

CALIFORNIA CONSUMER COMPLAINT STUDY - 2005
50 LARGE AUTOMOBILE 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 | CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE) | 164,949 | 0.0 | 1.8 | 1.9 | 0 | 3 | 3 |
| 2 | CALIFORNIA CAPITAL INSURANCE COMPANY | 60,090 | 0.0 | 5.0 | 0.0 | 0 | 3 | 0 |
| 3 | UNITED SERVICES AUTOMOBILE ASSOCIATION | 416,066 | 0.5 | 0.7 | 1.0 | 2 | 3 | 4 |
| 4 | WAWANESA GENERAL INSURANCE COMPANY | 241,731 | 0.8 | 1.9 | 0.6 | 2 | 4 | 1 |
| 5 | USAA CASUALTY INSURANCE COMPANY | 355,990 | 0.8 | 1.8 | 1.6 | 3 | 6 | 5 |
| 6 | WAWANESA MUTUAL INSURANCE COMPANY (THE) | 115,417 | 0.9 | 0.0 | 0.0 | 1 | 0 | 0 |
| 7 | CALIFORNIA STATE AUTO ASSOC. INTER-INSURANCE BUREAU | 1,793,155 | 0.9 | 1.3 | 2.1 | 17 | 24 | 37 |
| 8 | INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB | 1,862,831 | 1.1 | 1.5 | 2.1 | 20 | 27 | 36 |
| 9 | STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY | 2,892,924 | 1.5 | 1.0 | 1.1 | 43 | 29 | 32 |
| 10 | GOVERNMENT EMPLOYEES INSURANCE COMPANY | 199,660 | 1.5 | 3.4 | 2.0 | 3 | 7 | 4 |
| 11 | ALLSTATE INDEMNITY COMPANY | 1,174,326 | 1.5 | 3.4 | 4.0 | 18 | 36 | 46 |
| 12 | AMCO INSURANCE COMPANY | 121,936 | 1.6 | 4.3 | 3.6 | 2 | 5 | 4 |
| 13 | GEICO GENERAL INSURANCE COMPANY | 299,921 | 2.0 | 3.6 | 3.2 | 6 | 11 | 10 |
| 14 | GLENS FALLS INSURANCE COMPANY (THE) | 99,945 | 2.0 | 1.0 | 0.0 | 2 | 1 | 0 |
| 15 | NATIONAL GENERAL INSURANCE COMPANY | 199,747 | 2.5 | 4.8 | 6.0 | 5 | 9 | 11 |
| 16 | MERCURY INSURANCE COMPANY | 1,404,655 | 2.6 | 1.9 | 2.0 | 36 | 25 | 24 |
| 17 | VIKING INSURANCE COMPANY OF WISCONSIN | 272,862 | 2.6 | 3.3 | 6.8 | 7 | 9 | 21 |
| 18 | CALIFORNIA AUTOMOBILE INSURANCE COMPANY | 143,808 | 2.8 | 4.3 | 1.7 | 4 | 6 | 2 |
| 19 | ALLSTATE INSURANCE COMPANY | 609,447 | 3.0 | 2.4 | 3.9 | 18 | 16 | 28 |
| 20 | 21ST CENTURY INSURANCE COMPANY | 1,207,825 | 3.0 | 2.8 | 3.5 | 36 | 36 | 37 |
| 21 | PROGRESSIVE MARATHON INSURANCE COMPANY | 67,050 | 3.0 | 2.2 | 7.0 | 2 | 2 | 8 |
| 22 | WESTERN UNITED INSURANCE COMPANY | 108,211 | 3.7 | 7.2 | 3.8 | 4 | 8 | 3 |
| 23 | ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY | 107,259 | 3.7 | 2.1 | 5.0 | 4 | 2 | 4 |
| 24 | LIBERTY MUTUAL FIRE INSURANCE COMPANY | 214,044 | 3.7 | 4.9 | 3.6 | 8 | 8 | 5 |
| 25 | MERCURY CASUALTY COMPANY | 419,083 | 3.8 | 2.2 | 3.1 | 16 | 9 | 11 |
| 26 | PROGRESSIVE WEST INSURANCE COMPANY | 227,630 | 4.0 | 2.8 | 5.3 | 9 | 5 | 7 |
| 27 | SAFECO INSURANCE COMPANY OF AMERICA | 316,348 | 4.1 | 2.1 | 1.4 | 13 | 7 | 4 |
| 28 | FARMERS INSURANCE EXCHANGE | 1,994,081 | 4.8 | 5.5 | 4.6 | 95 | 113 | 97 |
| 29 | PROGRESSIVE CASUALTY INSURANCE COMPANY | 122,854 | 4.9 | 1.9 | 1.1 | 6 | 2 | 1 |
| 30 | GEICO INDEMNITY COMPANY | 96,583 | 5.2 | 3.6 | 3.8 | 5 | 3 | 3 |
| 31 | NATIONWIDE MUTUAL INSURANCE COMPANY | 115,465 | 5.2 | 9.8 | 8.7 | 6 | 12 | 12 |
| 32 | QBE INSURANCE CORPORATION | 55,500 | 5.4 | 0.0 | 0.0 | 3 | 0 | 0 |
| 33 | ALLSTATE PROPERTY AND CASUALTY INSURANCE CO. | 54,214 | 5.5 | 4.0 | 6.1 | 3 | 4 | 8 |
| 34 | PROGRESSIVE CHOICE INSURANCE COMPANY | 155,535 | 5.8 | 1.1 | 0.0 | 9 | 1 | 0 |
| 35 | AMEX ASSURANCE COMPANY | 135,102 | 5.9 | 3.2 | 9.7 | 8 | 3 | 5 |
| 36 | FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN | 64,069 | 6.2 | 4.7 | 0.0 | 4 | 2 | 0 |
| 37 | HARTFORD UNDERWRITERS INSURANCE COMPANY | 174,692 | 6.3 | 6.0 | 8.1 | 11 | 10 | 13 |
| 38 | PERMANENT GENERAL ASSURANCE CORPORATION | 76,371 | 6.5 | 3.0 | 3.0 | 5 | 2 | 2 |
| 39 | HARTFORD CASUALTY INSURANCE COMPANY | 59,890 | 6.7 | 6.6 | 9.4 | 4 | 4 | 6 |
| 40 | STANDARD FIRE INSURANCE COMPANY (THE) | 92,147 | 7.6 | 12.2 | 9.6 | 7 | 9 | 3 |
| 41 | COAST NATIONAL INSURANCE COMPANY | 407,909 | 9.6 | 21.2 | 6.6 | 39 | 76 | 31 |
| 42 | INFINITY INSURANCE COMPANY | 464,302 | 9.9 | 10.5 | 11.9 | 46 | 42 | 37 |
| 43 | PACIFIC SPECIALTY INSURANCE COMPANY | 75,266 | 10.6 | 2.7 | 11.7 | 8 | 2 | 9 |
| 44 | METROPOLITAN DIRECT PROPERTY AND CASUALTY | 83,130 | 10.8 | 0.0 | 2.2 | 9 | 0 | 1 |
| 45 | AMERICAN INTERNATIONAL INSURANCE CO. OF CALIF., INC. | 54,802 | 10.9 | 11.3 | 38.4 | 6 | 7 | 20 |
| 46 | GRANITE STATE INSURANCE COMPANY | 190,024 | 12.6 | 19.1 | 17.1 | 24 | 25 | 13 |
| 47 | STERLING CASUALTY INSURANCE COMPANY | 61,640 | 14.6 | 38.7 | 48.7 | 9 | 27 | 35 |
| 48 | FINANCIAL INDEMNITY COMPANY | 113,206 | 15.0 | 24.8 | 20.5 | 17 | 27 | 24 |
| 49 | HUDSON INSURANCE COMPANY | 75,392 | 39.8 | 50.5 | 72.1 | 30 | 20 | 7 |
| 50 | LINCOLN GENERAL INSURANCE COMPANY | 72,826 | 43.9 | 41.4 | 13.0 | 32 | 35 | 9 |

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