

California Consumer Complaint Study - 2024
50 Large Homeowners Insurers Licensed to Conduct Business in California
Ratio for Complaint Years - 2023, 2022, and 2021

23 Rank	Company Name	Approx. Exposure Count	Justified Company Ratio			Number of Justified Complaints		
			2023	2022	2021	2023	2022	2021
1	AMERICAN NATIONAL P&C COMPANY	105,710	0.0	0.0	2.2	0	0	2
2	MARKEL AMERICAN INSURANCE COMPANY	50,731	0.0	0.0	0.0	0	0	0
3	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	913,759	1.2	0.9	2.0	11	8	16
4	UNITED SERVICES AUTOMOBILE ASSOCIATION	225,597	1.3	2.9	2.3	3	6	5
5	USAA GENERAL INDEMNITY COMPANY	134,043	1.5	1.6	1.6	2	2	2
6	GARRISON PROPERTY AND CASUALTY INSURANCE CO	128,203	1.6	0.0	0.9	2	0	1
7	STATE FARM GENERAL INSURANCE COMPANY	2,323,301	1.6	1.4	2.2	37	33	50
8	USAA CASUALTY INSURANCE COMPANY	250,624	1.6	1.8	2.6	4	4	6
9	WAWANESA GENERAL INSURANCE COMPANY	48,036	2.1	2.0	3.7	1	1	2
10	NATIONWIDE MUTUAL INSURANCE COMPANY	266,670	2.2	5.1	11.3	6	11	25
11	CENTURY-NATIONAL INSURANCE COMPANY	41,998	2.4	0.0	0.0	1	0	0
12	HOMESITE INSURANCE COMPANY OF CALIFORNIA	234,542	2.6	2.5	2.7	6	6	6
13	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	38,311	2.6	21.3	7.0	1	10	4
14	ALLSTATE INSURANCE COMPANY	703,991	2.8	3.5	5.7	20	25	40
15	CALIFORNIA CAPITAL INSURANCE COMPANY	69,420	2.9	3.3	10.9	2	2	7
16	LIBERTY INSURANCE CORPORATION	233,146	3.0	4.2	3.6	7	10	9
17	AMERICAN SECURITY INSURANCE COMPANY	91,645	3.3	2.5	8.1	3	2	6
18	SAFECO INSURANCE COMPANY OF AMERICA	304,957	3.3	1.7	2.4	10	5	7
19	AMERICAN MODERN HOME INSURANCE COMPANY	53,192	3.8	2.0	0.0	2	1	0
20	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	100,012	4.0	1.0	6.2	4	1	6
21	STILLWATER INSURANCE COMPANY	111,198	4.5	1.8	2.5	5	2	2
22	INTEGON NATIONAL INSURANCE COMPANY	83,417	4.8	2.4	4.6	4	2	4
23	AMERICAN FAMILY CONNECT P&C INSURANCE COMPANY	119,169	5.0	3.7	7.9	6	4	7
24	CSAA FIRE & CASUALTY INSURANCE COMPANY	77,438	5.2	1.3	5.0	4	1	4
25	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	638,184	5.2	0.9	1.8	33	6	11
26	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI	267,782	5.6	1.1	1.6	15	3	4
27	STANDARD FIRE INSURANCE COMPANY (THE)	321,015	5.6	2.8	1.3	18	9	2
28	AMGUARD INSURANCE COMPANY	50,607	5.9	26.4	29.8	3	13	12
29	RESIDENCE MUTUAL INSURANCE COMPANY	49,573	6.1	5.7	1.8	3	3	1
30	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	246,638	6.1	3.5	6.4	15	8	14
31	PACIFIC SPECIALTY INSURANCE COMPANY	208,808	6.2	6.2	6.3	13	12	12
32	PROPERTY AND CASUALTY INS CO OF HARTFORD	46,324	6.5	8.1	11.2	3	4	6
33	GENERAL INSURANCE COMPANY OF AMERICA	208,766	6.7	2.6	3.7	14	5	6
34	ZURICH AMERICAN INSURANCE COMPANY	53,460	7.5	16.3	9.4	4	9	5
35	FIRE INSURANCE EXCHANGE	871,681	7.8	1.8	1.4	68	16	13
36	CSAA INSURANCE EXCHANGE	633,098	8.1	2.3	2.7	51	14	17
37	SAFECO INSURANCE COMPANY OF ILLINOIS	58,955	8.5	0.0	0.0	5	0	0
38	SUTTON NATIONAL INSURANCE COMPANY	80,170	8.7	0.0	0.0	7	0	0
39	CSE SAFEGUARD INSURANCE COMPANY	40,807	9.8	4.0	4.7	4	2	3
40	SPINNAKER INSURANCE COMPANY	140,056	11.4	21.6	4.2	16	23	3
41	LEMONADE INSURANCE COMPANY	350,192	11.7	4.9	9.0	41	16	25
42	ASI SELECT INSURANCE CORP	67,222	11.9	1.4	4.9	8	1	3
43	HOMESITE INSURANCE COMPANY OF THE MIDWEST	67,645	14.8	6.9	11.3	10	4	5
44	QBE INSURANCE CORPORATION	44,454	15.7	8.5	8.4	7	4	4
45	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	60,081	16.6	8.2	9.9	10	5	6
46	AMERICAN MODERN P&C INSURANCE COMPANY	107,346	21.4	9.5	17.2	23	10	20
47	FARMERS DIRECT P&C INSURANCE COMPANY	37,746	23.8	5.1	2.6	9	2	1
48	FARMERS INSURANCE EXCHANGE	436,610	24.0	4.5	2.3	105	18	8
49	MID-CENTURY INSURANCE COMPANY	207,839	31.8	4.5	0.8	66	10	2
50	KEMPER INDEPENDENCE INSURANCE COMPANY	38,417	46.9	2.2	8.2	18	1	4

Note: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures.
Exposures include renters, mobile homes, and condos.