

2021 Auto Complaint Ratios
PP-Auto Insurance Complaints per Million Dollars
of Premiums Written in New York State
Number of Complaints Closed in 2020
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Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I Upheld	II Questions of Fact	III Not Upheld or Withdrawn	IV Company Total	V Average of 2019 and 2020 PP-Auto Premiums Written Directly in NYS (In Millions)
1	Adirondack Insurance Exchange	0.0000	0	7	13	20	107.124
2	Chubb National Insurance Company	0.0000	0	1	1	2	64.993
3	Preferred Mutual Insurance Company	0.0000	0	3	10	13	63.510
4	Erie Insurance Company of New York	0.0000	0	2	3	5	53.212
5	Main Street America Protection Insurance Company	0.0000	0	0	0	0	43.802
6	Plymouth Rock Assurance Preferred Corporation	0.0000	0	1	3	4	42.874
7	Progressive Northwestern Insurance Company	0.0000	0	2	3	5	35.986
8	Travelers Property Casualty Company of America	0.0000	0	1	4	5	28.203
9	AIG Property Casualty Company	0.0000	0	2	1	3	26.590
10	Palisades Insurance Company	0.0000	0	1	4	5	23.890
11	Encompass Home and Auto Insurance Company	0.0000	0	2	1	3	20.306
12	Farm Family Casualty Insurance Company	0.0000	0	1	6	7	19.305
13	Merchants Preferred Insurance Company	0.0000	0	1	1	2	18.387
14	SAFECO Insurance Company of Indiana	0.0000	0	0	1	1	17.157
15	Old Dominion Insurance Company	0.0000	0	2	4	6	16.053
16	Bankers Standard Insurance Company	0.0000	0	0	0	0	15.510
17	Great Northern Insurance Company	0.0000	0	0	0	0	13.614
18	Standard Fire Insurance Company	0.0000	0	0	3	3	11.226
19	Harleysville Insurance Company	0.0000	0	1	2	3	11.078
20	Travelers Commercial Insurance Company	0.0000	0	0	0	0	9.885
21	Hartford Insurance Company of the Midwest	0.0000	0	0	0	0	8.912
22	First Liberty Insurance Corporation	0.0000	0	0	0	0	8.738
23	Electric Insurance Company	0.0000	0	0	3	3	8.705
24	AMERICAN FAMILY CONNECT PROPERTY AND CASUA	0.0000	0	1	0	1	7.750

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25	Main Street America Assurance Company	0.0000	0	1	3	4	7.272
26	Economy Premier Assurance Company	0.0000	0	0	1	1	7.065
27	Chubb Indemnity Insurance Company	0.0000	0	1	1	2	7.032
28	Countryway Insurance Company	0.0000	0	0	1	1	6.657
29	Central Mutual Insurance Company	0.0000	0	1	1	2	6.564
30	Unitrin Preferred Insurance Company	0.0000	0	0	1	1	6.041
31	American Modern Home Insurance Company	0.0000	0	0	0	0	5.917
32	Phoenix Insurance Company	0.0000	0	0	0	0	5.631
33	Unitrin Auto and Home Insurance Company	0.0000	0	0	0	0	5.557
34	Unitrin Direct Insurance Company	0.0000	0	0	0	0	5.546
35	State National Insurance Company, Inc.	0.0000	0	0	0	0	5.497
36	Republic-Franklin Insurance Company	0.0000	0	0	1	1	5.147
37	National General Assurance Company	0.0000	0	4	2	6	5.136
38	Pacific Employers Insurance Company	0.0000	0	0	0	0	5.107
39	Allstate Indemnity Company	0.0000	0	0	10	10	5.071
40	21st Century North America Insurance Company	0.0000	0	0	0	0	4.939
41	Encompass Insurance Company of America	0.0000	0	0	0	0	4.876
42	Automobile Insurance Company of Hartford, Connecticut	0.0000	0	0	1	1	4.850
43	NGM Insurance Company	0.0000	0	0	0	0	4.807
44	TravCo Insurance Company	0.0000	0	0	1	1	4.281
45	Sterling Insurance Company	0.0000	0	0	0	0	4.072
46	Encompass Indemnity Company	0.0000	0	0	0	0	3.573
47	Nationwide Assurance Company	0.0000	0	1	0	1	3.509
48	Amica Property and Casualty Insurance Company	0.0000	0	0	0	0	3.320

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49	Charter Oak Fire Insurance Company	0.0000	0	0	1	1	2.444
50	Vigilant Insurance Company	0.0000	0	0	0	0	2.102
51	Insurance Company of the State of Pennsylvania	0.0000	0	0	2	2	1.968
52	Ironshore Indemnity Inc.	0.0000	0	0	0	0	1.963
53	Farmers New Century Insurance Company	0.0000	0	0	0	0	1.953
54	21st Century Advantage Insurance Company	0.0000	0	0	2	2	1.716
55	American Family Home Insurance Company	0.0000	0	0	0	0	1.556
56	Hartford Accident and Indemnity Company	0.0000	0	0	2	2	1.359
57	United Farm Family Insurance Company	0.0000	0	0	0	0	1.310
58	Citizens Insurance Company of America	0.0000	0	0	1	1	1.222
59	Travelers Indemnity Company	0.0000	0	0	1	1	1.202
60	Property and Casualty Insurance Company of Hartford	0.0000	0	0	0	0	1.183
61	Blue Ridge Indemnity Company	0.0000	0	0	0	0	1.136
62	Berkley Insurance Company	0.0000	0	0	0	0	1.114
63	Travelers Casualty Company of Connecticut	0.0000	0	0	0	0	1.084
64	Progressive Specialty Insurance Company	0.0076	2	15	31	48	262.913
65	GEICO Indemnity Company	0.0080	9	32	159	200	1127.107
66	Travelers Home and Marine Insurance Company	0.0096	1	4	1	6	103.822
67	Garrison Property and Casualty Insurance Company	0.0118	1	3	18	22	84.881
68	Progressive Advanced Insurance Company	0.0131	6	24	85	115	458.715
69	Government Employees Insurance Company	0.0137	10	46	84	140	729.196
70	Hartford Underwriters Insurance Company	0.0139	1	5	12	18	71.945
71	Travelers Personal Insurance Company	0.0151	5	6	24	35	331.381
72	Nationwide General Insurance Company	0.0151	1	2	14	17	66.015

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73	A. Central Insurance Company	0.0157	1	4	8	13	63.532
74	Utica National Insurance Company of Texas	0.0164	1	1	4	6	60.888
75	LM General Insurance Company	0.0170	9	24	77	110	529.974
76	Progressive Max Insurance Company	0.0172	4	18	42	64	232.026
77	Nationwide Affinity Insurance Company of America	0.0188	2	4	12	18	106.157
78	GEICO General Insurance Company	0.0189	49	109	344	502	2588.248
79	Farmers Property and Casualty Insurance Company	0.0198	1	3	2	6	50.458
80	Travelers Personal Security Insurance Company	0.0210	1	0	6	7	47.516
81	Farmers Casualty Insurance Company	0.0216	1	0	2	3	46.236
82	American States Insurance Company	0.0227	3	3	13	19	132.274
83	Allstate Fire and Casualty Insurance Company	0.0232	26	59	131	216	1122.431
84	New York Central Mutual Fire Insurance Company	0.0244	8	21	39	68	327.226
85	Mid-Century Insurance Company	0.0263	2	2	18	22	76.006
86	Allmerica Financial Alliance Insurance Company	0.0297	2	4	3	9	67.265
87	Progressive Casualty Insurance Company	0.0311	19	30	93	142	610.082
88	Liberty Mutual Fire Insurance Company	0.0316	5	6	23	34	158.252
89	Nationwide Insurance Company of America	0.0319	1	0	3	4	31.391
90	Essentia Insurance Company	0.0360	1	1	0	2	27.777
91	Privilege Underwriters Reciprocal Exchange	0.0364	1	0	0	1	27.483
92	Nationwide Mutual Insurance Company	0.0371	2	0	4	6	53.930
93	State Farm Mutual Automobile Insurance Company	0.0376	60	113	191	364	1597.288
94	Farmers Group Property and Casualty Insurance Company	0.0398	4	2	9	15	100.598
95	Integon National Insurance Company	0.0407	2	7	30	39	49.160
96	Cincinnati Insurance Company	0.0412	1	1	1	3	24.248

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97	United Services Automobile Association	0.0415	5	5	8	18	120.360
98	Erie Insurance Company	0.0416	3	8	13	24	72.178
99	Mercury Casualty Company	0.0423	1	1	6	8	23.635
100	Hartford Insurance Company of Illinois	0.0433	1	1	4	6	23.117
101	LM Insurance Corporation	0.0487	1	0	6	7	20.533
102	Esurance Property and Casualty Insurance Company	0.0535	2	3	16	21	37.353
103	New South Insurance Company	0.0568	3	10	14	27	52.793
104	Allstate Insurance Company	0.0597	32	28	79	139	535.815
105	Allstate Property and Casualty Insurance Company	0.0609	10	8	25	43	164.235
106	Amica Mutual Insurance Company	0.0675	5	2	6	13	74.033
107	Esurance Insurance Company	0.0680	3	2	14	19	44.109
108	Hartford Casualty Insurance Company	0.0730	2	0	2	4	27.398
109	Kemper Independence Insurance Company	0.0750	3	4	12	19	39.990
110	Foremost Insurance Company Grand Rapids, Michigan	0.0750	1	0	3	4	13.329
111	CSAA General Insurance Company	0.0777	1	3	4	8	12.869
112	USAA Casualty Insurance Company	0.0779	10	7	27	44	128.300
113	21st Century Centennial Insurance Company	0.0843	2	2	6	10	23.733
114	Utica Mutual Insurance Company	0.1010	1	0	0	1	9.903
115	Progressive Direct Insurance Company	0.1193	2	4	14	20	16.760
116	National General Insurance Company	0.1195	2	1	7	10	16.737
117	Unitrin Safeguard Insurance Company	0.1257	4	3	12	19	31.829
118	American Bankers Insurance Company of Florida	0.1298	1	1	1	3	7.705
119	USAA General Indemnity Company	0.1310	14	8	21	43	106.832
120	AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.1347	2	1	5	8	14.844

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121	State Farm Fire and Casualty Company	0.1469	18	8	23	49	122.537
122	Tri-State Consumer Insurance Company	0.1913	3	3	14	20	15.684
123	Plymouth Rock Assurance Corporation of New York	0.2600	5	2	12	19	19.228
124	Sentinel Insurance Company, Ltd.	0.2663	1	0	0	1	3.756
125	Travelers Indemnity Company of Connecticut	0.2889	1	0	0	1	3.461
126	National General Insurance Online, Inc.	0.2989	8	2	3	13	26.763
127	Country-Wide Insurance Company	0.3017	23	12	40	75	76.243
128	Permanent General Assurance Corporation	0.3208	3	5	2	10	9.352
129	Philadelphia Indemnity Insurance Company	0.4414	2	1	3	6	4.531
130	National Liability & Fire Insurance Company	0.4665	1	2	2	5	2.143
131	Encompass Property and Casualty Company	0.5118	1	0	0	1	1.954
132	Hartford Fire Insurance Company	0.7527	1	0	1	2	1.329
133	Midvale Indemnity Company	0.9356	1	0	1	2	1.069
134	Trumbull Insurance Company	1.5048	1	0	1	2	0.665
135	CSAA Fire & Casualty Insurance Company	2.4631	2	2	3	7	0.812
	Grand Total:	0.0301	424	724	1988	3136	14101.929
	Average # Upheld Complaints per Company:	3.1					