

CALIFORNIA CONSUMER COMPLAINT STUDY - 2015
50 LARGE HOMEOWNERS INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2014, 2013 and 2012

'14 Rank	Company Name	2014 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2014	2013	2012	2014	2013	2012
1	RESIDENCE MUT INS CO	76,262	0.0	2.7	0.0	0	2	0
2	USAA GEN IND CO	56,252	0.0	0.0	2.9	0	0	1
3	CALIFORNIA CAS IND EXCH	50,735	0.0	2.0	4.1	0	1	2
4	GARRISON PROP & CAS INS CO	46,054	0.0	0.0	0.0	0	0	0
5	NEIGHBORHOOD SPIRIT PROP & CAS CO	34,137	0.0	2.7	2.6	0	1	1
6	ENCOMPASS INS CO	28,514	0.0	3.3	0.0	0	1	0
7	AMICA MUT INS CO	28,159	0.0	0.0	4.0	0	0	1
8	USAA CAS INS CO	193,917	0.5	2.1	2.7	1	4	5
9	UNITED SERV AUTOMOBILE ASSN	226,100	0.9	1.3	1.8	2	3	4
10	ALLIED PROP & CAS INS CO	100,103	1.0	2.9	2.0	1	3	2
11	SAFECO INS CO OF AMER	309,265	1.3	1.7	2.6	4	5	7
12	SAFECO INS CO OF IL	68,952	1.5	1.4	1.3	1	1	1
13	MID CENTURY INS CO	574,579	1.7	4.3	3.2	10	25	19
14	CALIFORNIA CAPITAL INS CO	105,162	1.9	3.0	4.3	2	3	4
15	FIRST AMER SPECILATY INS CO	101,668	2.0	1.1	2.2	2	1	2
16	STATE FARM GEN INS CO	2,082,084	2.1	2.4	2.9	43	49	56
17	CSE SAFEGUARD INS CO	44,975	2.2	6.7	2.3	1	3	1
18	AMERICAN SECURITY INS CO	89,536	2.2	0.0	1.0	2	0	1
19	FOREMOST INS CO GRAND RAPIDS MI	171,334	2.3	3.6	4.2	4	6	7
20	MERCURY CAS CO	420,636	2.4	4.4	6.0	10	18	23
21	FARMERS INS EXCH	81,943	2.4	2.3	2.2	2	2	2
22	LIBERTY INS CORP	118,075	2.5	122.1	new	3	1	0
23	CSAA FIRE & CAS INS CO	77,647	2.6	4.1	4.4	2	3	3
24	PACIFIC SPECIALTY INS CO	153,666	2.6	7.0	10.4	4	10	14
25	WAWANESA GEN INS CO	37,074	2.7	2.8	0.0	1	1	0
26	CENTURY NATL INS CO	70,739	2.8	4.0	3.8	2	3	3
27	FIRE INS EXCH	953,493	2.8	4.6	2.9	27	43	27
28	INTERINS EXCH OF THE AUTOMOBILE CLUB	610,569	2.9	3.3	3.7	18	19	21
29	AMCO INS CO	261,672	3.1	4.6	1.9	8	12	5
30	ALLSTATE INS CO	726,677	3.3	4.2	4.0	24	32	32
31	CSAA INS EXCH	565,565	3.5	3.8	6.3	20	21	34
32	HARTFORD CAS INS CO	28,250	3.5	6.0	5.0	1	2	2
33	TRAVELERS COMMERCIAL INS CO	215,225	4.2	9.4	10.6	9	18	20
34	TOWER INS CO OF NY	71,175	4.2	7.8	7.1	3	6	5
35	IDS PROP CAS INS CO	65,999	4.5	11.4	9.0	3	7	5
36	AMERICAN BANKERS INS CO OF FL	87,688	4.6	0.0	4.2	4	0	2
37	AMERICAN MODERN HOME INS CO	168,093	4.8	3.5	2.4	8	5	3
38	TRAVELERS PROP CAS INS CO	41,154	4.9	17.4	16.4	2	13	17
39	LIBERTY MUT FIRE INS CO	109,932	5.5	7.6	5.5	6	17	12
40	STILLWATER INS CO	36,397	5.5	6.3	9.8	2	2	3
41	FIREMANS FUND INS CO	35,176	5.7	5.3	0.0	2	2	0
42	FIRST NATL INS CO OF AMER	86,346	5.8	5.3	3.9	5	5	4
43	NATIONWIDE INS CO OF AMER	44,913	6.7	4.7	10.3	3	2	4
44	GENERAL INS CO OF AMER	81,189	7.4	7.3	9.4	6	4	2
45	KEMPER INDEPENDENCE INS CO	54,466	9.2	7.0	8.1	5	4	5
46	HARTFORD UNDERWRITERS INS CO	66,587	10.5	5.5	3.8	7	4	3
47	UNIVERSAL N AMER INS CO	76,326	11.8	13.8	8.3	9	10	5
48	HOMESITE INS CO OF CA	81,908	12.2	10.0	13.1	10	6	6
49	AMERICAN RELIABLE INS CO	41,268	14.5	1.9	7.0	6	1	4
50	FEDERAL INS CO	27,426	14.6	23.0	12.3	4	6	3

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

Exposures include renters, mobile homes, and condos.