

CALIFORNIA CONSUMER COMPLAINT STUDY - 2005
50 LARGE HOMEOWNERS INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2002, 2003 and 2004

'04 Rank	Company Name	2004 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2004	2003	2002	2004	2003	2002
1	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	94,664	0.0	3.5	1.4	0	3	1
2	RESIDENCE MUTUAL INSURANCE COMPANY	68,932	0.0	8.1	2.0	0	5	1
3	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	46,568	0.0	9.0	8.0	0	5	5
4	KEMPER INDEPENDENCE INSURANCE COMPANY	45,356	0.0	0.0	0.0	0	0	0
5	CALIFORNIA CASUALTY INSURANCE COMPANY	45,119	0.0	2.2	2.2	0	1	1
6	FIDELITY NATIONAL INSURANCE COMPANY	26,204	0.0	15.3	0.0	0	2	0
7	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	22,401	0.0	4.8	5.9	0	1	1
8	GRANGE INSURANCE ASSOCIATION	20,092	0.0	14.9	15.5	0	3	3
9	CENTRE INSURANCE COMPANY	17,937	0.0	0.0	5.8	0	0	1
10	UNITED SERVICES AUTOMOBILE ASSOCIATION	185,579	0.5	1.1	0.0	1	2	0
11	USAA CASUALTY INSURANCE COMPANY	133,990	0.7	0.8	0.8	1	1	1
12	SAFECO INSURANCE COMPANY OF ILLINOIS	78,130	1.3	11.7	2.6	1	7	2
13	CALIFORNIA CAPITAL INSURANCE COMPANY	76,611	1.3	9.4	1.4	1	7	1
14	STATE FARM GENERAL INSURANCE COMPANY	1,669,765	1.4	1.2	0.8	23	20	14
15	CALIFORNIA STATE AUTO ASSOCIATION INTER-INSURANCE BUREAU	386,422	1.8	11.4	6.6	7	41	23
16	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	364,779	2.2	4.9	4.7	8	17	15
17	AMCO INSURANCE COMPANY	180,796	2.2	7.7	3.4	4	14	6
18	HARTFORD CASUALTY INSURANCE COMPANY	39,586	2.5	10.9	5.2	1	4	2
19	EXPLORER INSURANCE COMPANY (THE)	39,094	2.6	15.3	23.6	1	6	7
20	ASSOCIATED INDEMNITY CORPORATION	37,341	2.7	3.4	1.6	1	2	1
21	WAWANESA GENERAL INSURANCE COMPANY	27,654	3.6	4.4	0.0	1	1	0
22	FARMERS INSURANCE EXCHANGE	162,869	3.7	3.9	4.5	6	7	9
23	NEW HAMPSHIRE INSURANCE COMPANY	25,509	3.9	4.3	6.6	1	1	1
24	FIREMAN'S FUND INSURANCE COMPANY	47,357	4.2	4.8	3.1	2	3	2
25	FIRE INSURANCE EXCHANGE	1,274,055	4.3	8.6	7.0	55	107	89
26	ALLSTATE INDEMNITY COMPANY	22,583	4.4	18.3	6.5	1	4	1
27	AMERICAN SECURITY INSURANCE COMPANY	89,522	4.5	3.0	1.2	4	3	1
28	ALLSTATE INSURANCE COMPANY	1,119,276	4.9	9.8	4.8	55	114	58
29	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	39,505	5.1	7.4	5.7	2	5	2
30	GLENS FALLS INSURANCE COMPANY (THE)	39,441	5.1	10.1	5.0	2	5	2
31	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	95,644	5.2	2.3	1.2	5	2	1
32	UNIGARD INDEMNITY COMPANY	18,881	5.3	0.0	0.0	1	0	0
33	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	54,438	5.5	1.9	2.1	3	1	1
34	CENTURY-NATIONAL INSURANCE COMPANY	212,531	6.1	3.2	2.4	13	6	4
35	STANDARD FIRE INSURANCE COMPANY (THE)	32,468	6.2	3.7	4.1	2	1	1
36	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	95,088	6.3	4.3	5.0	6	3	3
37	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	123,196	6.5	6.5	2.3	8	9	2
38	SAFECO INSURANCE COMPANY OF AMERICA	157,605	7.0	7.5	4.4	11	12	7
39	LIBERTY MUTUAL FIRE INSURANCE COMPANY	112,242	7.1	5.8	4.4	8	2	3
40	AMERICAN MODERN HOME INSURANCE COMPANY	37,457	8.0	16.6	10.4	3	4	2
41	BALBOA INSURANCE COMPANY	35,003	8.6	17.5	20.7	3	4	5
42	HARTFORD UNDERWRITERS INSURANCE COMPANY	75,284	9.3	17.7	1.4	7	13	1
43	MERITPLAN INSURANCE COMPANY	31,987	9.4	17.7	9.1	3	5	2
44	AMERICAN RELIABLE INSURANCE COMPANY	39,768	10.1	22.8	4.2	4	8	1
45	PACIFIC SPECIALTY INSURANCE COMPANY	128,785	10.1	10.3	9.4	13	13	7
46	MERCURY CASUALTY COMPANY	217,433	10.6	6.0	4.1	23	11	6
47	TOPA INSURANCE COMPANY	37,736	13.2	13.3	7.8	5	3	1
48	NEWPORT INSURANCE COMPANY	33,062	21.2	39.6	36.8	7	11	6
49	LM PROPERTY AND CASUALTY INSURANCE COMPANY	43,929	31.9	17.9	8.6	14	13	6
50	CLARENDON NATIONAL INSURANCE COMPANY	45,381	50.7	53.0	20.0	23	25	7

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