

CALIFORNIA CONSUMER COMPLAINT STUDY - 2017
50 LARGE HOMEOWNERS INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2016, 2015 and 2014

'16 Rank	Company Name	Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2016	2015	2014	2016	2015	2014
1	USAA Gen Ind Co	83,150	0.0	2.9	0.0	0	2	0
2	Farmers Ins Exch	73,543	0.0	0.0	2.5	0	0	2
3	American Security Ins Co	70,782	0.0	1.3	2.2	0	1	2
4	Garrison Prop & Cas Ins Co	63,109	0.0	5.7	0.0	0	3	0
5	American Natl Prop & Cas Co	30,659	0.0	0.0	new	0	0	0
6	Markel Amer Ins Co	30,138	0.0	0.0	0.0	0	0	0
7	Amco Ins Co	272,213	0.4	2.6	3.1	1	7	8
8	United Serv Automobile Assn	218,806	0.5	1.8	0.9	1	4	2
9	USAA Cas Ins Co	201,061	0.5	1.5	0.5	1	3	1
10	Safeco Ins Co Of Amer	298,669	0.7	3.3	1.3	2	10	4
11	Mercury Cas Co	106,763	0.9	3.1	2.4	1	11	10
12	Fire Ins Exch	981,116	1.0	1.9	2.8	10	19	27
13	Mid Century Ins Co	428,524	1.2	2.3	1.9	5	11	10
14	Residence Mut Ins Co	76,629	1.3	3.9	0.0	1	3	0
15	IDS Prop Cas Ins Co	71,958	1.4	11.5	4.5	1	8	3
16	Century Natl Ins Co	65,005	1.5	1.5	2.8	1	1	2
17	General Ins Co Of Amer	116,388	1.7	5.0	7.4	2	5	6
18	American Bankers Ins Co Of FL	110,238	1.8	2.9	4.6	2	3	4
19	CSE Safeguard Ins Co	53,428	1.9	2.1	2.2	1	1	1
20	Allied Prop & Cas Ins Co	96,781	2.1	3.1	1.0	2	3	1
21	Integon Natl Ins Co	95,016	2.1	0.0	0.0	2	0	0
22	Foremost Ins Co Grand Rapids MI	182,786	2.2	0.6	2.3	4	1	4
23	CSAA Ins Exch	597,215	2.3	2.7	3.5	14	16	20
24	Wawanesa Gen Ins Co	42,400	2.4	2.6	2.7	1	1	1
25	First Natl Ins Co Of Amer	76,427	2.6	9.0	5.8	2	7	5
26	California Automobile Ins Co	366,980	2.7	6.5	15.1	10	6	1
27	Safeco Ins Co Of IL	66,009	3.0	0.0	1.5	2	0	1
28	Metropolitan Drt Prop & Cas Ins Co	32,701	3.1	6.9	0.0	1	2	0
29	Allstate Ins Co	685,951	3.1	2.1	3.3	21	15	24
30	Interins Exch Of The Automobile Club	659,220	3.2	5.3	2.9	21	33	18
31	Nationwide Ins Co Of Amer	54,291	3.7	2.1	6.7	2	1	3
32	Stillwater Ins Co	51,961	3.8	2.4	5.5	2	1	2
33	American Modern Home Ins Co	147,315	4.1	4.5	4.8	6	8	8
34	Pacific Specialty Ins Co	170,336	4.1	8.9	2.6	7	15	4
35	Liberty Ins Corp	229,843	4.4	4.3	2.6	10	9	3
36	First Amer Specilaty Ins Co	91,643	4.4	1.9	1.9	4	2	2
37	Kemper Independence Ins Co	62,803	4.8	8.4	8.8	3	5	5
38	Travelers Commercial Ins Co	222,340	4.9	7.5	4.2	11	16	9
39	Hartford Underwriters Ins Co	39,586	5.1	14.9	10.5	2	9	7
40	Travelers Prop Cas Ins Co	38,246	5.2	2.6	4.9	2	1	2
41	American Reliable Ins Co	37,809	5.3	8.2	14.5	2	3	6
42	California Cas Ind Exch	54,574	5.5	1.9	0.0	3	1	0
43	Trumbull Ins Co	34,870	5.7	0.0	0.0	2	0	0
44	Homesite Ins Co Of CA	135,101	5.9	12.5	12.2	8	13	10
45	California Capital Ins Co	98,291	6.1	0.0	1.9	6	0	2
46	Amica Mut Ins Co	31,852	6.3	3.3	0.0	2	1	0
47	Universal N Amer Ins Co	87,158	6.9	5.8	11.1	6	5	9
48	State Farm Gen Ins Co	2,145,935	7.2	1.6	2.1	154	34	43
49	Property & Cas Ins Co Of Hartford	50,093	8.0	3.4	0.0	4	1	0
50	QBE Ins Corp	71,102	8.4	6.3	9.0	6	5	7

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

Exposures include renters, mobile homes, and condos.