	1
5	Stillwater Ins Co	61,730	0.0	3.8	2.4	0	2	1
6	American Natl Prop & Cas Co	57,390	0.0	0.0	0.0	0	0	0
7	California Cas Ind Exch	56,139	0.0	5.5	1.9	0	3	1
8	Travelers Prop Cas Ins Co	40,904	0.0	5.2	2.6	0	2	1
9	Neighborhood Spirit Prop & Cas Co	30,855	0.0	3.5	0.0	0	1	0
10	USAA Cas Ins Co	211,669	0.5	0.5	1.5	1	1	3
11	Mid Century Ins Co	382,644	0.8	1.2	2.3	3	5	11
12	United Serv Automobile Assn	224,002	0.9	0.5	1.8	2	1	4
13	California Capital Ins Co	94,385	1.1	6.1	0.0	1	6	0
14	USAA Gen Ind Co	94,113	1.1	0.0	2.9	1	0	2
15	Fire Ins Exch	932,757	1.1	1.0	1.9	10	10	19
16	First Amer Speciaty Ins Co	90,945	1.1	4.4	1.9	1	4	2
17	CSE Safeguard Ins Co	83,890	1.2	1.6	1.8	1	1	1
18	Residence Mut Ins Co	72,425	1.4	1.3	3.9	1	1	3
19	American Bankers Ins Co Of FL	142,076	1.4	1.9	3.0	2	2	3
20	Nationwide Ins Co Of Amer	60,844	1.6	3.7	2.1	1	2	1
21	Homesite Ins Co Of CA	161,231	1.9	5.9	12.5	3	8	13
22	Allied Prop & Cas Ins Co	93,929	2.1	2.1	3.1	2	2	3
23	Amco Ins Co	261,724	2.3	0.4	2.6	6	1	7
24	Allstate Ins Co	668,012	2.4	3.1	2.1	16	21	15
25	California Automobile Ins Co	475,482	2.7	2.7	6.5	13	10	6
26	Encompass Ins Co	36,403	2.7	2.7	7.9	1	1	3
27	Safeco Ins Co Of Amer	286,543	2.8	0.7	3.3	8	2	10
28	Metropolitan Drt Prop & Cas Ins Co	34,969	2.9	3.1	6.9	1	1	2
29	CSAA Ins Exch	606,891	3.0	2.3	2.7	18	14	16
30	Trumbull Ins Co	33,189	3.0	5.7	0.0	1	2	0
31	Safeco Ins Co Of IL	64,146	3.1	3.0	0.0	2	2	0
32	General Ins Co Of Amer	126,042	3.2	1.7	5.0	4	2	5
33	Interins Exch Of The Automobile Club	704,578	3.3	3.2	5.3	23	21	33
34	Property & Cas Ins Co Of Hartford	78,675	3.8	8.0	3.4	3	4	1
35	State Farm Gen Ins Co	2,185,735	3.9	7.2	1.6	86	154	34
36	Farmers Ins Exch	122,445	4.1	0.0	0.0	5	0	0
37	Travelers Commercial Ins Co	232,377	4.7	4.9	7.5	11	11	16
38	Universal N Amer Ins Co	82,181	4.9	6.6	5.8	4	6	5
39	CSAA Fire & Cas Ins Co	81,568	4.9	3.7	2.5	4	3	2
40	American Modern Home Ins Co	110,612	5.4	4.1	4.5	6	6	8
41	Liberty Ins Corp	248,888	5.6	4.4	4.3	14	10	9
42	American Reliable Ins Co	35,411	5.6	5.8	8.8	2	2	3
43	Amica Mut Ins Co	33,399	6.0	6.3	3.3	2	2	1
44	First Natl Ins Co Of Amer	82,970	6.0	2.6	9.0	5	2	7
45	Pacific Specialty Ins Co	183,543	6.5	3.9	8.9	12	7	15
46	Integon Natl Ins Co	96,619	7.2	2.1	0.0	7	2	0
47	Kemper Independence Ins Co	65,479	7.6	4.6	8.4	5	3	5
48	Wawanesa Gen Ins Co	46,393	8.6	2.4	2.6	4	1	1
49	QBE Ins Corp	58,968	11.9	7.8	6.3	7	6	5
50	Century Natl Ins Co	65,124	12.3	1.5	1.5	8	1	1

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

Exposures include renters, mobile homes, and condos.