

2023 Auto Complaint Ratios
PP-Auto Insurance Complaints per Million Dollars
of Premiums Written in New York State
Number of Complaints Closed in 2022
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Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I Upheld	II Questions of Fact	III Not Upheld or Withdrawn	IV Company Total	V Average of 2021 and 2022 PP-Auto Premiums Written Directly in NYS (In Millions)
1	GEICO General Insurance Company	0.0000	0	2	10	12	2716.298
2	Preferred Mutual Insurance Company	0.0000	0	1	10	11	55.355
3	Nationwide Mutual Insurance Company	0.0000	0	2	3	5	41.950
4	Progressive Northwestern Insurance Company	0.0000	0	3	3	6	39.622
5	Farmers Casualty Insurance Company	0.0000	0	0	6	6	37.100
6	Cincinnati Insurance Company	0.0000	0	2	3	5	33.186
7	Hartford Casualty Insurance Company	0.0000	0	3	2	5	29.915
8	AIG Property Casualty Company	0.0000	0	0	5	5	24.885
9	Nationwide Insurance Company of America	0.0000	0	1	6	7	22.213
10	Allstate Indemnity Company	0.0000	0	3	7	10	21.829
11	National General Insurance Company	0.0000	0	1	4	5	20.387
12	Progressive Direct Insurance Company	0.0000	0	7	7	14	19.584
13	Encompass Home and Auto Insurance Company	0.0000	0	1	6	7	19.341
14	Hartford Insurance Company of Illinois	0.0000	0	0	2	2	18.966
15	Merchants Preferred Insurance Company	0.0000	0	2	3	5	18.887
16	Foremost Signature Insurance Company	0.0000	0	0	5	5	13.941
17	Bankers Standard Insurance Company	0.0000	0	1	1	2	12.798
18	LM Insurance Corporation	0.0000	0	2	4	6	12.721
19	Foremost Insurance Company Grand Rapids, Michigan	0.0000	0	3	2	5	12.544
20	CSAA General Insurance Company	0.0000	0	3	5	8	12.194
21	National General Insurance Online, Inc.	0.0000	0	1	2	3	11.827
22	Great Northern Insurance Company	0.0000	0	0	0	0	11.348
23	AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0000	0	2	4	6	10.907
24	Utica Mutual Insurance Company	0.0000	0	0	2	2	9.290

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25	State National Insurance Company, Inc.	0.0000	0	0	1	1	8.226
26	Travelers Commercial Insurance Company	0.0000	0	0	1	1	8.196
27	Electric Insurance Company	0.0000	0	0	1	1	7.980
28	Countryway Insurance Company	0.0000	0	0	0	0	7.407
29	Hartford Insurance Company of the Midwest	0.0000	0	0	0	0	6.627
30	Harleysville Insurance Company	0.0000	0	0	0	0	6.434
31	AMERICAN FAMILY CONNECT PROPERTY AND CASUA	0.0000	0	0	0	0	6.219
32	First Liberty Insurance Corporation	0.0000	0	0	1	1	6.133
33	Chubb Indemnity Insurance Company	0.0000	0	0	0	0	5.891
34	Economy Premier Assurance Company	0.0000	0	0	0	0	5.589
35	National General Assurance Company	0.0000	0	2	3	5	5.422
36	Berkley Insurance Company	0.0000	0	0	0	0	5.275
37	Unitrin Preferred Insurance Company	0.0000	0	0	0	0	4.488
38	Republic-Franklin Insurance Company	0.0000	0	0	0	0	4.397
39	Phoenix Insurance Company	0.0000	0	0	2	2	4.385
40	Sterling Insurance Company	0.0000	0	0	0	0	4.222
41	Pacific Employers Insurance Company	0.0000	0	0	0	0	3.989
42	NGM Insurance Company	0.0000	0	0	1	1	3.822
43	Automobile Insurance Company of Hartford, Connecticut	0.0000	0	0	2	2	3.775
44	Encompass Insurance Company of America	0.0000	0	0	1	1	3.697
45	Unitrin Direct Insurance Company	0.0000	0	0	0	0	3.492
46	TravCo Insurance Company	0.0000	0	1	0	1	3.458
47	Nationwide Assurance Company	0.0000	0	0	0	0	3.083
48	Encompass Indemnity Company	0.0000	0	0	0	0	2.808

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49	Blue Ridge Indemnity Company	0.0000	0	0	0	0	2.778
50	Amica Property and Casualty Insurance Company	0.0000	0	0	0	0	2.704
51	Sentinel Insurance Company, Ltd.	0.0000	0	1	0	1	2.630
52	United Farm Family Insurance Company	0.0000	0	0	1	1	2.605
53	Charter Oak Fire Insurance Company	0.0000	0	0	0	0	1.956
54	Vigilant Insurance Company	0.0000	0	0	0	0	1.790
55	Encompass Property and Casualty Company	0.0000	0	0	0	0	1.605
56	Farmers New Century Insurance Company	0.0000	0	0	0	0	1.335
57	Property and Casualty Insurance Company of Hartford	0.0000	0	0	1	1	1.064
58	Hartford Fire Insurance Company	0.0000	0	0	0	0	1.021
59	Hartford Accident and Indemnity Company	0.0000	0	0	0	0	1.019
60	Progressive Max Insurance Company	0.0082	2	27	56	85	243.870
61	GEICO Indemnity Company	0.0111	12	40	163	215	1081.303
62	New York Central Mutual Fire Insurance Company	0.0113	4	21	37	62	354.994
63	Farmers Property and Casualty Insurance Company	0.0119	1	4	12	17	83.880
64	Amica Mutual Insurance Company	0.0125	1	2	5	8	79.998
65	Plymouth Rock Assurance Preferred Corporation	0.0142	1	6	8	15	70.468
66	USAA Casualty Insurance Company	0.0144	2	10	24	36	138.852
67	Standard Fire Insurance Company	0.0145	1	1	6	8	68.954
68	Utica National Insurance Company of Texas	0.0150	1	3	5	9	66.695
69	Main Street America Protection Insurance Company	0.0162	1	4	4	9	61.854
70	Progressive Advanced Insurance Company	0.0178	9	41	62	112	504.418
71	Progressive Specialty Insurance Company	0.0184	5	25	44	74	271.599
72	Government Employees Insurance Company	0.0188	14	45	82	141	746.554

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73	State Farm Mutual Automobile Insurance Company	0.0199	38	105	302	445	1906.473
74	Allstate Property and Casualty Insurance Company	0.0210	3	6	19	28	142.929
75	Adirondack Insurance Exchange	0.0216	2	7	9	18	92.593
76	Nationwide General Insurance Company	0.0224	3	15	24	42	133.982
77	Allstate Fire and Casualty Insurance Company	0.0235	31	62	159	252	1319.904
78	American States Insurance Company	0.0248	5	13	40	58	201.270
79	Essentia Insurance Company	0.0269	1	0	2	3	37.234
80	Chubb National Insurance Company	0.0287	2	1	2	5	69.590
81	Allmerica Financial Alliance Insurance Company	0.0290	2	3	4	9	69.047
82	Travelers Personal Insurance Company	0.0305	12	16	35	63	393.601
83	Erie Insurance Company of New York	0.0306	2	2	9	13	65.414
84	Liberty Mutual Fire Insurance Company	0.0335	4	7	19	30	119.581
85	Integon National Insurance Company	0.0349	2	9	15	26	57.361
86	Progressive Casualty Insurance Company	0.0382	21	45	85	151	549.028
87	LM General Insurance Company	0.0394	29	63	170	262	735.221
88	New South Insurance Company	0.0408	2	2	12	16	49.074
89	Mercury Casualty Company	0.0408	1	2	6	9	24.519
90	Farmers Group Property and Casualty Insurance Company	0.0417	4	5	16	25	95.914
91	Nationwide Affinity Insurance Company of America	0.0454	3	3	13	19	66.028
92	A. Central Insurance Company	0.0499	3	6	14	23	60.084
93	Mid-Century Insurance Company	0.0546	3	3	13	19	54.923
94	Erie Insurance Company	0.0554	4	7	11	22	72.203
95	United Services Automobile Association	0.0575	7	7	22	36	121.649
96	Farm Family Casualty Insurance Company	0.0607	1	0	3	4	16.487

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97	Palisades Insurance Company	0.0625	2	4	13	19	32.015
98	Garrison Property and Casualty Insurance Company	0.0657	6	5	18	29	91.273
99	USAA General Indemnity Company	0.0659	7	6	21	34	106.160
100	Allstate Insurance Company	0.0670	32	26	69	127	477.637
101	Travelers Home and Marine Insurance Company	0.0699	6	5	5	16	85.777
102	Country-Wide Insurance Company	0.0723	5	8	50	63	69.149
103	Stillwater Property and Casualty Insurance Company	0.0821	1	1	6	8	12.177
104	Privilege Underwriters Reciprocal Exchange	0.0838	3	0	0	3	35.813
105	State Farm Fire and Casualty Company	0.0854	12	14	28	54	140.477
106	American Family Home Insurance Company	0.0862	1	0	0	1	11.594
107	Travelers Personal Security Insurance Company	0.0872	4	2	1	7	45.876
108	Hartford Underwriters Insurance Company	0.0909	8	1	14	23	87.990
109	Esurance Insurance Company	0.0937	7	6	52	65	74.687
110	Unitrin Safeguard Insurance Company	0.0998	4	11	15	30	40.061
111	SAFECO Insurance Company of Indiana	0.1518	2	2	0	4	13.172
112	Central Mutual Insurance Company	0.1534	1	0	0	1	6.520
113	Travelers Property Casualty Company of America	0.1738	4	2	3	9	23.017
114	Main Street America Assurance Company	0.1784	1	1	5	7	5.604
115	American Modern Home Insurance Company	0.1893	1	0	1	2	5.282
116	Esurance Property and Casualty Insurance Company	0.2027	9	4	29	42	44.404
117	Philadelphia Indemnity Insurance Company	0.2077	1	0	0	1	4.814
118	Kemper Independence Insurance Company	0.2104	6	2	13	21	28.512
119	Unitrin Auto and Home Insurance Company	0.2449	1	0	1	2	4.083
120	21st Century Centennial Insurance Company	0.2761	2	1	4	7	7.243

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121	Permanent General Assurance Corporation	0.2901	3	0	7	10	10.340
122	Old Dominion Insurance Company	0.2936	3	2	1	6	10.218
123	Travelers Indemnity Company of Connecticut	0.6933	2	0	0	2	2.885
124	Midvale Indemnity Company	0.7015	2	1	2	5	2.851
125	Plymouth Rock Assurance Corporation of New York	0.7017	8	2	10	20	11.400
126	National Liability & Fire Insurance Company	0.8273	1	0	0	1	1.209
127	Travelers Indemnity Company	1.1522	1	0	0	1	0.868
128	Federal Insurance Company	1.2924	1	0	0	1	0.774
129	Infinity Insurance Company	1.6546	1	0	0	1	0.604
130	Travelers Property Casualty Insurance Company	2.1393	1	0	1	2	0.467
131	American Bankers Insurance Company of Florida	2.7108	1	0	1	2	0.369
132	Greenwich Insurance Company	48780.4878	5	0	1	6	0.000
	Grand Total:	0.0261	394	768	2000	3162	15095.485
	Average # Upheld Complaints per Company:	3.0					