

\$682K

Total_premiums_written

276,513

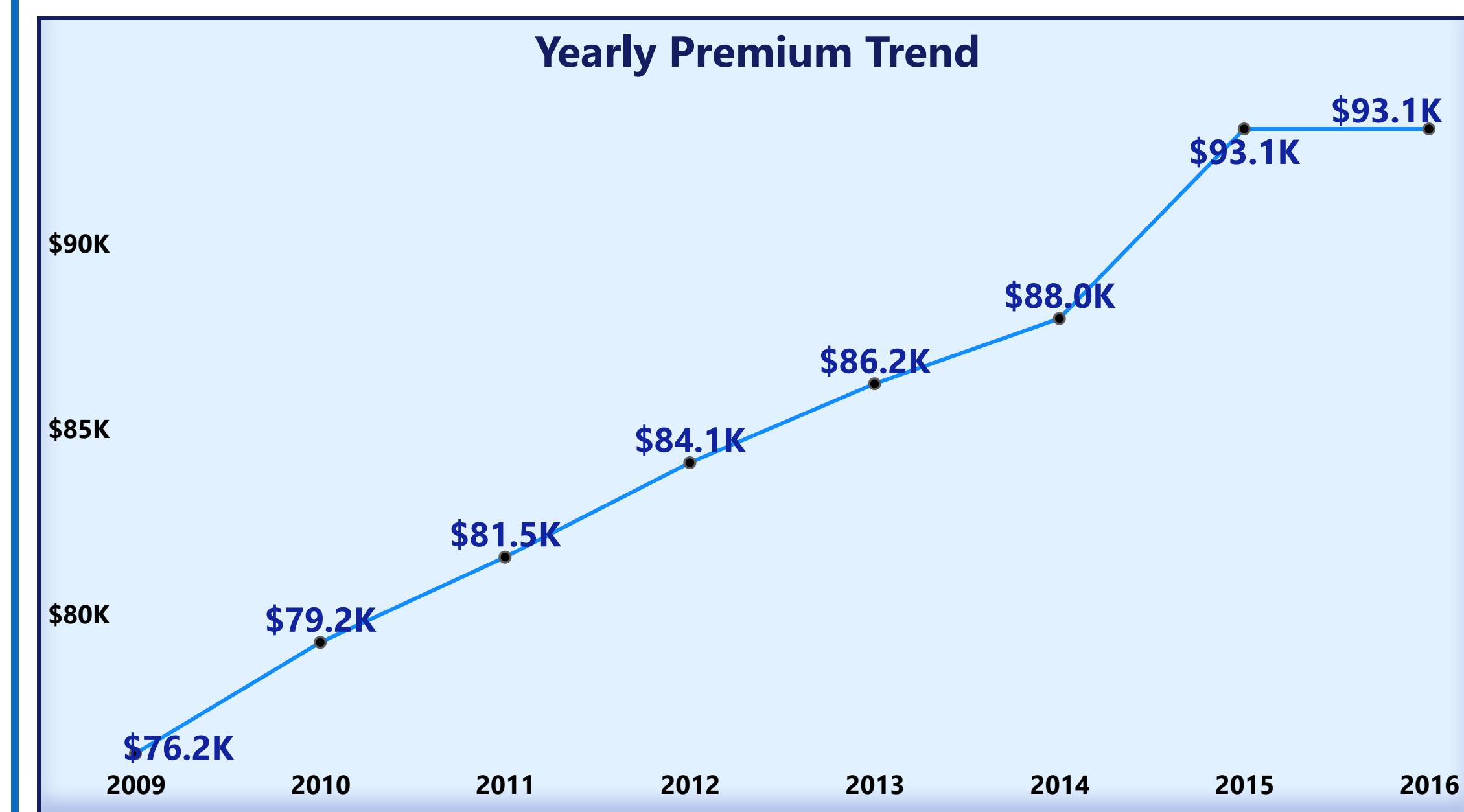
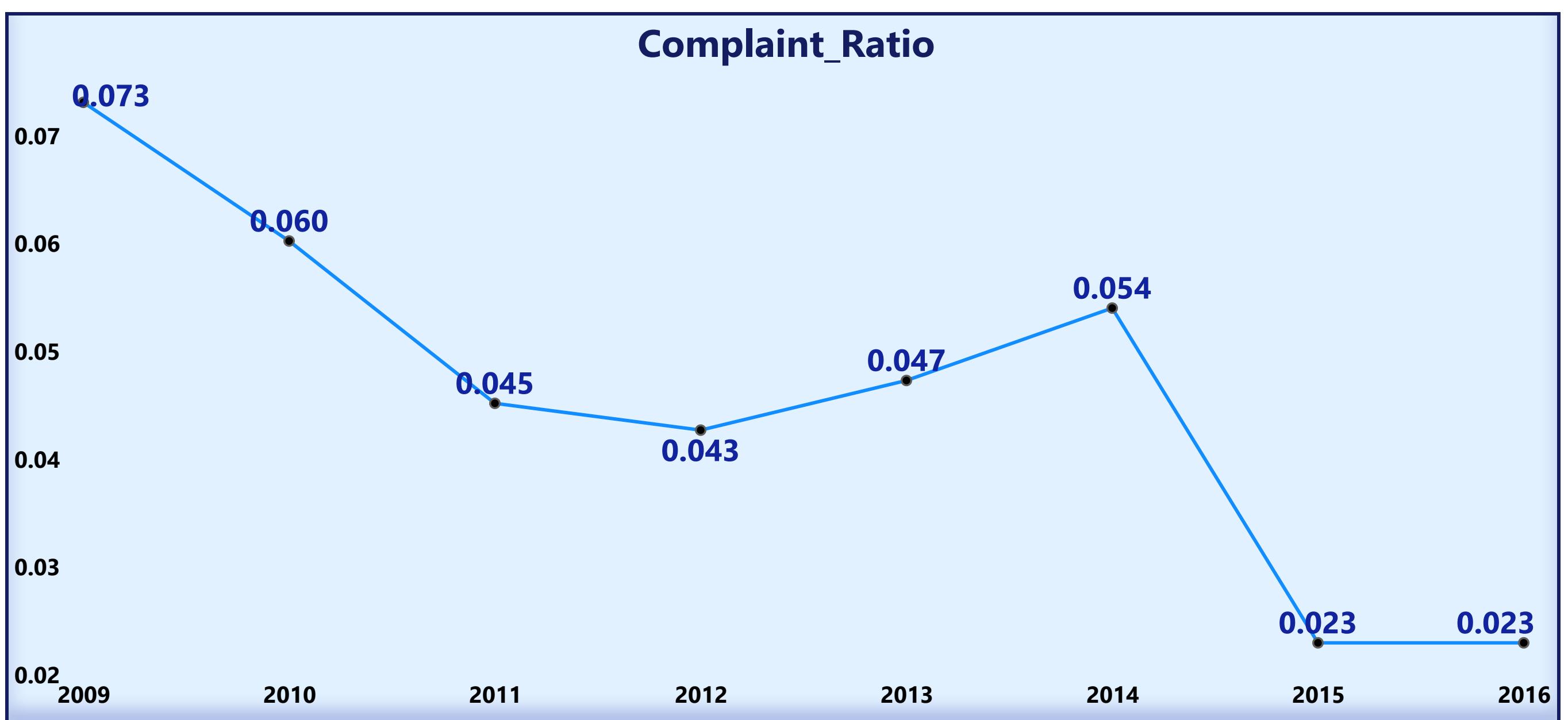
Complaint_count

30,750

Upheld_count

45,121

Complaint Ratio (Per Million)



Complaint ratios peaked in 2009 during the financial crisis, then trended down before a brief rise in 2014 from post-Sandy claims disputes. By 2015–2016, ratios dropped sharply as regulatory and process improvements took effect.

Premiums written rose steadily from 2009 (\$76K) to 2015 (\$93K) and then plateaued in 2016, suggesting the growth phase stabilized.”

Sources: NAIC Auto Insurance Affordability Report; Insurance Journal – Hurricane Sandy Claims Impact; NY DFS Prior Approval FAQs; Insurance Information Institute – Insurance Cycle.

“DFS complaint analysis is based on upheld complaints, as these are confirmed cases where the insurer failed to meet obligations. Therefore, I used upheld complaints — not total complaints — for the Complaint Ratio and ranking analysis to align with DFS methodology.”

Allstate Insurance Company

6,080

Upheld_count

18,408

Not upheld

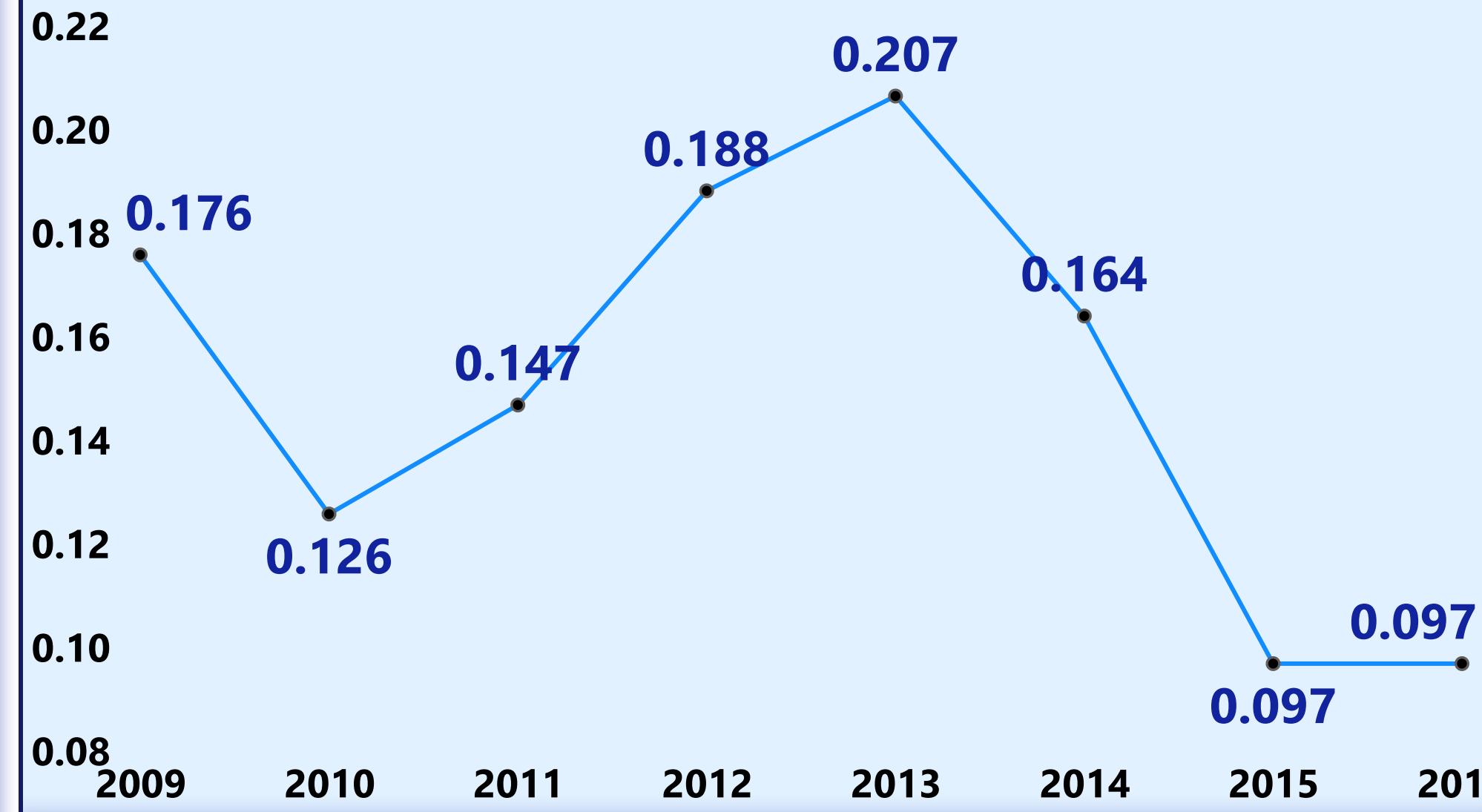
15,104

Question of Fact Complaints

0.15

Upheld %

Trend of Upheld Complaint Percentage Over the Years



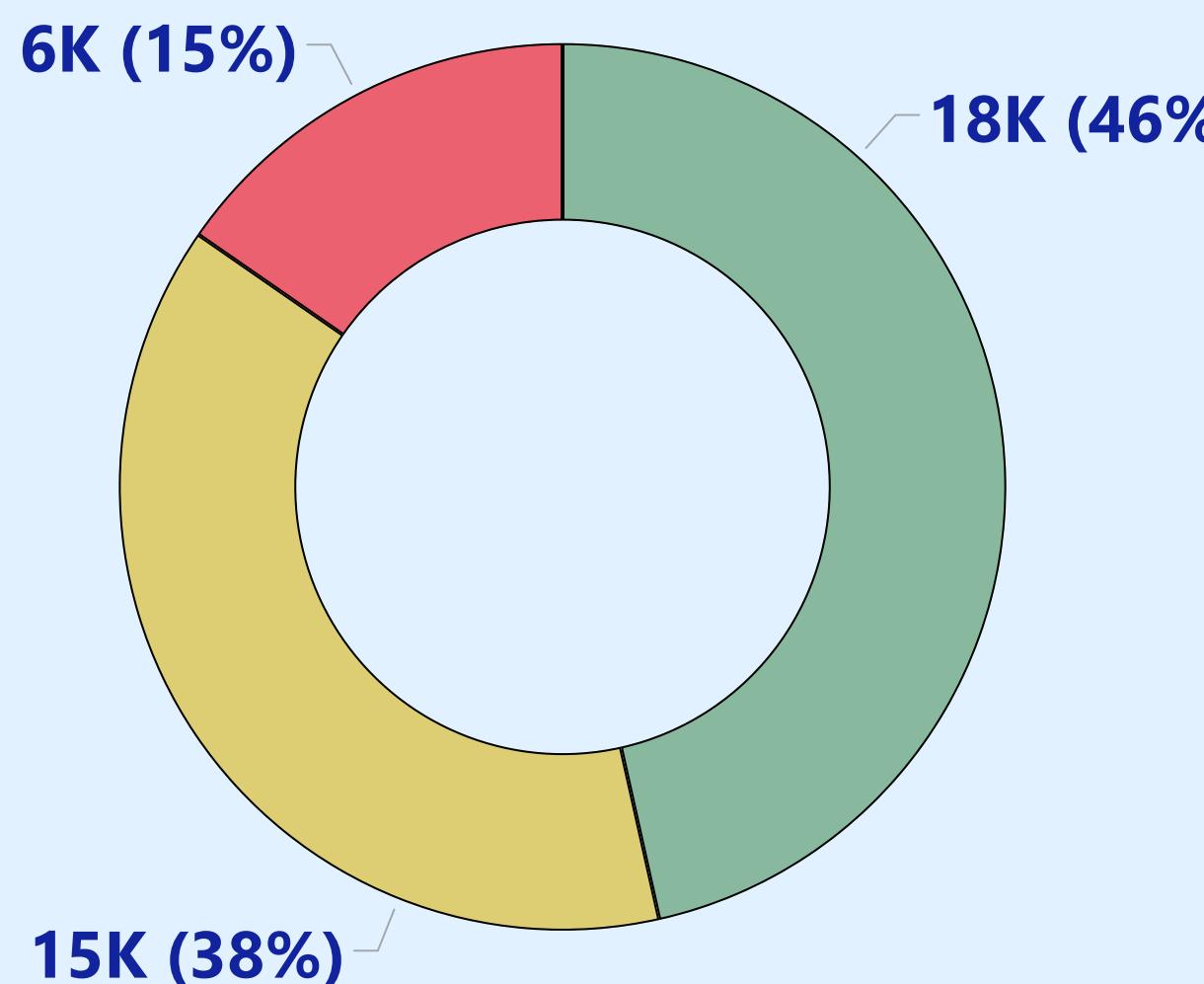
Allstate's upheld complaint percentage peaked at 20.7% in 2013—likely due to catastrophic claims overload.

The subsequent drop to 9.7% by 2015–2016 reflects regulatory pressure and internal process reforms.

While this is a positive improvement, a sustained high ratio in earlier years eroded customer trust.

Complaint Diagnostic

Complaint Type ● Not Upheld ○ Question of Fact ● Upheld



Context

DFS complaint ratio = upheld complaints / 2-year average premiums (\$M).

Lower ratio means better service.

Country-Wide Insurance ranks among the worst, signaling a priority for improvement

Premium Trend Analysis – Allstate Insurance Company

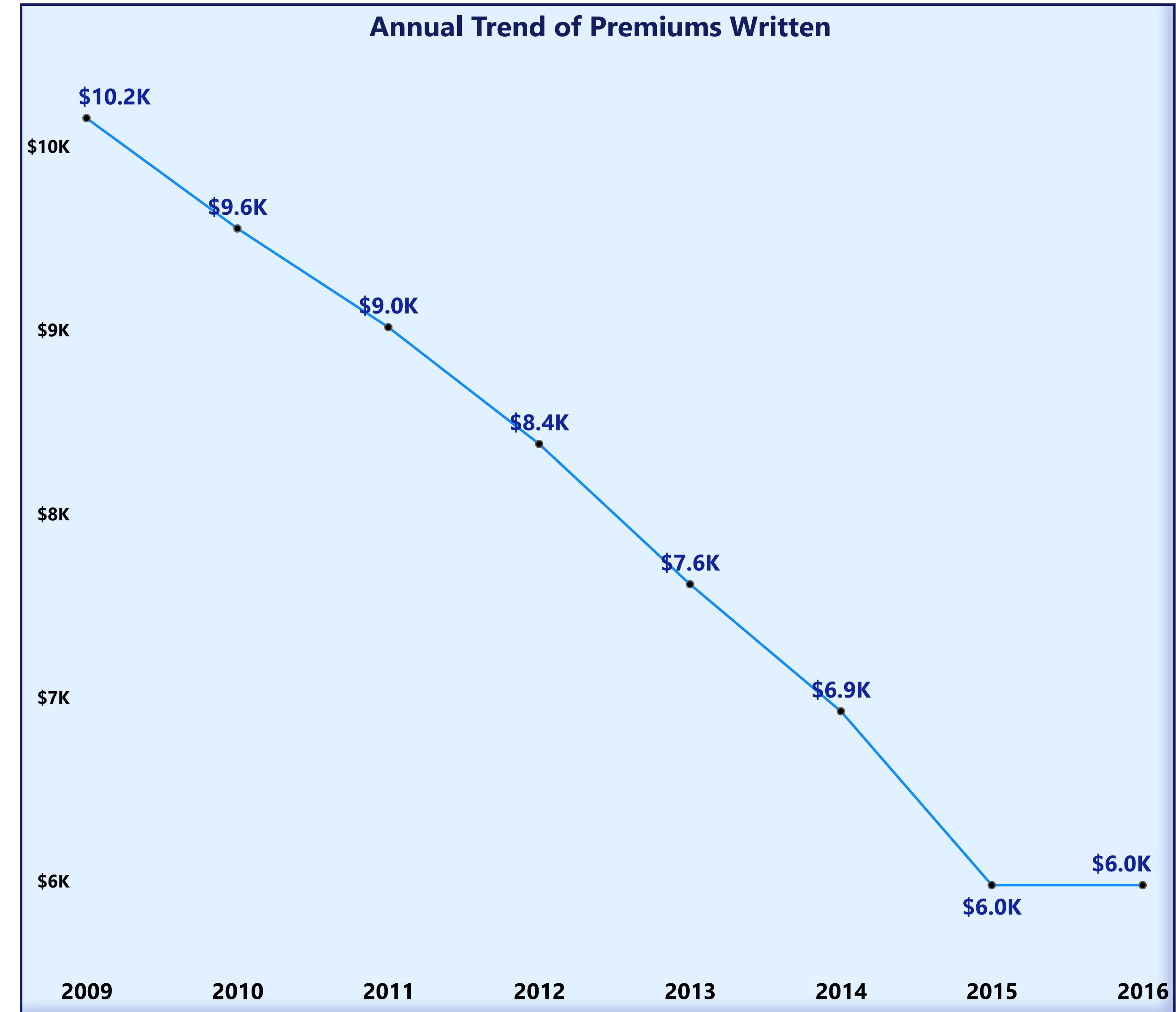
Allstate's total premiums written declined from \$10.2K in 2009 to \$6.0K in 2016, indicating a steady downward trend year over year.

If complaint ratios remain controlled, premiums may stabilize or grow moderately.

However, another spike in upheld complaints could risk stagnation in market share

Recommendation:

Audit and streamline claims handling processes, improve customer communication to reduce question-of-fact ambiguity, and implement early-warning monitoring for complaint surges



\$10K

Total_premiums_written

29,616

Complaint_count

4,192

Upheld_count

429,929

Complaint Ratio (Per Million)

Year

2009

2011

2013

2015

2010

2012

2014

2016

Top 5 Companies – Highest Complaint Ratio

- Country-Wide Insurance Company
- Permanent General Assurance Corporation
- SAFCO Insurance Company of Indiana
- Tri-State Consumer Insurance Company
- Twin City Fire Insurance Company

Complaint Ratio Over Time

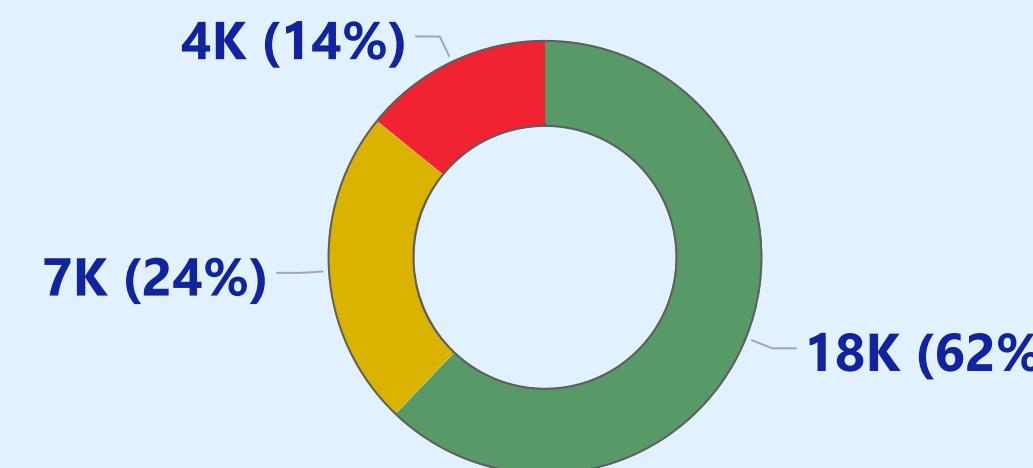


Yearly Premium Trend



Complaint Distribution by Type

Complaint Type ● Not Upheld ● Question of Fact ● Upheld



Company Name

Company Name	Complaint_Ratio (per million)	Total_premiums_written	Total_Upheld	Upheld %
Country-Wide Insurance Company	0.42	\$6,979	2944	0.12
Permanent General Assurance Corporation	1.44	\$301	432	0.39
SAFECO Insurance Company of Indiana	0.14	\$1,332	184	0.37
Tri-State Consumer Insurance Company	0.20	\$1,026	208	0.07
Twin City Fire Insurance Company	3.77	\$112	424	0.93
Total	0.43	\$9,750	4192	0.14

\$7K

Total_premiums_written

24,688

Complaint_count

2,944

Upheld_count

421,811

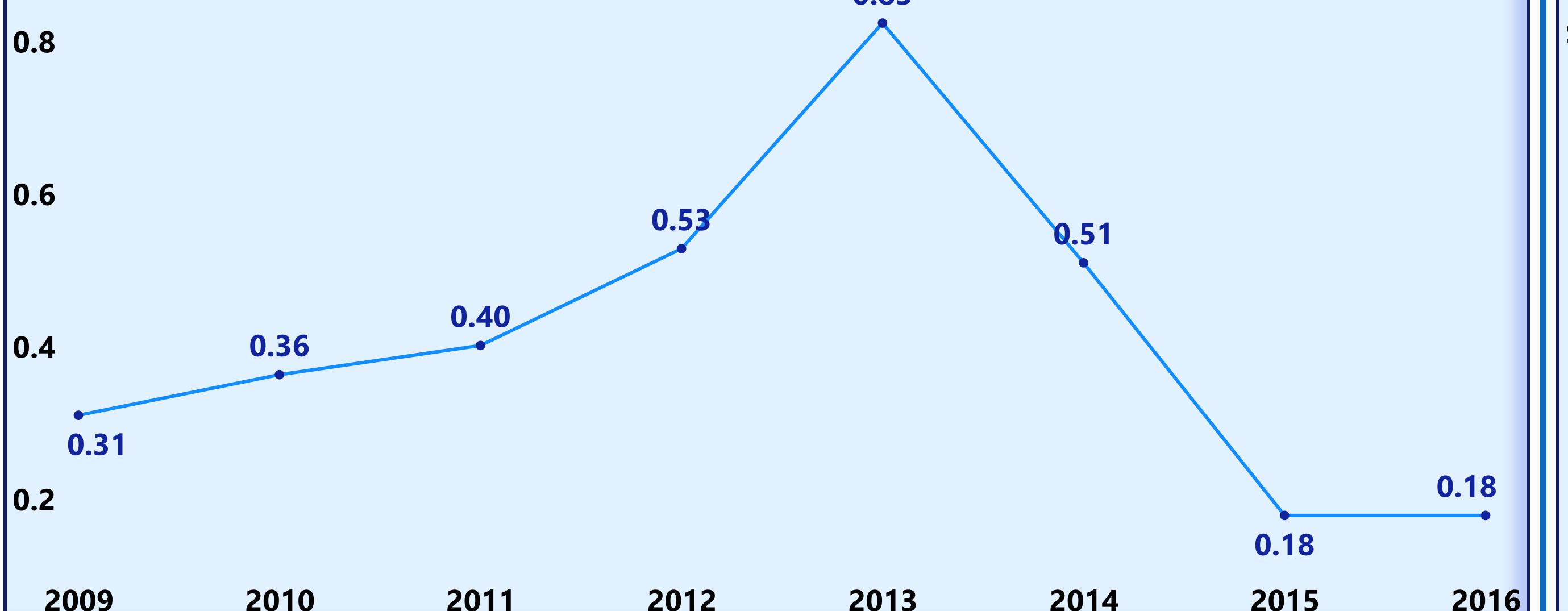
Complaint Ratio (Per Million)

Year			
2009	2011	2013	2015
2010	2012	2014	2016

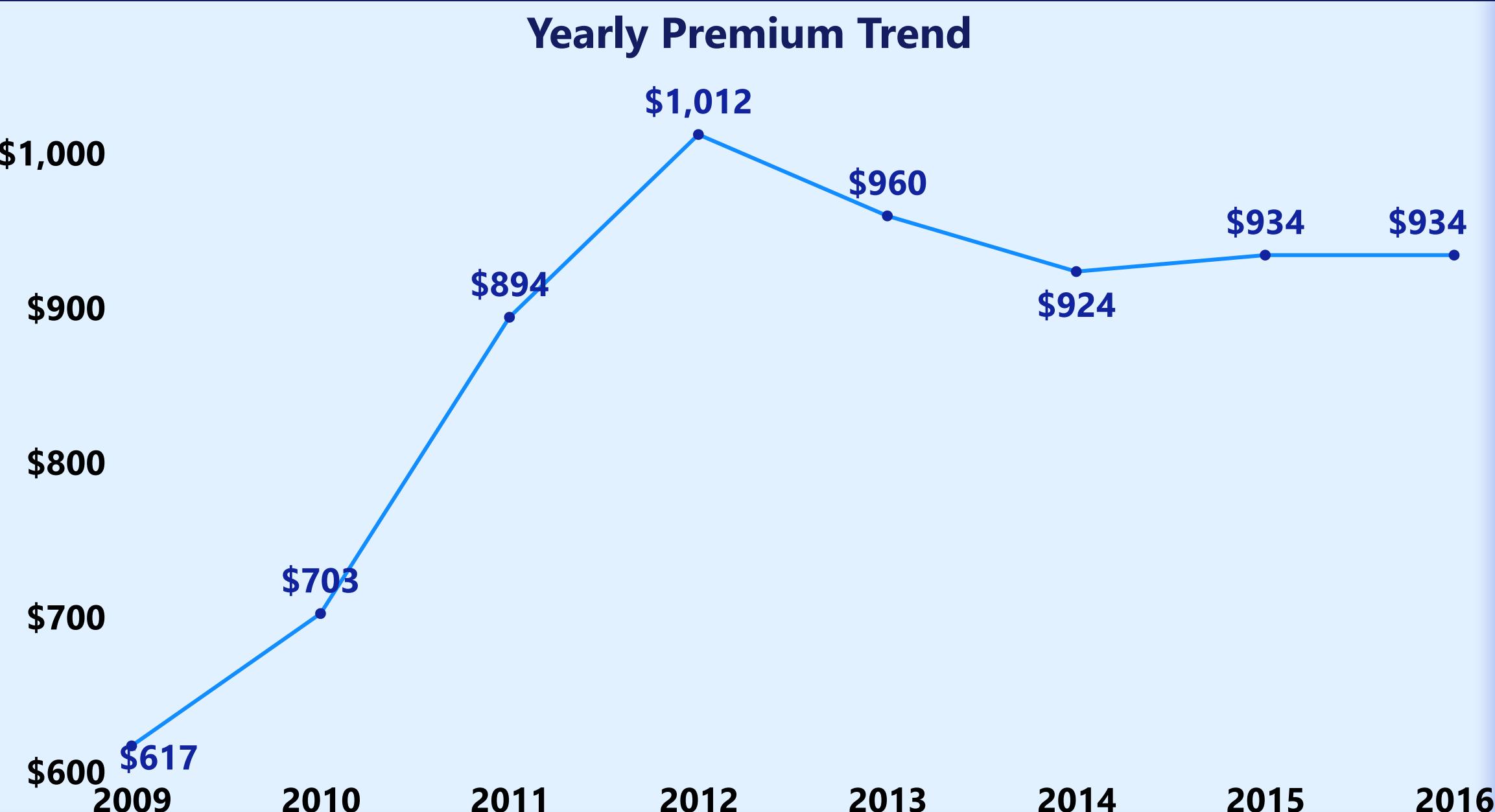
Top 5 Companies – Highest Complaint Ratio

- Country-Wide Insurance Company
- Permanent General Assurance Corporation
- SAFECO Insurance Company of Indiana
- Tri-State Consumer Insurance Company
- Twin City Fire Insurance Company

Complaint Ratio Over Time

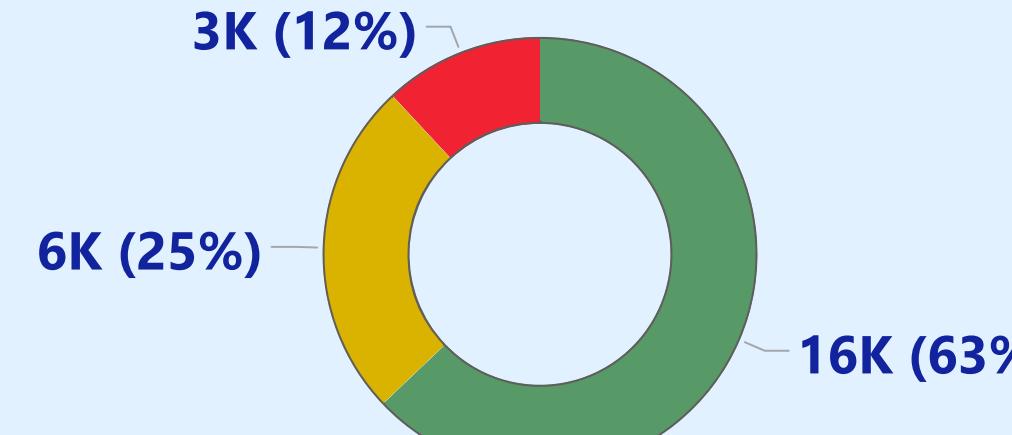


Yearly Premium Trend



Complaint Distribution by Type

Complaint Type • Not Upheld • Question of Fact • Upheld



Company Name

▲
Country-Wide Insurance Company
Total

Complaint_Ratio (per million) Total_premiums_written Total Upheld Upheld %

Company Name	Complaint_Ratio (per million)	Total_premiums_written	Total Upheld	Upheld %
Country-Wide Insurance Company	0.42	\$6,979	2944	0.12
Total	0.42	\$6,979	2944	0.12

\$301

Total_premiums_written

1,112

Complaint_count

432

Upheld_count

1,437,279

Complaint Ratio (Per Million)

Year

2009

2011

2013

2015

2010

2012

2014

2016

Top 5 Companies – Highest Complaint Ratio

Country-Wide Insurance Company

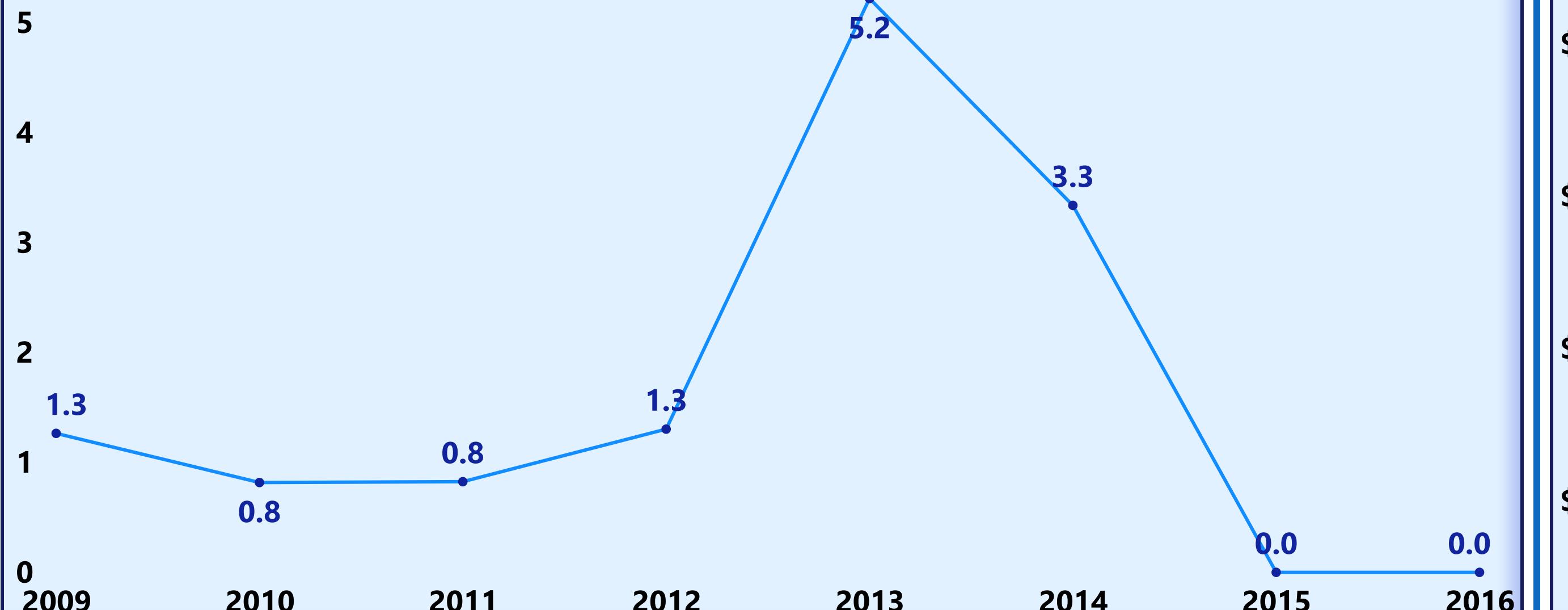
Permanent General Assurance Corporation

SAFECO Insurance Company of Indiana

Tri-State Consumer Insurance Company

Twin City Fire Insurance Company

Complaint Ratio Over Time

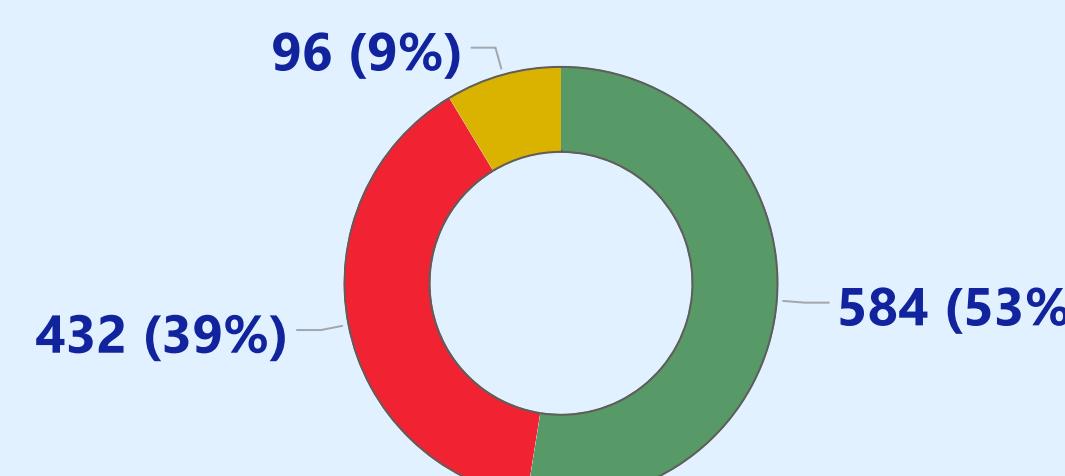


Yearly Premium Trend



Complaint Distribution by Type

Complaint Type ● Not Upheld ● Upheld ● Question of Fact



Company Name

Company Name	Complaint_Ratio (per million)
Permanent General Assurance Corporation	1.44
Total	1.44

Complaint_Ratio (per million) Total_premiums_written Total Upheld Upheld %

Complaint_Ratio (per million)	Total_premiums_written	Total Upheld	Upheld %
1.44	\$301	432	0.39
1.44	\$301	432	0.39

\$1K

Total_premiums_written

496

Complaint_count

184

Upheld_count

138,112

Complaint Ratio (Per Million)

Year

2009

2011

2013

2015

2010

2012

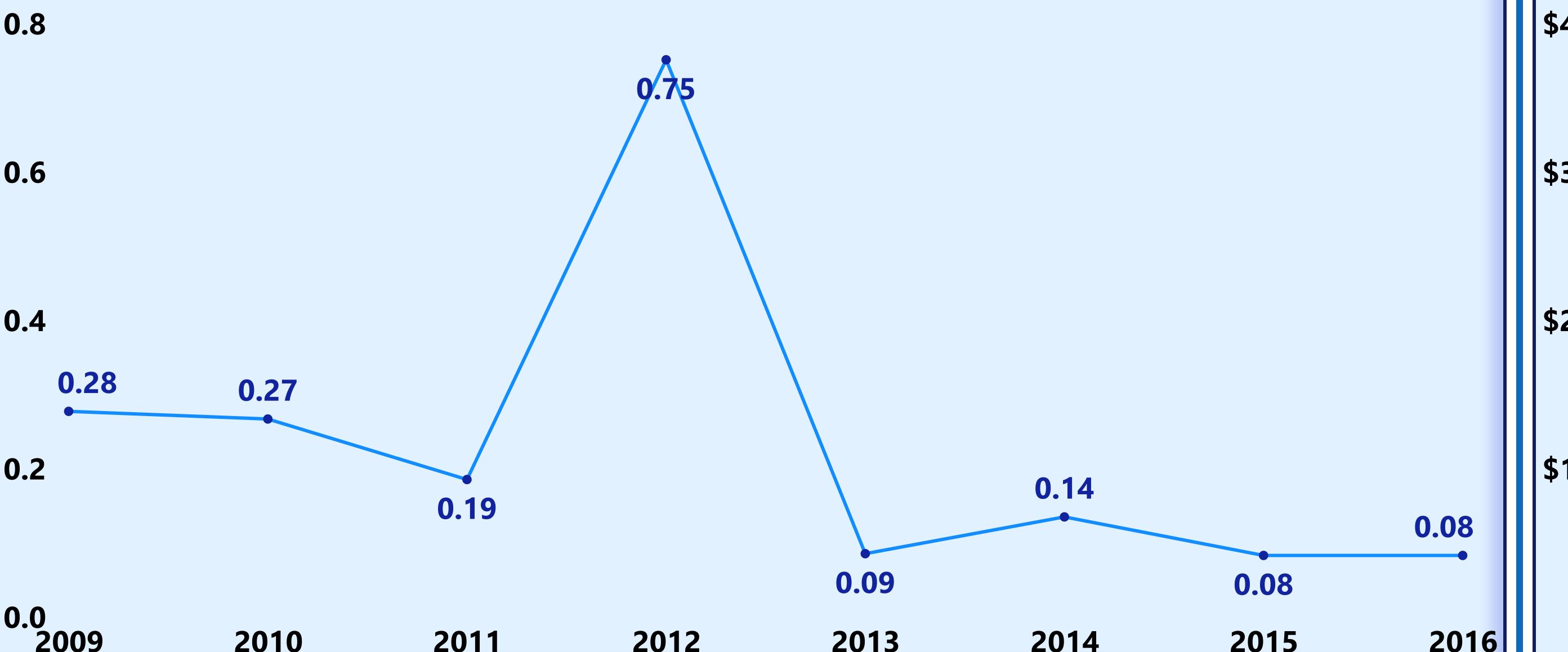
2014

2016

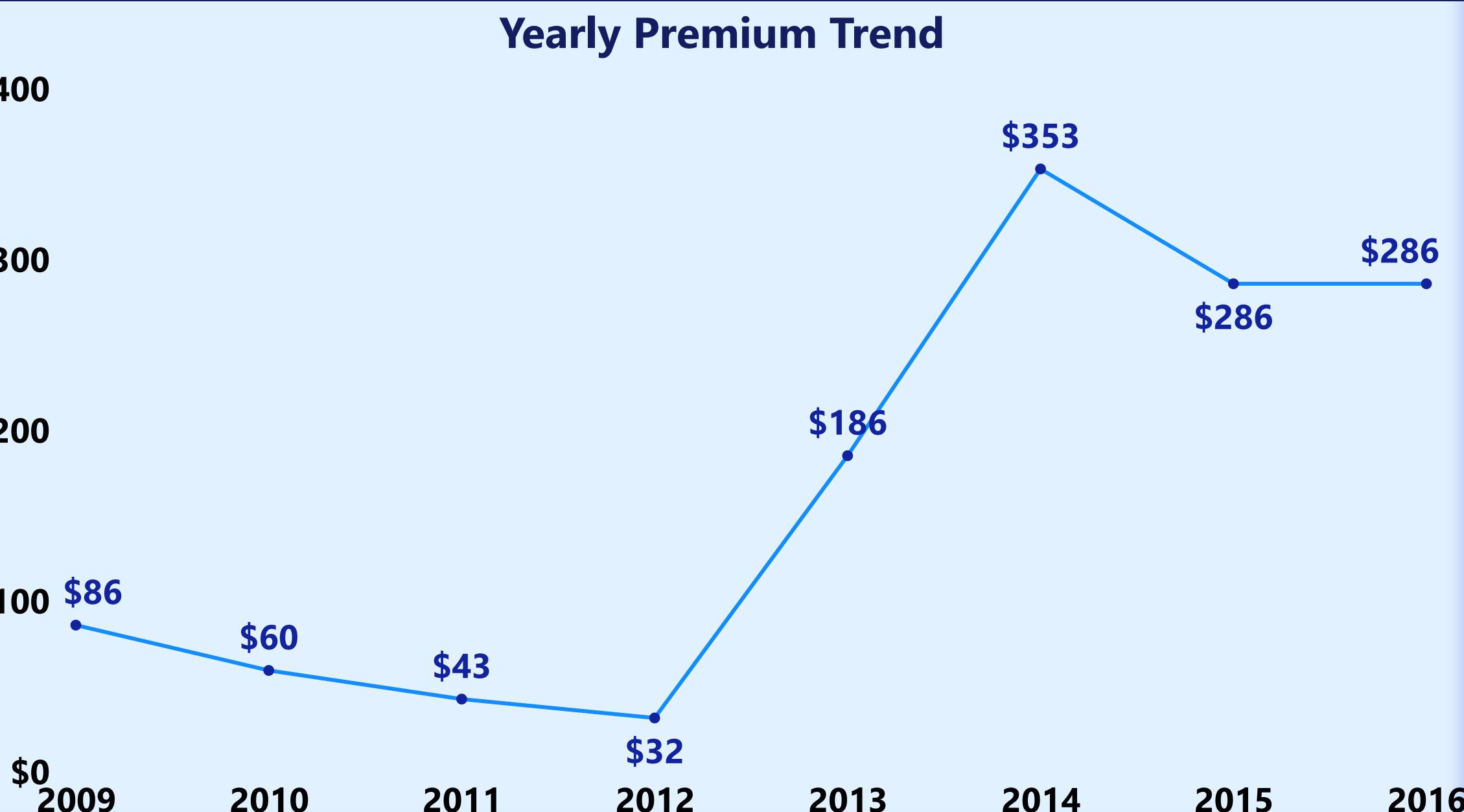
Top 5 Companies – Highest Complaint Ratio

- Country-Wide Insurance Company
- Permanent General Assurance Corporation
- SAFECO Insurance Company of Indiana**
- Tri-State Consumer Insurance Company
- Twin City Fire Insurance Company

Complaint Ratio Over Time

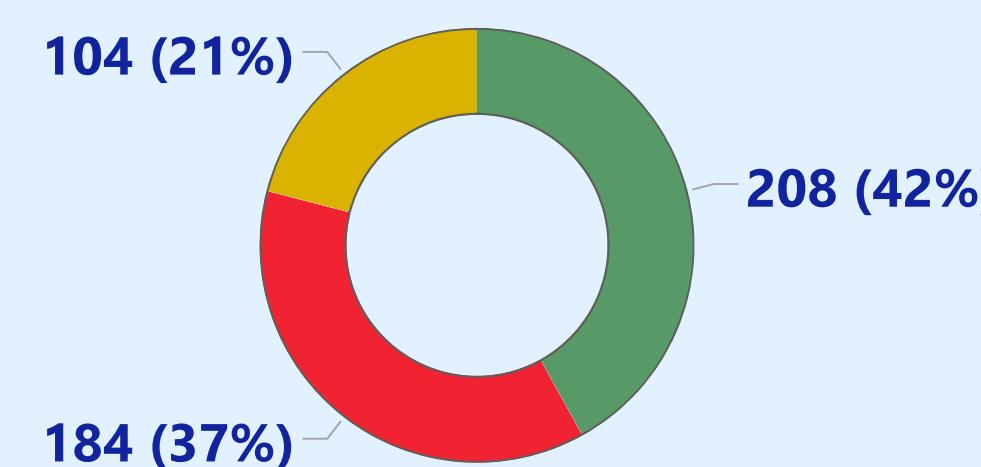


Yearly Premium Trend



Complaint Distribution by Type

Complaint Type ● Not Upheld ● Upheld ● Question of Fact



Company Name

▲ SAFECO Insurance Company of Indiana

Total

Complaint_Ratio (per million) Total_premiums_written Total Upheld Upheld %

0.14

\$1,332

184

0.37

0.14

\$1,332

184

0.37

\$1K

Total_premiums_written

2,864

Complaint_count

208

Upheld_count

202,767

Complaint Ratio (Per Million)

Year

2009

2011

2013

2015

2010

2012

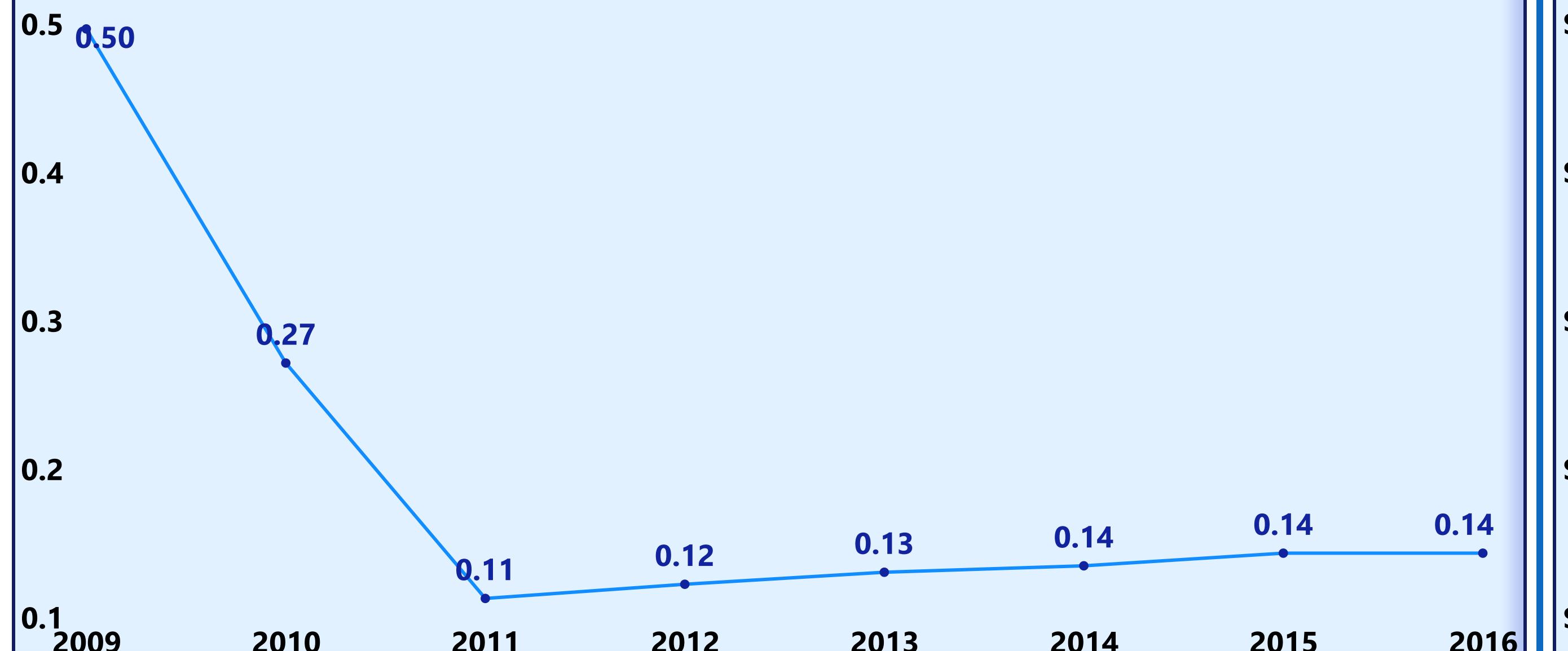
2014

2016

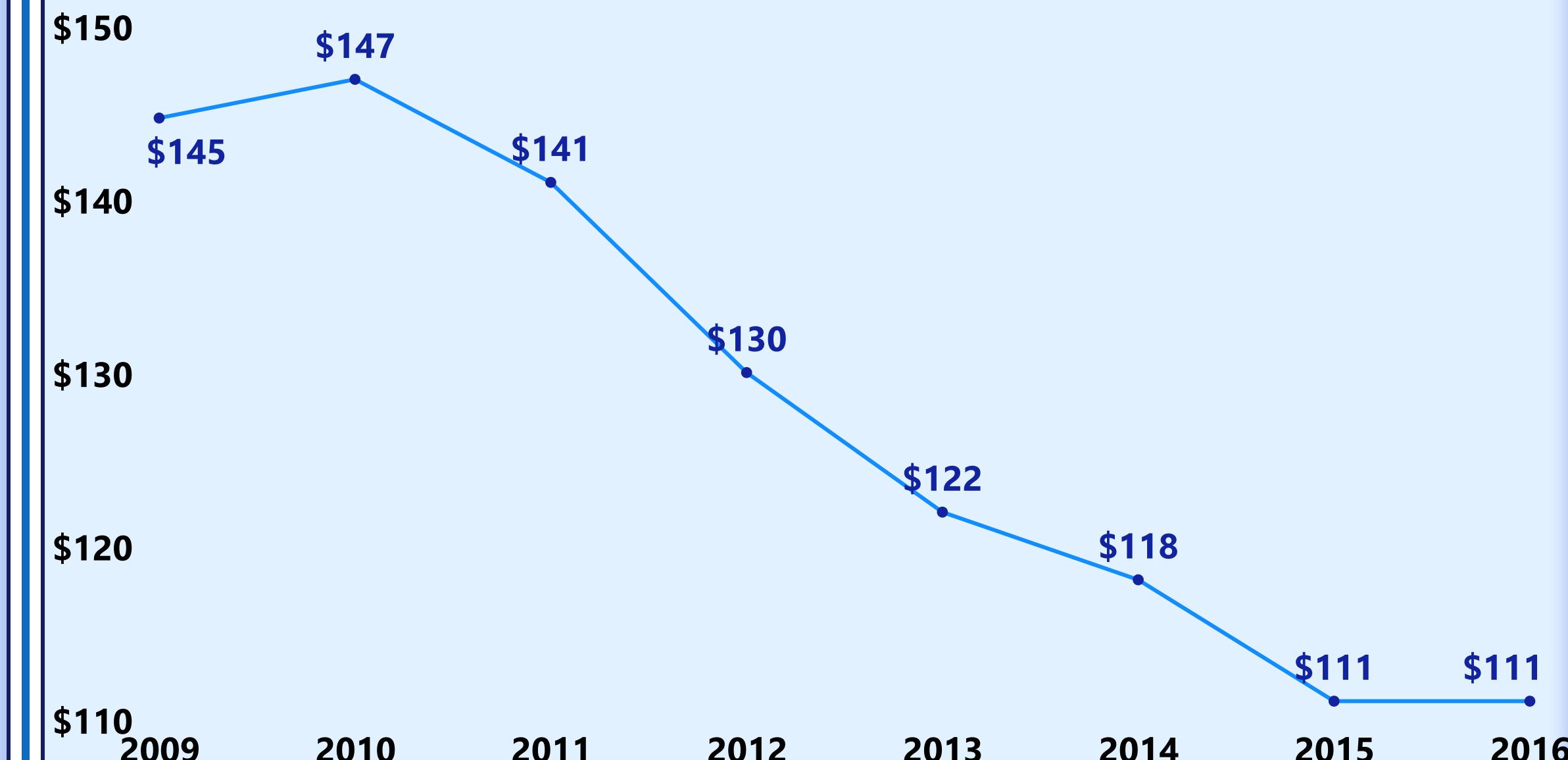
Top 5 Companies – Highest Complaint Ratio

- Country-Wide Insurance Company
- Permanent General Assurance Corporation
- SAFECO Insurance Company of Indiana
- Tri-State Consumer Insurance Company
- Twin City Fire Insurance Company

Complaint Ratio Over Time



Yearly Premium Trend



Complaint Distribution by Type

Complaint Type • Not Upheld • Question of Fact • Upheld

OK (7%)

1K (21%)

2K (72%)

Company_Name

▲ Tri-State Consumer Insurance Company

Total

Complaint_Ratio (per million) Total_premiums_written Total Upheld Upheld %

0.20

\$1,026

208

0.07

0.20

\$1,026

208

0.07

\$112

Total_premiums_written

456

Complaint_count

424

Upheld_count

3,772,242

Complaint Ratio (Per Million)

Year

2009

2011

2013

2015

2010

2012

2014

2016

Top 5 Companies – Highest Complaint Ratio

- Country-Wide Insurance Company
- Permanent General Assurance Corporation
- SAFECO Insurance Company of Indiana
- Tri-State Consumer Insurance Company
- Twin City Fire Insurance Company

Complaint Ratio Over Time

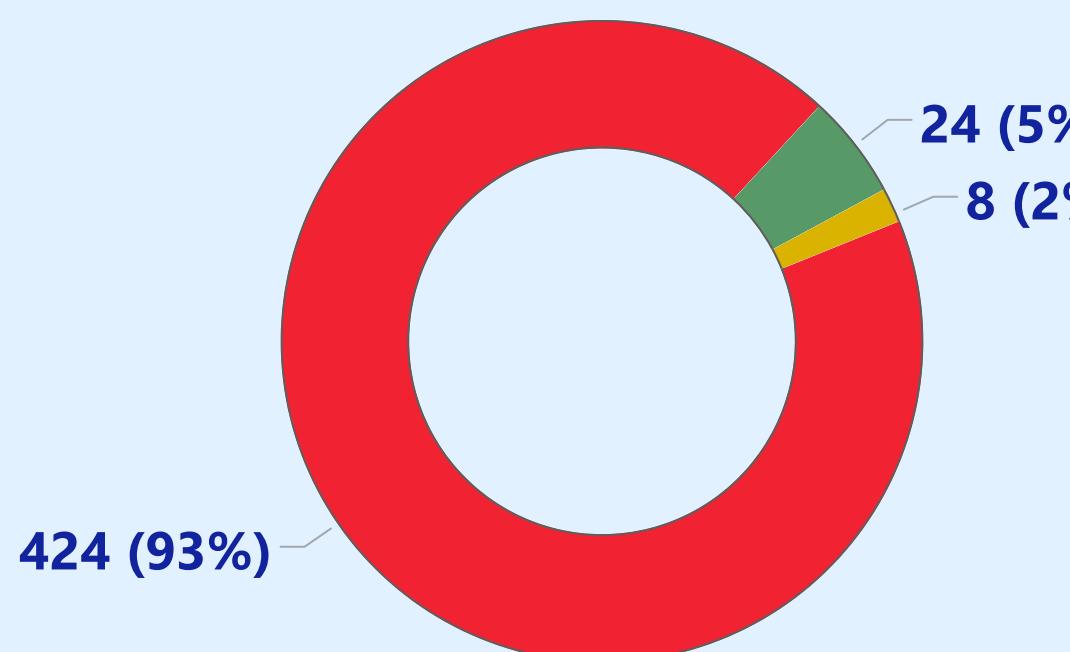


Yearly Premium Trend



Complaint Distribution by Type

Complaint Type • Upheld • Not Upheld • Question of Fact



Company_Name

Twin City Fire Insurance Company

Total

Complaint_Ratio (per million) Total_premiums_written Total_Upheld Upheld %

3.77 \$112 424 0.93

3.77 \$112 424 0.93

COUNTRY-WIDE INSURANCE

2,944

Upheld_count

15,528

Not upheld

6,216

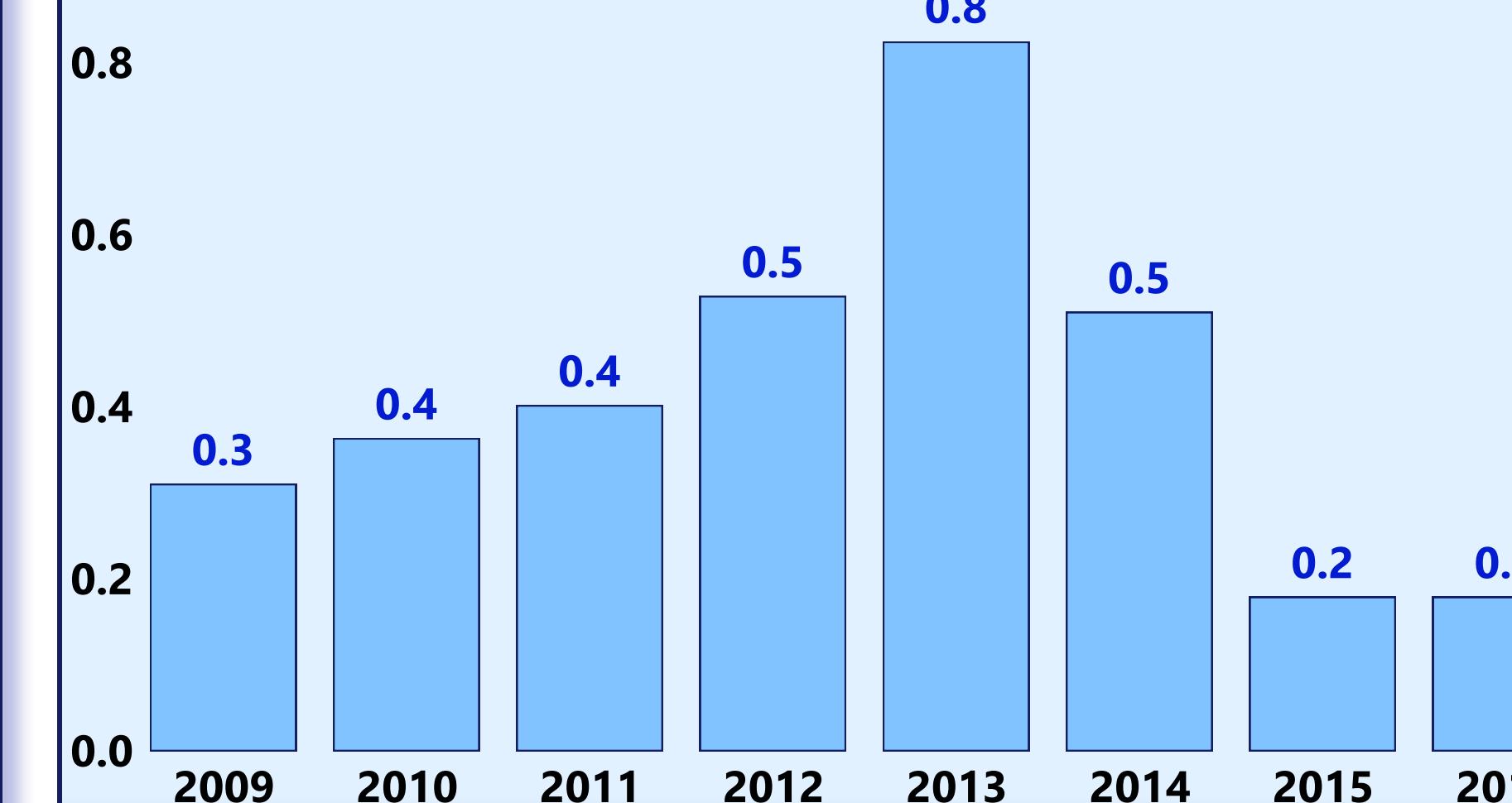
Question of Fact Complaints

0.12

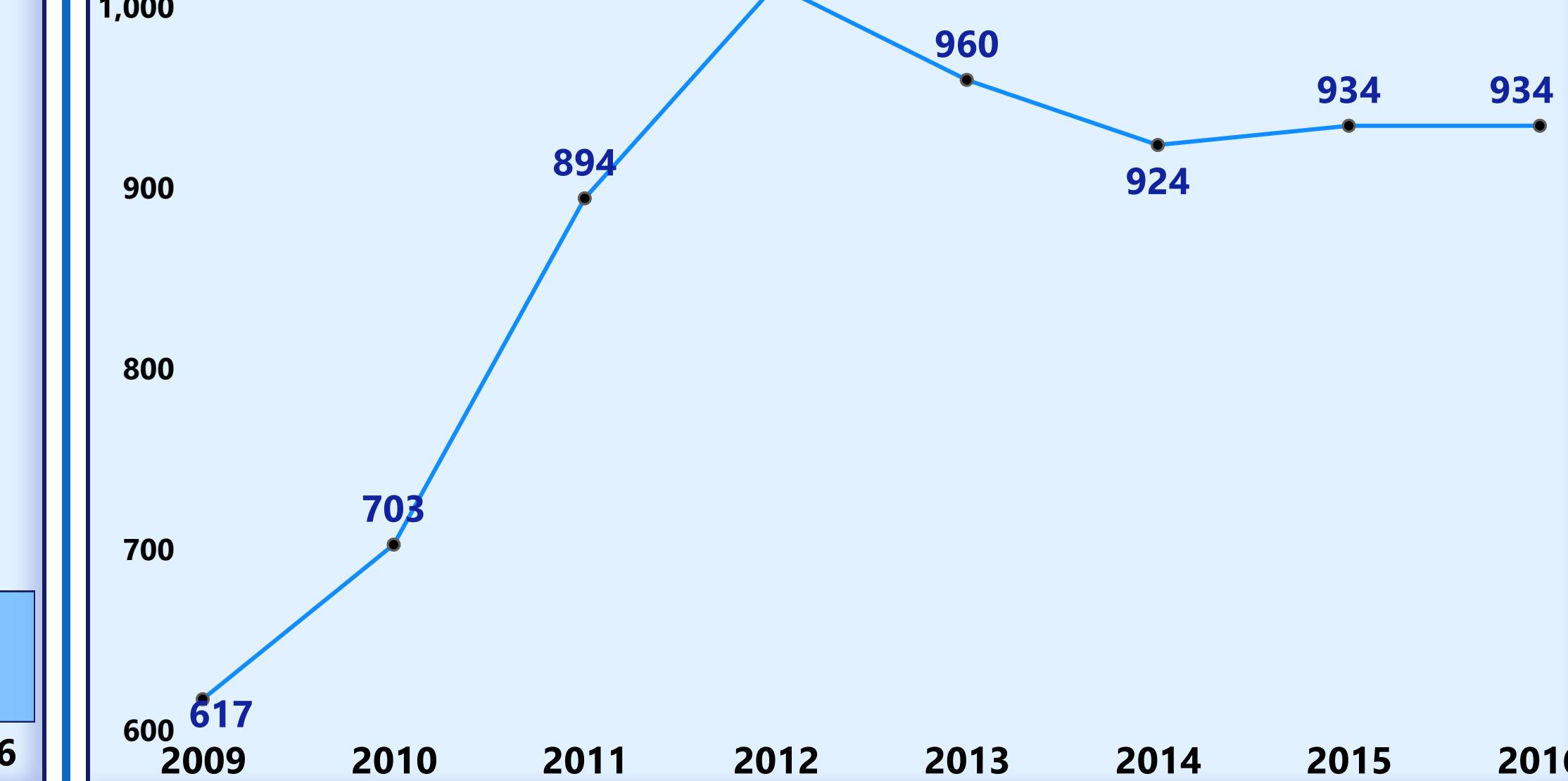
Upheld %

Complaint_Ratio (per million) by Filing_Year and Company_Name

Company_Name ● Country-Wide Insurance Company



Yearly_Premiums by Filing_Year



Upheld % and Complaint_Ratio (per million) by Filing_Year

● Upheld % ● Complaint_Ratio (per million)

0.30

0.25

0.20

0.15

0.10

0.05

0.262

0.53

0.128

0.180

0.51

0.128

0.18

0.8

0.6

0.4

0.2

0.0

2009

2010

2011

2012

2013

2014

2015

2016

Complaint Diagnostic

Complaint Type ● Not Upheld ● Question of Fact ● Upheld

