

**2022 Auto Complaint Ratios**  
**PP-Auto Insurance Complaints per Million Dollars**  
**of Premiums Written in New York State**  
**Number of Complaints Closed in 2021**  
**By the NYS Department of Financial Services**

<b>Rank</b>	<b>Companies with 1 or More Upheld Complaints or \$1,000,000 in Average Annual PP-Auto Premiums</b>	<b>Complaint Ratio (Column I / Column V)</b>	<b>I Upheld</b>	<b>II Questions of Fact</b>	<b>III Not Upheld or Withdrawn</b>	<b>IV Company Total</b>	<b>V Average of 2020 and 2021 PP-Auto Premiums Written Directly in NYS (In Millions)</b>
1	New York Central Mutual Fire Insurance Company	0.0000	0	18	31	49	334.980
2	Travelers Home and Marine Insurance Company	0.0000	0	1	9	10	91.991
3	Chubb National Insurance Company	0.0000	0	1	1	2	67.354
4	Farmers Property and Casualty Insurance Company	0.0000	0	0	6	6	66.885
5	Plymouth Rock Assurance Preferred Corporation	0.0000	0	2	7	9	65.236
6	Utica National Insurance Company of Texas	0.0000	0	5	9	14	64.978
7	Allmerica Financial Alliance Insurance Company	0.0000	0	3	2	5	63.491
8	A. Central Insurance Company	0.0000	0	1	3	4	60.888
9	Preferred Mutual Insurance Company	0.0000	0	1	7	8	57.974
10	Erie Insurance Company of New York	0.0000	0	1	5	6	56.538
11	Main Street America Protection Insurance Company	0.0000	0	3	0	3	53.803
12	Nationwide Mutual Insurance Company	0.0000	0	1	2	3	46.691
13	New South Insurance Company	0.0000	0	2	8	10	43.514
14	Farmers Casualty Insurance Company	0.0000	0	0	3	3	41.278
15	Standard Fire Insurance Company	0.0000	0	0	3	3	38.856
16	Progressive Northwestern Insurance Company	0.0000	0	3	1	4	37.396
17	Privilege Underwriters Reciprocal Exchange	0.0000	0	1	1	2	31.275
18	Cincinnati Insurance Company	0.0000	0	0	1	1	29.089
19	Nationwide Insurance Company of America	0.0000	0	1	2	3	25.533
20	AIG Property Casualty Company	0.0000	0	0	1	1	25.485
21	Travelers Property Casualty Company of America	0.0000	0	2	0	2	25.112
22	Mercury Casualty Company	0.0000	0	2	5	7	22.785
23	Hartford Insurance Company of Illinois	0.0000	0	0	3	3	20.797
24	Encompass Home and Auto Insurance Company	0.0000	0	3	5	8	19.036

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25	Merchants Preferred Insurance Company	0.0000	0	3	3	6	18.389
26	Farm Family Casualty Insurance Company	0.0000	0	0	5	5	17.573
27	National General Insurance Online, Inc.	0.0000	0	1	4	5	16.448
28	SAFECO Insurance Company of Indiana	0.0000	0	0	1	1	14.742
29	21st Century Centennial Insurance Company	0.0000	0	2	7	9	12.951
30	Foremost Insurance Company Grand Rapids, Michigan	0.0000	0	0	1	1	12.863
31	Old Dominion Insurance Company	0.0000	0	1	3	4	12.406
32	Great Northern Insurance Company	0.0000	0	0	0	0	12.251
33	AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0000	0	0	2	2	11.794
34	Utica Mutual Insurance Company	0.0000	0	0	1	1	9.618
35	Travelers Commercial Insurance Company	0.0000	0	1	0	1	8.754
36	Harleysville Insurance Company	0.0000	0	0	0	0	8.210
37	Electric Insurance Company	0.0000	0	0	0	0	8.000
38	Hartford Insurance Company of the Midwest	0.0000	0	0	1	1	7.674
39	First Liberty Insurance Corporation	0.0000	0	0	1	1	7.138
40	AMERICAN FAMILY CONNECT PROPERTY AND CASUA	0.0000	0	1	5	6	6.694
41	Central Mutual Insurance Company	0.0000	0	0	0	0	6.627
42	Allstate Indemnity Company	0.0000	0	0	1	1	6.570
43	American Family Home Insurance Company	0.0000	0	0	0	0	6.508
44	Chubb Indemnity Insurance Company	0.0000	0	0	0	0	6.375
45	Stillwater Property and Casualty Insurance Company	0.0000	0	0	1	1	6.361
46	Economy Premier Assurance Company	0.0000	0	0	0	0	6.247
47	Main Street America Assurance Company	0.0000	0	2	2	4	6.223
48	American Modern Home Insurance Company	0.0000	0	0	1	1	5.749

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49	National General Assurance Company	0.0000	0	0	0	0	5.230
50	Unitrin Preferred Insurance Company	0.0000	0	0	2	2	5.181
51	State National Insurance Company, Inc.	0.0000	0	1	0	1	4.975
52	Phoenix Insurance Company	0.0000	0	0	0	0	4.918
53	Philadelphia Indemnity Insurance Company	0.0000	0	1	0	1	4.671
54	Republic-Franklin Insurance Company	0.0000	0	1	0	1	4.613
55	Pacific Employers Insurance Company	0.0000	0	0	1	1	4.482
56	Automobile Insurance Company of Hartford, Connecticut	0.0000	0	0	3	3	4.239
57	Encompass Insurance Company of America	0.0000	0	0	1	1	4.153
58	Sterling Insurance Company	0.0000	0	1	0	1	4.069
59	Blue Ridge Indemnity Company	0.0000	0	0	0	0	3.912
60	TravCo Insurance Company	0.0000	0	0	0	0	3.804
61	Nationwide Assurance Company	0.0000	0	0	0	0	3.378
62	Sentinel Insurance Company, Ltd.	0.0000	0	0	0	0	3.141
63	Encompass Indemnity Company	0.0000	0	0	0	0	3.097
64	Berkley Insurance Company	0.0000	0	0	0	0	2.845
65	Amica Property and Casualty Insurance Company	0.0000	0	0	1	1	2.621
66	Foremost Signature Insurance Company	0.0000	0	0	0	0	2.527
67	21st Century North America Insurance Company	0.0000	0	0	0	0	2.358
68	Charter Oak Fire Insurance Company	0.0000	0	0	1	1	2.155
69	Vigilant Insurance Company	0.0000	0	0	1	1	1.950
70	United Farm Family Insurance Company	0.0000	0	0	0	0	1.909
71	Encompass Property and Casualty Company	0.0000	0	0	0	0	1.765
72	National Liability & Fire Insurance Company	0.0000	0	2	1	3	1.582

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73	Hartford Accident and Indemnity Company	0.0000	0	1	0	1	1.160
74	Property and Casualty Insurance Company of Hartford	0.0000	0	0	1	1	1.104
75	Travelers Indemnity Company	0.0000	0	0	1	1	1.009
76	Travelers Personal Insurance Company	0.0056	2	6	21	29	360.234
77	Government Employees Insurance Company	0.0082	6	19	52	77	733.454
78	Nationwide General Insurance Company	0.0087	1	7	22	30	114.354
79	GEICO Indemnity Company	0.0100	11	50	143	204	1098.714
80	Adirondack Insurance Exchange	0.0101	1	5	14	20	98.722
81	Nationwide Affinity Insurance Company of America	0.0122	1	1	11	13	82.046
82	Liberty Mutual Fire Insurance Company	0.0148	2	7	15	24	134.927
83	Mid-Century Insurance Company	0.0150	1	4	16	21	66.637
84	Progressive Specialty Insurance Company	0.0185	5	19	34	58	270.728
85	GEICO General Insurance Company	0.0210	55	81	289	425	2620.527
86	Travelers Personal Security Insurance Company	0.0217	1	1	6	8	46.002
87	State Farm Fire and Casualty Company	0.0247	3	15	26	44	121.671
88	American States Insurance Company	0.0248	4	9	22	35	160.989
89	Hartford Underwriters Insurance Company	0.0254	2	2	12	16	78.685
90	Amica Mutual Insurance Company	0.0281	2	1	5	8	71.123
91	Allstate Insurance Company	0.0282	14	19	52	85	496.148
92	State Farm Mutual Automobile Insurance Company	0.0285	48	109	201	358	1681.420
93	Allstate Fire and Casualty Insurance Company	0.0300	36	44	118	198	1199.057
94	Progressive Max Insurance Company	0.0354	9	21	42	72	253.887
95	Hartford Casualty Insurance Company	0.0366	1	2	2	5	27.325
96	Progressive Casualty Insurance Company	0.0400	23	39	82	144	575.204

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97	Farmers Group Property and Casualty Insurance Company	0.0412	4	4	6	14	97.050
98	Garrison Property and Casualty Insurance Company	0.0451	4	2	16	22	88.642
99	Unitrin Safeguard Insurance Company	0.0482	2	3	15	20	41.527
100	Esurance Property and Casualty Insurance Company	0.0488	2	3	11	16	40.979
101	United Services Automobile Association	0.0498	6	9	14	29	120.595
102	USAA Casualty Insurance Company	0.0525	7	9	21	37	133.435
103	LM Insurance Corporation	0.0530	1	3	4	8	18.874
104	Allstate Property and Casualty Insurance Company	0.0533	8	8	26	42	150.075
105	Esurance Insurance Company	0.0537	3	3	5	11	55.836
106	LM General Insurance Company	0.0554	38	35	96	169	685.489
107	Erie Insurance Company	0.0557	4	4	12	20	71.752
108	Essentia Insurance Company	0.0617	2	2	1	5	32.406
109	Palisades Insurance Company	0.0690	3	4	10	17	43.464
110	Bankers Standard Insurance Company	0.0727	1	0	2	3	13.752
111	USAA General Indemnity Company	0.0843	9	9	17	35	106.747
112	CSAA General Insurance Company	0.0849	1	1	0	2	11.782
113	Integon National Insurance Company	0.0858	4	5	21	30	46.601
114	Kemper Independence Insurance Company	0.0920	3	2	9	14	32.600
115	National General Insurance Company	0.1082	2	4	5	11	18.490
116	Countryway Insurance Company	0.1487	1	1	0	2	6.727
117	Progressive Advanced Insurance Company	0.1524	74	26	63	163	485.539
118	Progressive Direct Insurance Company	0.1656	3	7	10	20	18.119
119	Unitrin Auto and Home Insurance Company	0.2108	1	0	0	1	4.744
120	Unitrin Direct Insurance Company	0.2158	1	0	2	3	4.634

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121	Plymouth Rock Assurance Corporation of New York	0.2160	3	3	10	16	13.886
122	American Bankers Insurance Company of Florida	0.2424	1	2	1	4	4.125
123	Country-Wide Insurance Company	0.2652	19	14	42	75	71.640
124	Permanent General Assurance Corporation	0.2950	3	1	9	13	10.168
125	Farmers New Century Insurance Company	0.6336	1	0	1	2	1.578
126	Midvale Indemnity Company	0.8043	1	0	1	2	1.243
127	NGM Insurance Company	0.9426	4	0	1	5	4.244
128	21st Century Advantage Insurance Company	1.2022	1	0	1	2	0.832
129	Federal Insurance Company	1.2077	1	0	0	1	0.828
130	SAFECO Insurance Company of America	1.4240	1	1	3	5	0.702
131	Travelers Indemnity Company of Connecticut	1.6190	5	1	3	9	3.088
132	Hartford Fire Insurance Company	1.7234	2	0	0	2	1.161
133	Infinity Insurance Company	2.5021	2	0	0	2	0.799
134	Progressive Northern Insurance Company	8.3108	1	1	4	6	0.120
135	CSAA Fire & Casualty Insurance Company	38.7898	1	0	0	1	0.026
136	Unitrin Advantage Insurance Company	15209.1255	2	0	0	2	0.000
	<b>Grand Total:</b>	<b>0.0318</b>	<b>460</b>	<b>697</b>	<b>1794</b>	<b>2951</b>	<b>14450.133</b>
	<b>Average # Upheld Complaints per Company:</b>	<b>3.4</b>					