

CALIFORNIA CONSUMER COMPLAINT STUDY - 2010
50 LARGE AUTOMOBILE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2007, 2008 and 2009

'09 Rank	Company Name	2009 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2009	2008	2007	2009	2008	2007
1	WAWANESA GEN INS CO	358,524	0.0	0.3	0.6	0	1	2
2	ALLIED PROP & CAS INS CO	135,345	0.0	0.8	6.0	0	1	7
3	CALIFORNIA CAS IND EXCH	132,698	0.0	0.7	3.5	0	1	5
4	EXPLORER INS CO	109,523	0.0	2.5	6.5	0	2	6
5	WAWANESA MUT INS CO US BRANCH	95,519	0.0	0.0	0.0	0	0	0
6	GEICO IND CO	326,324	0.3	3.8	3.8	1	10	7
7	USAA CAS INS CO	409,387	0.5	1.2	1.5	2	5	6
8	MERCURY INS CO	1,530,322	0.5	0.8	1.8	8	13	28
9	CALIFORNIA STATE AUTO ASSN INTER INS	1,682,905	0.5	1.2	0.9	9	20	16
10	INTERINS EXCH OF THE AUTOMOBILE CLUB	1,988,021	0.6	0.8	0.7	11	16	14
11	STATE FARM MUT AUTO INS CO	3,243,170	0.6	0.8	0.9	21	26	28
12	GEICO GEN INS CO	561,390	0.7	2.5	3.2	4	12	13
13	AMCO INS CO	258,183	0.8	0.4	0.6	2	1	1
14	PROGRESSIVE CHOICE INS CO	369,931	0.8	0.6	2.6	3	2	8
15	QBE INS CORP	106,768	0.9	3.6	7.4	1	4	8
16	VIKING INS CO OF WI	279,773	1.1	2.4	2.0	3	7	5
17	USAA	430,979	1.2	0.9	2.1	5	4	9
18	GOVERNMENT EMPLOYEES INS CO	256,085	1.2	3.4	4.2	3	8	9
19	ALLSTATE IND CO	1,684,502	1.2	1.1	1.0	21	18	16
20	ALLIANCE UNITED INS CO	160,258	1.2	1.8	3.6	2	2	3
21	IDS PROP CAS INS CO	225,432	1.3	3.2	1.0	3	7	1
22	ALLSTATE INS CO	455,144	1.5	1.3	2.2	7	6	11
23	PROGRESSIVE WEST INS CO	255,238	1.6	0.6	2.1	4	2	7
24	COMMERCE W INS CO	123,816	1.6	2.5	3.3	2	2	2
25	MERCURY CAS CO	288,134	1.7	1.8	2.7	5	6	10
26	LIBERTY MUT FIRE INS CO	345,163	1.7	1.2	2.6	6	4	8
27	STANDARD FIRE INS CO	157,870	1.9	2.2	2.6	3	3	3
28	INFINITY INS CO	718,819	2.2	3.2	7.1	16	24	51
29	21ST CENTURY INS CO	988,299	2.2	1.5	2.1	22	17	25
30	MID CENTURY INS CO	1,280,941	2.3	3.9	3.4	30	46	31
31	FINANCIAL IND CO	252,986	2.4	2.6	7.2	6	5	7
32	FARMERS INS EXCH	783,174	2.4	2.4	4.0	19	22	47
33	CALIFORNIA AUTOMOBILE INS CO	123,161	2.4	2.0	1.2	3	3	2
34	GEICO CAS CO	119,213	2.5	3.2	9.1	3	3	6
35	ACA INS CO	79,379	2.5	1.1	1.6	2	1	1
36	NATIONAL GEN INS CO	155,186	2.6	3.9	5.6	4	7	11
37	COAST NATL INS CO	224,982	2.7	1.7	7.4	6	4	18
38	ANCHOR GEN INS CO	110,455	2.7	2.7	7.1	3	2	4
39	GRANITE STATE INS CO	195,942	3.1	2.7	5.7	6	13	27
40	ACCESS INS CO	353,885	3.1	0.5	2.5	11	1	3
41	SAFECO INS CO OF AMER	309,757	3.2	3.0	6.4	10	9	19
42	WESTERN UNITED INS CO	60,121	3.3	3.4	7.3	2	3	6
43	METROPOLITAN DRT PROP & CAS INS CO	113,217	3.5	3.6	5.6	4	4	6
44	ESURANCE PROP & CAS INS CO	176,183	4.0	3.2	6.8	7	6	11
45	LOYA CAS INS CO	160,763	4.4	0.0	6.7	7	0	2
46	VICTORIA FIRE & CAS CO	145,334	5.5	3.7	6.4	8	5	5
47	PERMANENT GEN ASSUR CORP	65,413	6.1	7.9	3.6	4	6	3
48	HARTFORD UNDERWRITERS INS CO	209,467	6.2	4.7	5.6	13	10	12
49	NATIONWIDE INS CO OF AMER	130,322	6.9	1.8	14.4	9	2	4
50	HARTFORD CAS INS CO	85,084	8.2	8.1	6.1	7	8	6

NOTE: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures. Exposures include motorcycles and motor homes.