

2025 Auto Complaint Ratios
PP-Auto Insurance Complaints per Million Dollars
of Premiums Written in New York State
Number of Complaints Closed in 2024
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Average Annual PP-Auto Premiums	Complaint Ratio (Column I / Column V)	I Upheld	II Questions of Fact	III Not Upheld or Withdrawn	IV Company Total	V Average of 2023 and 2024 PP-Auto Premiums Written Directly in NYS (In Millions)
1	A. Central Insurance Company	0.0000	0	1	6	7	83.238
2	Essentia Insurance Company	0.0000	0	2	2	4	48.950
3	Cincinnati Insurance Company	0.0000	0	0	1	1	42.653
4	Allstate Indemnity Company	0.0000	0	2	7	9	41.512
5	Nationwide Mutual Insurance Company	0.0000	0	3	5	8	38.803
6	Farmers Casualty Insurance Company	0.0000	0	2	3	5	36.276
7	National General Insurance Company	0.0000	0	4	7	11	27.708
8	AIG Property Casualty Company	0.0000	0	1	1	2	23.290
9	Mercury Casualty Company	0.0000	0	1	11	12	22.369
10	Nationwide Insurance Company of America	0.0000	0	1	3	4	19.903
11	Merchants Preferred Insurance Company	0.0000	0	2	4	6	19.665
12	Hartford Insurance Company of Illinois	0.0000	0	1	2	3	17.812
13	Berkley Insurance Company	0.0000	0	0	0	0	14.706
14	Countryway Insurance Company	0.0000	0	0	0	0	13.438
15	AMERICAN FAMILY CONNECT INSURANCE COMPANY	0.0000	0	0	1	1	13.056
16	American Family Home Insurance Company	0.0000	0	0	3	3	12.657
17	Great Northern Insurance Company	0.0000	0	0	0	0	11.126
18	Stillwater Property and Casualty Insurance Company	0.0000	0	2	7	9	10.569
19	Utica Mutual Insurance Company	0.0000	0	0	4	4	10.537
20	Old Dominion Insurance Company	0.0000	0	1	0	1	8.360
21	National General Insurance Online, Inc.	0.0000	0	0	6	6	7.714
22	RiverStone International Insurance, Inc.	0.0000	0	1	2	3	7.608
23	Central Insurance Company	0.0000	0	0	0	0	7.158
24	AMERICAN FAMILY CONNECT PROPERTY AND CASUA	0.0000	0	1	4	5	5.801

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25	First Liberty Insurance Corporation	0.0000	0	2	0	2	5.467
26	Hartford Insurance Company of the Midwest	0.0000	0	2	1	3	5.424
27	Republic-Franklin Insurance Company	0.0000	0	0	0	0	5.138
28	Sterling Insurance Company	0.0000	0	0	0	0	5.119
29	Amica Property and Casualty Insurance Company	0.0000	0	1	1	2	5.099
30	Main Street America Assurance Company	0.0000	0	1	1	2	5.020
31	Harleysville Insurance Company	0.0000	0	0	2	2	4.662
32	Blue Ridge Indemnity Company	0.0000	0	0	0	0	3.949
33	Phoenix Insurance Company	0.0000	0	0	0	0	3.625
34	Pacific Employers Insurance Company	0.0000	0	0	0	0	3.619
35	NGM Insurance Company	0.0000	0	1	0	1	3.240
36	Encompass Insurance Company of America	0.0000	0	1	2	3	3.126
37	Automobile Insurance Company of Hartford, Connecticut	0.0000	0	0	1	1	2.991
38	TravCo Insurance Company	0.0000	0	0	0	0	2.947
39	Unitrin Preferred Insurance Company	0.0000	0	0	0	0	2.649
40	Travelers Indemnity Company of Connecticut	0.0000	0	0	1	1	2.635
41	Nationwide Assurance Company	0.0000	0	0	1	1	2.394
42	Midvale Indemnity Company	0.0000	0	1	1	2	2.350
43	Sentinel Insurance Company, Ltd.	0.0000	0	0	0	0	2.197
44	Vigilant Insurance Company	0.0000	0	0	0	0	1.829
45	Charter Oak Fire Insurance Company	0.0000	0	1	0	1	1.675
46	Unitrin Direct Insurance Company	0.0000	0	0	1	1	1.669
47	Encompass Property and Casualty Company	0.0000	0	0	1	1	1.412
48	Progressive Specialty Insurance Company	0.0061	2	20	52	74	327.648

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			I Upheld	II Questions of Fact	III Not Upheld or Withdrawn	IV		
49	GEICO General Insurance Company	0.0074	24	87	347	458	3249.570	
50	New York Central Mutual Fire Insurance Company	0.0075	4	28	79	111	531.674	
51	Government Employees Insurance Company	0.0081	7	25	107	139	859.913	
52	Nationwide General Insurance Company	0.0082	1	7	23	31	122.305	
53	Allmerica Financial Alliance Insurance Company	0.0100	1	3	10	14	100.331	
54	Travelers Home and Marine Insurance Company	0.0125	1	3	6	10	79.796	
55	Preferred Mutual Insurance Company	0.0126	1	2	9	12	79.098	
56	GEICO Indemnity Company	0.0143	17	57	188	262	1187.104	
57	Progressive Advanced Insurance Company	0.0157	11	51	160	222	698.864	
58	Erie Insurance Company of New York	0.0159	2	5	12	19	126.095	
59	Hartford Underwriters Insurance Company	0.0163	2	12	33	47	122.532	
60	Nationwide Affinity Insurance Company of America	0.0176	1	0	13	14	56.956	
61	Progressive Max Insurance Company	0.0176	5	21	65	91	284.146	
62	Progressive Northwestern Insurance Company	0.0221	1	4	8	13	45.263	
63	Allstate Fire and Casualty Insurance Company	0.0228	37	94	260	391	1623.655	
64	Travelers Personal Insurance Company	0.0231	12	19	48	79	520.295	
65	Hartford Casualty Insurance Company	0.0233	1	2	3	6	43.010	
66	Privilege Underwriters Reciprocal Exchange	0.0233	1	1	1	3	42.905	
67	Utica National Insurance Company of Texas	0.0245	2	5	9	16	81.739	
68	Plymouth Rock Assurance Preferred Corporation	0.0274	3	6	12	21	109.515	
69	Allstate Property and Casualty Insurance Company	0.0286	4	9	25	38	139.860	
70	Mid-Century Insurance Company	0.0316	1	3	15	19	31.669	
71	State Farm Mutual Automobile Insurance Company	0.0333	91	187	569	847	2731.472	
72	Adirondack Insurance Exchange	0.0349	2	3	22	27	57.287	

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73	Foremost Signature Insurance Company	0.0363	1	0	10	11	27.547
74	Erie Insurance Company	0.0389	4	7	27	38	102.737
75	Main Street America Protection Insurance Company	0.0403	3	4	11	18	74.443
76	Farmers Group Property and Casualty Insurance Company	0.0409	5	8	25	38	122.342
77	Farmers Property and Casualty Insurance Company	0.0429	5	3	16	24	116.562
78	Amica Mutual Insurance Company	0.0433	4	2	9	15	92.339
79	United Services Automobile Association	0.0433	6	12	27	45	138.411
80	Encompass Home and Auto Insurance Company	0.0438	1	2	6	9	22.809
81	State Farm Fire and Casualty Company	0.0448	14	19	64	97	312.805
82	CSAA General Insurance Company	0.0448	1	2	9	12	22.316
83	Country-Wide Insurance Company	0.0479	4	15	93	112	83.476
84	Allstate Insurance Company	0.0504	24	15	93	132	476.582
85	Progressive Casualty Insurance Company	0.0585	40	64	137	241	683.488
86	Chubb National Insurance Company	0.0594	5	0	1	6	84.226
87	Travelers Personal Security Insurance Company	0.0609	3	1	6	10	49.259
88	Farm Family Casualty Insurance Company	0.0609	1	0	2	3	16.414
89	Standard Fire Insurance Company	0.0612	7	3	12	22	114.418
90	Liberty Mutual Fire Insurance Company	0.0667	7	4	14	25	104.986
91	LM General Insurance Company	0.0700	45	71	172	288	643.201
92	American States Insurance Company	0.0787	16	17	39	72	203.391
93	United Farm Family Insurance Company	0.0809	1	1	3	5	12.361
94	Bankers Standard Insurance Company	0.0832	1	0	0	1	12.012
95	Foremost Insurance Company Grand Rapids, Michigan	0.0851	1	1	3	5	11.756
96	SAFECO Insurance Company of Indiana	0.0914	1	0	3	4	10.939

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97	New South Insurance Company	0.0972	5	5	14	24	51.415
98	USAA General Indemnity Company	0.1009	13	17	46	76	128.859
99	LM Insurance Corporation	0.1073	1	2	5	8	9.316
100	USAA Casualty Insurance Company	0.1191	20	17	38	75	167.899
101	Progressive Direct Insurance Company	0.1224	3	16	68	87	24.517
102	Travelers Commercial Insurance Company	0.1286	1	0	0	1	7.776
103	Unitrin Safeguard Insurance Company	0.1371	4	6	9	19	29.183
104	21st Century Centennial Insurance Company	0.1404	2	0	3	5	14.244
105	Esurance Property and Casualty Insurance Company	0.1435	6	3	16	25	41.822
106	Travelers Property Casualty Company of America	0.1476	3	1	5	9	20.328
107	Palisades Insurance Company	0.1560	3	2	13	18	19.230
108	Garrison Property and Casualty Insurance Company	0.1585	18	24	33	75	113.591
109	National General Assurance Company	0.1645	1	0	2	3	6.078
110	State National Insurance Company, Inc.	0.1693	2	0	0	2	11.813
111	Chubb Indemnity Insurance Company	0.1813	1	1	2	4	5.516
112	Philadelphia Indemnity Insurance Company	0.1815	1	1	1	3	5.510
113	Integon National Insurance Company	0.1975	47	62	118	227	237.949
114	Economy Premier Assurance Company	0.2057	1	0	0	1	4.862
115	Kemper Independence Insurance Company	0.2099	4	0	6	10	19.052
116	American Modern Home Insurance Company	0.2123	1	0	1	2	4.710
117	Permanent General Assurance Corporation	0.2314	3	1	4	8	12.962
118	Esurance Insurance Company	0.2504	14	8	22	44	55.917
119	Plymouth Rock Assurance Corporation of New York	0.3625	4	0	11	15	11.035
120	Unitrin Auto and Home Insurance Company	0.3853	1	0	0	1	2.596

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121	Encompass Indemnity Company	0.4003	1	0	1	2	2.498
122	Hartford Fire Insurance Company	1.1043	1	1	2	4	0.906
123	Infinity Insurance Company	2.2162	1	0	1	2	0.451
124	Travelers Property Casualty Insurance Company	2.5520	1	0	5	6	0.392
125	National Union Fire Insurance Company of Pittsburgh, Pa.	3.3310	4	0	3	7	1.201
126	American Bankers Insurance Company of Florida	5.1083	3	0	5	8	0.587
127	National Liability & Fire Insurance Company	5.9243	5	0	0	5	0.844
128	Liberty Mutual Insurance Company	42.0139	20	1	30	51	0.476
Grand Total:		0.0341	629	1108	3414	5151	18428.201
Average # Upheld Complaints per Company:		4.9					