

2019 Auto Complaint Ratios
PP-Auto Insurance Complaints per Million Dollars
of Premiums Written in New York State
Number of Complaints Closed in 2018
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Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I Upheld	II Questions of Fact	III Not Upheld or Withdrawn	IV Company Total	V Average of 2017 and 2018 PP-Auto Premiums Written Directly in NYS (In Millions)
1	Adirondack Insurance Exchange	0.0000	0	8	5	13	99.107
2	Metropolitan Group Property and Casualty Insurance Com	0.0000	0	2	6	8	98.770
3	Amica Mutual Insurance Company	0.0000	0	3	8	11	83.430
4	Allmerica Financial Alliance Insurance Company	0.0000	0	1	11	12	70.544
5	Nationwide Mutual Insurance Company	0.0000	0	2	5	7	67.874
6	Preferred Mutual Insurance Company	0.0000	0	5	2	7	65.870
7	Chubb National Insurance Company	0.0000	0	1	1	2	55.332
8	A. Central Insurance Company	0.0000	0	3	11	14	54.663
9	Utica National Insurance Company of Texas	0.0000	0	4	3	7	49.523
10	Nationwide Insurance Company of America	0.0000	0	2	2	4	45.978
11	Erie Insurance Company of New York	0.0000	0	3	5	8	45.075
12	Travelers Personal Security Insurance Company	0.0000	0	4	3	7	43.156
13	Progressive Northwestern Insurance Company	0.0000	0	4	3	7	33.923
14	Metropolitan Property and Casualty Insurance Company	0.0000	0	0	2	2	27.530
15	Old Dominion Insurance Company	0.0000	0	4	3	7	25.093
16	SAFECO Insurance Company of Indiana	0.0000	0	1	7	8	24.943
17	Main Street America Protection Insurance Company	0.0000	0	0	0	0	24.494
18	Esurance Property and Casualty Insurance Company	0.0000	0	0	6	6	23.541
19	Farm Family Casualty Insurance Company	0.0000	0	0	2	2	22.891
20	Encompass Home and Auto Insurance Company	0.0000	0	1	4	5	21.993
21	Essentia Insurance Company	0.0000	0	2	1	3	20.984
22	Privilege Underwriters Reciprocal Exchange	0.0000	0	1	0	1	20.266
23	Bankers Standard Insurance Company	0.0000	0	0	0	0	19.087
24	21st Century Centennial Insurance Company	0.0000	0	0	4	4	16.992

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25	Merchants Preferred Insurance Company	0.0000	0	0	2	2	15.959
26	Harleysville Insurance Company	0.0000	0	1	0	1	15.898
27	Great Northern Insurance Company	0.0000	0	1	0	1	15.291
28	Cincinnati Insurance Company	0.0000	0	0	0	0	14.526
29	Tri-State Consumer Insurance Company	0.0000	0	4	20	24	13.722
30	Travelers Commercial Insurance Company	0.0000	0	1	0	1	12.979
31	Hartford Insurance Company of the Midwest	0.0000	0	0	1	1	11.741
32	IDS Property Casualty Insurance Company	0.0000	0	2	2	4	10.226
33	National General Insurance Company	0.0000	0	0	2	2	10.019
34	Utica Mutual Insurance Company	0.0000	0	0	2	2	9.932
35	Electric Insurance Company	0.0000	0	0	1	1	9.546
36	Economy Premier Assurance Company	0.0000	0	0	0	0	8.958
37	Unitrin Preferred Insurance Company	0.0000	0	1	0	1	8.051
38	Allstate Indemnity Company	0.0000	0	1	4	5	7.913
39	Phoenix Insurance Company	0.0000	0	0	1	1	7.819
40	Unitrin Direct Insurance Company	0.0000	0	0	2	2	7.703
41	21st Century North America Insurance Company	0.0000	0	1	4	5	7.654
42	Pacific Employers Insurance Company	0.0000	0	0	0	0	6.838
43	Encompass Insurance Company of America	0.0000	0	0	0	0	6.826
44	Countryway Insurance Company	0.0000	0	0	5	5	6.633
45	Republic-Franklin Insurance Company	0.0000	0	0	0	0	6.324
46	NGM Insurance Company	0.0000	0	1	1	2	6.167
47	Plymouth Rock Assurance Preferred Corporation	0.0000	0	0	0	0	6.033
48	American Modern Home Insurance Company	0.0000	0	0	0	0	5.953

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49	Automobile Insurance Company of Hartford, Connecticut	0.0000	0	1	0	1	5.756
50	Sentinel Insurance Company, Ltd.	0.0000	0	0	0	0	5.740
51	Central Mutual Insurance Company	0.0000	0	1	0	1	5.542
52	TravCo Insurance Company	0.0000	0	0	1	1	5.531
53	National General Assurance Company	0.0000	0	0	2	2	5.395
54	Unitrin Safeguard Insurance Company	0.0000	0	0	0	0	5.190
55	Permanent General Assurance Corporation	0.0000	0	1	4	5	5.178
56	Encompass Indemnity Company	0.0000	0	0	0	0	5.071
57	Travelers Indemnity Company of Connecticut	0.0000	0	0	0	0	4.513
58	National Liability & Fire Insurance Company	0.0000	0	0	6	6	4.079
59	Nationwide Assurance Company	0.0000	0	0	0	0	3.932
60	Sterling Insurance Company	0.0000	0	0	2	2	3.488
61	Charter Oak Fire Insurance Company	0.0000	0	0	1	1	3.150
62	Insurance Company of the State of Pennsylvania	0.0000	0	0	0	0	3.119
63	21st Century Advantage Insurance Company	0.0000	0	0	1	1	2.709
64	Encompass Property and Casualty Company	0.0000	0	0	0	0	2.609
65	Vigilant Insurance Company	0.0000	0	0	0	0	2.357
66	Farmers New Century Insurance Company	0.0000	0	1	0	1	2.345
67	Foremost Signature Insurance Company	0.0000	0	0	1	1	2.069
68	Hartford Accident and Indemnity Company	0.0000	0	0	1	1	1.919
69	Citizens Insurance Company of America	0.0000	0	0	0	0	1.897
70	Ironshore Indemnity Inc.	0.0000	0	0	0	0	1.859
71	Progressive Northern Insurance Company	0.0000	0	15	1	16	1.856
72	Truck Insurance Exchange	0.0000	0	0	0	0	1.716

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73	Travelers Indemnity Company	0.0000	0	1	1	2	1.677
74	Dairyland Insurance Company	0.0000	0	0	2	2	1.619
75	Liberty Insurance Corporation	0.0000	0	0	0	0	1.589
76	American Family Home Insurance Company	0.0000	0	0	0	0	1.504
77	General Casualty Company of Wisconsin	0.0000	0	0	0	0	1.461
78	Blue Ridge Indemnity Company	0.0000	0	0	0	0	1.436
79	Property and Casualty Insurance Company of Hartford	0.0000	0	0	0	0	1.427
80	Travelers Casualty Company of Connecticut	0.0000	0	0	0	0	1.385
81	Farmington Casualty Company	0.0000	0	0	1	1	1.373
82	American Reliable Insurance Company	0.0000	0	0	0	0	1.293
83	Integon Casualty Insurance Company	0.0000	0	0	0	0	1.282
84	Standard Fire Insurance Company	0.0000	0	0	2	2	1.208
85	Unitrin Advantage Insurance Company	0.0000	0	1	3	4	1.202
86	21st Century Indemnity Insurance Company	0.0000	0	0	0	0	1.161
87	Massachusetts Bay Insurance Company	0.0000	0	0	0	0	1.117
88	Federal Insurance Company	0.0000	0	0	1	1	1.077
89	Harleysville Preferred Insurance Company	0.0000	0	0	0	0	1.057
90	GEICO Indemnity Company	0.0027	3	89	181	273	1109.296
91	Nationwide Affinity Insurance Company of America	0.0067	1	7	17	25	148.221
92	Travelers Personal Insurance Company	0.0074	2	9	15	26	270.284
93	GEICO General Insurance Company	0.0078	20	200	260	480	2567.296
94	Progressive Advanced Insurance Company	0.0083	3	46	55	104	362.097
95	Government Employees Insurance Company	0.0084	6	41	67	114	712.903
96	Progressive Max Insurance Company	0.0115	2	35	34	71	174.380

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97	State Farm Fire and Casualty Company	0.0121	2	10	26	38	165.320
98	Allstate Fire and Casualty Insurance Company	0.0130	12	63	124	199	921.727
99	Erie Insurance Company	0.0142	1	3	8	12	70.203
100	National General Insurance Online, Inc.	0.0144	1	8	11	20	69.556
101	Allstate Property and Casualty Insurance Company	0.0145	3	8	20	31	206.230
102	LM General Insurance Company	0.0146	5	15	54	74	342.999
103	Integon National Insurance Company	0.0151	1	5	20	26	66.099
104	Hartford Underwriters Insurance Company	0.0153	1	2	8	11	65.445
105	New South Insurance Company	0.0160	1	8	18	27	62.617
106	State Farm Mutual Automobile Insurance Company	0.0163	26	88	196	310	1591.902
107	United Services Automobile Association	0.0170	2	9	11	22	117.932
108	New York Central Mutual Fire Insurance Company	0.0171	5	18	43	66	291.705
109	Progressive Casualty Insurance Company	0.0180	10	52	73	135	555.008
110	Travelers Home and Marine Insurance Company	0.0288	4	4	13	21	138.737
111	Hartford Casualty Insurance Company	0.0293	1	0	4	5	34.088
112	Progressive Specialty Insurance Company	0.0293	7	34	46	87	238.575
113	Mid-Century Insurance Company	0.0308	2	5	17	24	64.950
114	Liberty Mutual Fire Insurance Company	0.0309	7	15	34	56	226.652
115	Esurance Insurance Company	0.0342	1	2	12	15	29.252
116	USAA Casualty Insurance Company	0.0344	4	6	19	29	116.280
117	Metropolitan Casualty Insurance Company	0.0358	2	1	5	8	55.815
118	Kemper Independence Insurance Company	0.0364	2	2	6	10	54.989
119	Mercury Casualty Company	0.0455	1	5	9	15	21.979
120	American States Insurance Company	0.0517	6	4	9	19	116.154

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121	Travelers Property Casualty Company of America	0.0539	2	2	3	7	37.115
122	LM Insurance Corporation	0.0546	1	2	3	6	18.313
123	Foremost Insurance Company Grand Rapids, Michigan	0.0626	1	1	7	9	15.977
124	Garrison Property and Casualty Insurance Company	0.0680	5	8	13	26	73.571
125	Hartford Insurance Company of Illinois	0.0711	2	0	5	7	28.124
126	Allstate Insurance Company	0.0759	49	61	84	194	645.643
127	AIG Property Casualty Company	0.0793	2	1	1	4	25.216
128	Ameriprise Insurance Company	0.0879	2	1	6	9	22.741
129	State National Insurance Company, Inc.	0.0954	1	0	0	1	10.483
130	USAA General Indemnity Company	0.1002	10	12	19	41	99.785
131	Main Street America Assurance Company	0.1023	1	2	0	3	9.778
132	Maidstone Insurance Company	0.1023	3	8	11	22	29.314
133	Unitrin Auto and Home Insurance Company	0.1267	1	0	0	1	7.895
134	Chubb Indemnity Insurance Company	0.1274	1	0	0	1	7.848
135	Plymouth Rock Assurance Corporation of New York	0.1455	5	1	7	13	34.366
136	First Liberty Insurance Corporation	0.1560	2	1	1	4	12.822
137	Amica Property and Casualty Insurance Company	0.1606	1	0	2	3	6.226
138	CSAA General Insurance Company	0.2314	3	3	4	10	12.966
139	Progressive Direct Insurance Company	0.2655	4	5	8	17	15.065
140	Country-Wide Insurance Company	0.3850	40	21	80	141	103.897
141	American Bankers Insurance Company of Florida	0.4224	3	0	0	3	7.103
142	Hartford Fire Insurance Company	0.5628	1	0	1	2	1.777
143	Titan Indemnity Company	0.7925	1	1	1	3	1.262
144	SAFECO Insurance Company of America	0.9147	1	0	1	2	1.093

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145	Infinity Insurance Company	0.9865	1	0	0	1	1.014
146	Twin City Fire Insurance Company	1.0267	1	0	1	2	0.974
147	Travelers Property Casualty Insurance Company	1.3206	1	1	0	2	0.757
148	CSAA Fire & Casualty Insurance Company	2.0453	8	2	1	11	3.911
149	Philadelphia Indemnity Insurance Company	2.3089	10	0	2	12	4.331
150	QBE Insurance Corporation	9.0199	2	0	1	3	0.222
151	Nationwide Property and Casualty Insurance Company	192.2338	1	1	0	2	0.005
	Grand Total:	<u>0.0228</u>	<u>310</u>	<u>1013</u>	<u>1848</u>	<u>3171</u>	<u>13611.942</u>
	Average # Upheld Complaints per Company:	2.1					