

2020 Auto Complaint Ratios
PP-Auto Insurance Complaints per Million Dollars
of Premiums Written in New York State
Number of Complaints Closed in 2019
By the NYS Department of Financial Services

Rank	Companies with 1 or More Upheld Complaints or \$1,000,000 in Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I Upheld	II Questions of Fact	III Not Upheld or Withdrawn	IV Company Total	V Average of 2018 and 2019 PP-Auto Premiums Written Directly in NYS (In Millions)
1	Erie Insurance Company	0.0000	0	5	15	20	71.349
2	Hartford Underwriters Insurance Company	0.0000	0	4	11	15	68.623
3	A. Central Insurance Company	0.0000	0	4	9	13	62.810
4	Chubb National Insurance Company	0.0000	0	1	1	2	59.447
5	Metropolitan Property and Casualty Insurance Company	0.0000	0	3	2	5	37.446
6	Progressive Northwestern Insurance Company	0.0000	0	5	5	10	35.031
7	Main Street America Protection Insurance Company	0.0000	0	0	1	1	34.544
8	21st Century Centennial Insurance Company	0.0000	0	1	3	4	29.940
9	Privilege Underwriters Reciprocal Exchange	0.0000	0	3	0	3	24.296
10	Mercury Casualty Company	0.0000	0	5	7	12	23.508
11	Encompass Home and Auto Insurance Company	0.0000	0	0	3	3	21.589
12	Farm Family Casualty Insurance Company	0.0000	0	4	1	5	21.533
13	Nationwide General Insurance Company	0.0000	0	0	2	2	19.185
14	LM Insurance Corporation	0.0000	0	1	3	4	18.478
15	Merchants Preferred Insurance Company	0.0000	0	1	1	2	17.679
16	Bankers Standard Insurance Company	0.0000	0	0	0	0	17.672
17	Progressive Direct Insurance Company	0.0000	0	6	7	13	15.805
18	Foremost Insurance Company Grand Rapids, Michigan	0.0000	0	0	1	1	14.561
19	Harleysville Insurance Company	0.0000	0	2	0	2	14.472
20	Great Northern Insurance Company	0.0000	0	0	0	0	14.388
21	National General Insurance Company	0.0000	0	1	3	4	14.355
22	Plymouth Rock Assurance Preferred Corporation	0.0000	0	1	1	2	14.348
23	Travelers Commercial Insurance Company	0.0000	0	0	1	1	11.435
24	First Liberty Insurance Corporation	0.0000	0	1	0	1	10.715

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25	Hartford Insurance Company of the Midwest	0.0000	0	1	1	2	10.260
26	Electric Insurance Company	0.0000	0	0	1	1	9.372
27	AMERICAN FAMILY CONNECT PROPERTY AND CASUA	0.0000	0	2	3	5	9.157
28	Main Street America Assurance Company	0.0000	0	3	1	4	8.601
29	State National Insurance Company, Inc.	0.0000	0	0	0	0	8.327
30	Permanent General Assurance Corporation	0.0000	0	0	6	6	8.274
31	Economy Premier Assurance Company	0.0000	0	0	0	0	8.012
32	Chubb Indemnity Insurance Company	0.0000	0	0	1	1	7.369
33	Unitrin Preferred Insurance Company	0.0000	0	1	0	1	7.092
34	Countryway Insurance Company	0.0000	0	1	4	5	6.713
35	Unitrin Auto and Home Insurance Company	0.0000	0	0	0	0	6.672
36	Phoenix Insurance Company	0.0000	0	0	0	0	6.619
37	Unitrin Direct Insurance Company	0.0000	0	0	0	0	6.612
38	Allstate Indemnity Company	0.0000	0	0	3	3	6.469
39	21st Century North America Insurance Company	0.0000	0	1	1	2	6.438
40	American Modern Home Insurance Company	0.0000	0	2	1	3	5.954
41	Encompass Insurance Company of America	0.0000	0	0	1	1	5.908
42	Pacific Employers Insurance Company	0.0000	0	0	0	0	5.884
43	Republic-Franklin Insurance Company	0.0000	0	0	0	0	5.816
44	NGM Insurance Company	0.0000	0	0	1	1	5.527
45	National General Assurance Company	0.0000	0	0	0	0	5.304
46	Automobile Insurance Company of Hartford, Connecticut	0.0000	0	0	0	0	5.284
47	TravCo Insurance Company	0.0000	0	0	0	0	4.879
48	Sentinel Insurance Company, Ltd.	0.0000	0	0	0	0	4.538

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49	Encompass Indemnity Company	0.0000	0	0	1	1	4.303
50	Travelers Indemnity Company of Connecticut	0.0000	0	0	0	0	3.982
51	Sterling Insurance Company	0.0000	0	0	1	1	3.981
52	Nationwide Assurance Company	0.0000	0	1	1	2	3.646
53	National Liability & Fire Insurance Company	0.0000	0	0	3	3	3.050
54	Insurance Company of the State of Pennsylvania	0.0000	0	0	0	0	2.823
55	Charter Oak Fire Insurance Company	0.0000	0	0	0	0	2.788
56	Encompass Property and Casualty Company	0.0000	0	0	0	0	2.251
57	Farmers New Century Insurance Company	0.0000	0	0	0	0	2.231
58	Vigilant Insurance Company	0.0000	0	0	0	0	2.218
59	21st Century Advantage Insurance Company	0.0000	0	1	0	1	2.200
60	Ironshore Indemnity Inc.	0.0000	0	0	0	0	1.932
61	Hartford Accident and Indemnity Company	0.0000	0	0	0	0	1.642
62	Citizens Insurance Company of America	0.0000	0	0	0	0	1.551
63	Hartford Fire Insurance Company	0.0000	0	0	0	0	1.528
64	Progressive Northern Insurance Company	0.0000	0	0	0	0	1.455
65	Travelers Indemnity Company	0.0000	0	1	2	3	1.424
66	General Casualty Company of Wisconsin	0.0000	0	0	0	0	1.414
67	Property and Casualty Insurance Company of Hartford	0.0000	0	0	0	0	1.321
68	Foremost Signature Insurance Company	0.0000	0	0	0	0	1.239
69	Travelers Casualty Company of Connecticut	0.0000	0	0	0	0	1.238
70	Liberty Insurance Corporation	0.0000	0	0	1	1	1.230
71	Truck Insurance Exchange	0.0000	0	0	0	0	1.226
72	Dairyland Insurance Company	0.0000	0	0	0	0	1.196

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73	American Reliable Insurance Company	0.0000	0	0	0	0	1.122
74	Farmington Casualty Company	0.0000	0	0	1	1	1.062
75	Infinity Insurance Company	0.0000	0	0	1	1	1.030
76	Government Employees Insurance Company	0.0040	3	43	65	111	743.442
77	GEICO General Insurance Company	0.0049	13	102	235	350	2654.756
78	GEICO Indemnity Company	0.0051	6	57	137	200	1177.199
79	Adirondack Insurance Exchange	0.0092	1	8	11	20	108.292
80	New York Central Mutual Fire Insurance Company	0.0096	3	18	34	55	313.810
81	Metropolitan Group Property and Casualty Insurance Com	0.0098	1	4	4	9	101.705
82	Progressive Advanced Insurance Company	0.0119	5	23	64	92	420.526
83	Travelers Personal Insurance Company	0.0131	4	5	10	19	306.467
84	Allmerica Financial Alliance Insurance Company	0.0140	1	3	5	9	71.330
85	Liberty Mutual Fire Insurance Company	0.0157	3	10	15	28	191.228
86	Progressive Specialty Insurance Company	0.0157	4	17	35	56	254.225
87	Nationwide Mutual Insurance Company	0.0163	1	4	7	12	61.368
88	Travelers Home and Marine Insurance Company	0.0166	2	6	7	15	120.501
89	LM General Insurance Company	0.0190	8	18	66	92	420.204
90	Progressive Max Insurance Company	0.0199	4	21	39	64	201.164
91	Erie Insurance Company of New York	0.0201	1	5	10	16	49.873
92	Nationwide Affinity Insurance Company of America	0.0229	3	9	19	31	130.803
93	Amica Mutual Insurance Company	0.0236	2	2	3	7	84.837
94	American States Insurance Company	0.0243	3	12	16	31	123.584
95	United Services Automobile Association	0.0250	3	4	9	16	120.026
96	Mid-Century Insurance Company	0.0261	2	8	17	27	76.761

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97	Esurance Insurance Company	0.0263	1	4	11	16	37.985
98	Preferred Mutual Insurance Company	0.0298	2	4	10	16	67.167
99	Travelers Property Casualty Company of America	0.0309	1	1	3	5	32.369
100	State Farm Mutual Automobile Insurance Company	0.0320	51	119	145	315	1595.569
101	Esurance Property and Casualty Insurance Company	0.0326	1	0	8	9	30.653
102	Hartford Casualty Insurance Company	0.0331	1	1	6	8	30.245
103	Progressive Casualty Insurance Company	0.0362	22	48	74	144	607.650
104	Allstate Fire and Casualty Insurance Company	0.0372	39	66	135	240	1047.755
105	AIG Property Casualty Company	0.0376	1	1	3	5	26.613
106	Metropolitan Casualty Insurance Company	0.0393	2	0	3	5	50.918
107	Essentia Insurance Company	0.0420	1	0	0	1	23.831
108	Travelers Personal Security Insurance Company	0.0422	2	3	5	10	47.346
109	USAA General Indemnity Company	0.0472	5	10	22	37	106.041
110	Old Dominion Insurance Company	0.0481	1	1	2	4	20.795
111	Nationwide Insurance Company of America	0.0520	2	0	5	7	38.450
112	Unitrin Safeguard Insurance Company	0.0530	1	2	0	3	18.860
113	USAA Casualty Insurance Company	0.0569	7	4	13	24	123.018
114	Integon National Insurance Company	0.0604	4	16	19	39	66.194
115	National General Insurance Online, Inc.	0.0680	3	8	5	16	44.115
116	Tri-State Consumer Insurance Company	0.0705	1	6	20	27	14.186
117	Allstate Property and Casualty Insurance Company	0.0706	13	6	19	38	184.125
118	Utica National Insurance Company of Texas	0.0731	4	2	7	13	54.734
119	Plymouth Rock Assurance Corporation of New York	0.0760	2	5	9	16	26.324
120	State Farm Fire and Casualty Company	0.0769	11	12	33	56	143.009

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121	Hartford Insurance Company of Illinois	0.0784	2	0	3	5	25.495
122	Utica Mutual Insurance Company	0.0992	1	0	2	3	10.079
123	Kemper Independence Insurance Company	0.1013	5	3	6	14	49.344
124	AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.1024	2	2	3	7	19.539
125	Cincinnati Insurance Company	0.1030	2	0	0	2	19.417
126	New South Insurance Company	0.1087	8	5	11	24	73.583
127	Garrison Property and Casualty Insurance Company	0.1240	10	7	24	41	80.640
128	SAFECO Insurance Company of Indiana	0.1455	3	3	3	9	20.623
129	Central Mutual Insurance Company	0.1601	1	0	0	1	6.245
130	Allstate Insurance Company	0.1618	95	44	77	216	587.174
131	Amica Property and Casualty Insurance Company	0.1992	1	0	2	3	5.020
132	Philadelphia Indemnity Insurance Company	0.2270	1	2	0	3	4.406
133	CSAA General Insurance Company	0.2936	4	1	3	8	13.626
134	Country-Wide Insurance Company	0.3667	32	26	57	115	87.256
135	American Bankers Insurance Company of Florida	0.4083	3	0	3	6	7.347
136	American Family Home Insurance Company	0.6857	1	0	1	2	1.458
137	CSAA Fire & Casualty Insurance Company	0.8727	2	2	4	8	2.292
138	SAFECO Insurance Company of America	1.0205	1	0	2	3	0.980
139	Harleysville Insurance Company of New York	6.3197	2	0	0	2	0.316
Grand Total:		0.0303	427	855	1678	2960	14078.265
Average # Upheld Complaints per Company:		3.1					