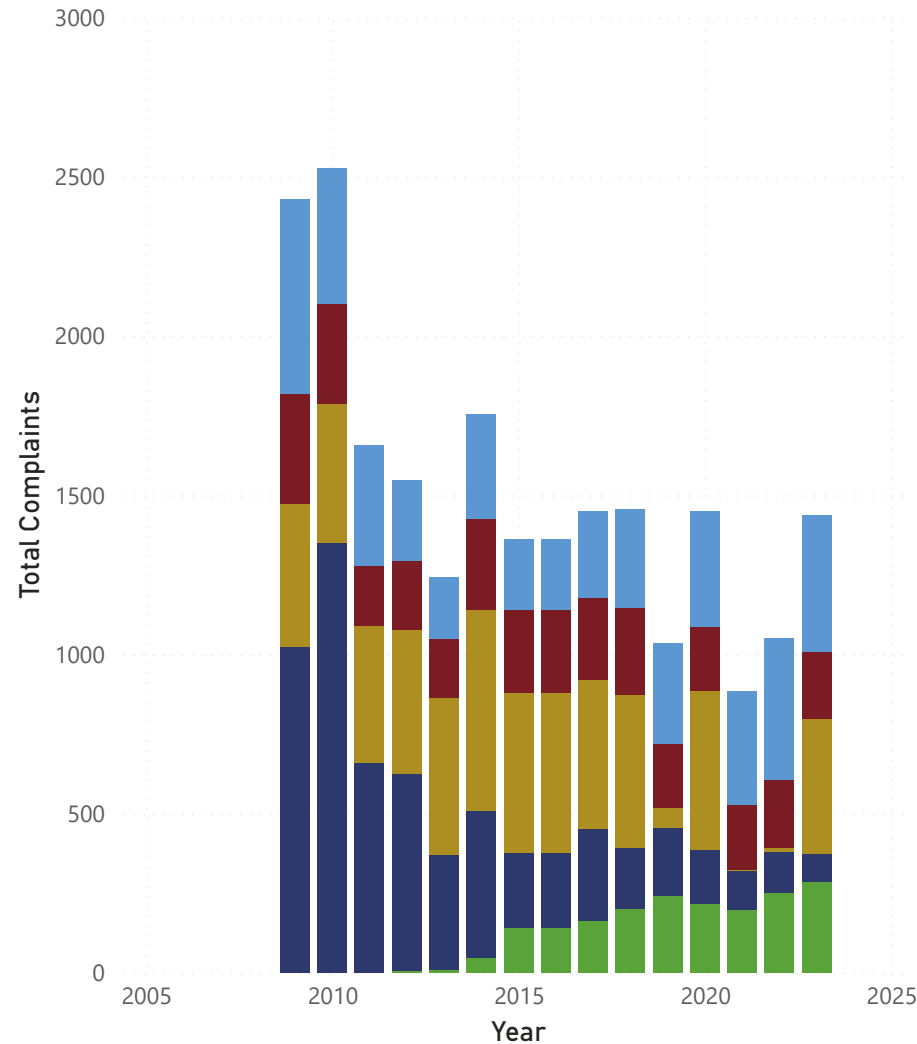




## Company Name

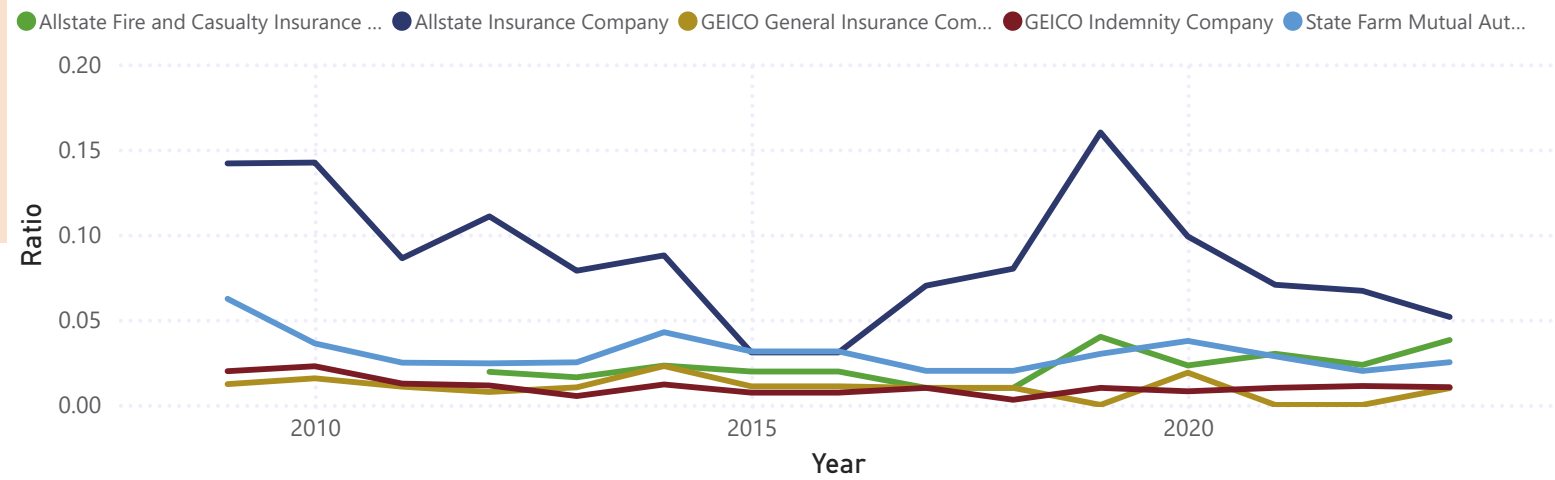
- ☐ Allstate Fire and Casualty Insurance Company
- ☐ Allstate Insurance Company
- ☐ GEICO General Insurance Company
- ☐ GEICO Indemnity Company
- ☐ State Farm Mutual Automobile Insurance Company

## Complaint Breakdown by Year

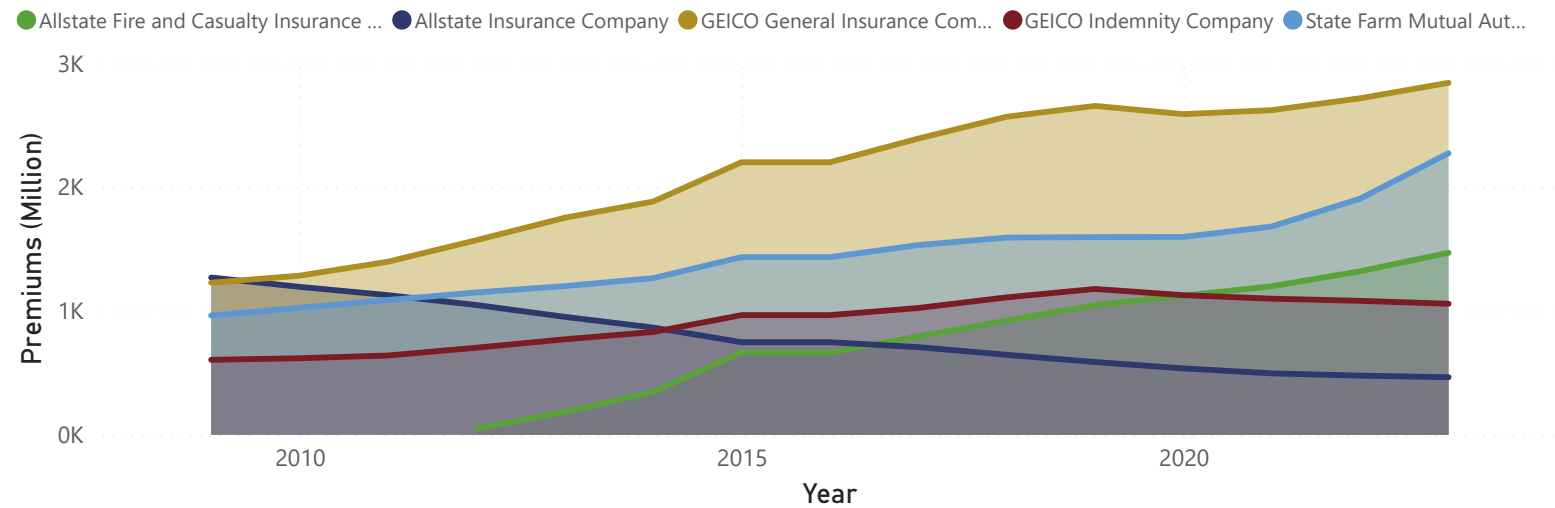


## Ratio by Year

(Complaint Ratio is the number of upheld complaints divided by the average of a company's current and prior year premiums written in NYS)



## Premiums (Million) by Year



**Acknowledgements** - No statistical analysis was conducted on this data and is limited/univariate on government-filed complaint data.

**Observations** - Allstate (Allstate Insurance Company) starts in 2009 as the largest auto insurance provider in New York state based off Premiums written (Although the two Geico companies together add up to more). Consistently, Allstate has the highest complaint ratio (essentially upheld complaints / market share) among the five largest insurers in New York. In 2020, despite dropping to under 50% of their 2009 market share, Allstate still leads in complaint ratio, having the most upheld complaints while having the least total complaints of the five companies.

**Hypotheses** - It is likely that the complaint ratio shown in this data is reflective of a general customer dissatisfaction with Allstate, and correlated with their decline. Additionally, Allstate Fire and Casualty Insurance Company's growing presence in New York starting in 2012 may have cut into Allstate's business.

### Company Name

- ☐ Select all
- ☐ Allstate Fire and Casualty Insurance Company
- ☐ Allstate Insurance Company
- ☐ GEICO General Insurance Company
- ☐ GEICO Indemnity Company
- ☐ State Farm Mutual Automobile Insurance Company

Year	Company Name	Premiums (M)	Upheld	QoF	Not Upheld	Total Complaints	Ratio	Rank	Premium Groups	Years of Data
2019	Allstate Fire and Casualty Insurance Company	1,047.76	39	66	135	240	0.04	104	Huge (>1000)	12
2020	Allstate Fire and Casualty Insurance Company	1,122.43	26	59	131	216	0.02	83	Huge (>1000)	12
2021	Allstate Fire and Casualty Insurance Company	1,199.06	36	44	118	198	0.03	92	Huge (>1000)	12
2022	Allstate Fire and Casualty Insurance Company	1,319.90	31	62	159	252	0.02	76	Huge (>1000)	12
2023	Allstate Fire and Casualty Insurance Company	1,469.28	56	61	167	284	0.04	83	Huge (>1000)	12
2009	Allstate Insurance Company	1,269.44	180	318	525	1023	0.14	119	Huge (>1000)	15
2010	Allstate Insurance Company	1,194.35	170	698	482	1350	0.14	130	Huge (>1000)	15
2011	Allstate Insurance Company	1,127.18	97	251	312	660	0.09	121	Huge (>1000)	15
2012	Allstate Insurance Company	1,047.68	116	203	297	616	0.11	137	Huge (>1000)	15
2009	GEICO General Insurance Company	1,227.73	15	211	222	448	0.01	68	Huge (>1000)	15
2010	GEICO General Insurance Company	1,284.56	20	180	238	438	0.02	66	Huge (>1000)	15
2011	GEICO General Insurance Company	1,397.05	15	189	226	430	0.01	72	Huge (>1000)	15
2012	GEICO General Insurance Company	1,570.82	12	184	258	454	0.01	84	Huge (>1000)	15
2013	GEICO General Insurance Company	1,751.86	18	204	269	491	0.01	88	Huge (>1000)	15
2014	GEICO General Insurance Company	1,882.59	43	255	333	631	0.02	80	Huge (>1000)	15
2015	GEICO General Insurance Company	2,199.89	24	209	270	503	0.01	96	Huge (>1000)	15
2016	GEICO General Insurance Company	2,199.89	24	209	270	503	0.01	96	Huge (>1000)	15

### Premium Groups

- ☒ Huge (>1000)
- ☐ Large (100-999)
- ☐ Medium (10-99)
- ☐ Small (<10)

### Year Groups

- ☐ 1
- ☐ 11+
- ☐ 2-3
- ☐ 4-5
- ☐ 6-10

This page would be used to drill down into all the data by company, company size, and/or company years of data.

This may be useful due to the methodology that NY DFS uses to calculate their complaint ratio, which is dependent on Premiums Written. Thus, small companies are disproportionately impacted by upheld complaints.