

Auto Drivers: Look up Your Insurance Company Here to Learn How Often They Closed Liability Claims with No Payment in 2025

(Includes U.S. property and casualty insurers with \$1 million or more in private auto premiums, representing 30% or more of business and with at least 2,000 auto private liability claims received and closed in 2025.)

Insurance Company Name	State of Domicile	Total Claims Closed (number)	Closed with No Payment (number)	Closed with No Payment (% of total)
21st Century Casualty Co.	CA	18,619	9,847	52.9%
21st Century Centennial Insurance Co.	PA	4,937	2,092	42.4%
Agency Insurance Co. MD Inc	MD	15,044	6,400	42.5%
Agricultural Workers Mutual Auto	TX	2,683	1,469	54.8%
Alfa Mutual Insurance Co.	AL	15,180	4,470	29.4%
Alinsco Insurance Co.	TX	6,410	1,448	22.6%
Allmerica Financial Alliance Insurance Co.	NH	4,648	1,793	38.6%
Allstate County Mutual Insurance Co.	TX	12,606	7,183	57.0%
Allstate Fire & Casualty Insurance Co.	IL	504,124	280,815	55.7%
Allstate Insurance Co.	IL	1,243,516	689,832	55.5%
Allstate New Jersey Insurance Co.	IL	31,408	19,273	61.4%
Allstate NJ Property & Casualty Insurance Co.	NJ	26,337	16,521	62.7%
Allstate North American Insurance Co.	IL	217,099	123,764	57.0%
Allstate Northbrook Indemnity Co.	IL	121,147	74,392	61.4%
Allstate Property & Casualty Insurance Co.	IL	207,758	111,536	53.7%
American Commerce Insurance Co.	OH	6,518	4,147	63.6%
American Family Mutual Insurance Co. S.I.	WI	139,997	38,376	27.4%
Amer Farmers & Ranchers Mutual	OK	2,443	60	2.5%
American Access Casualty Co.	IL	10,086	4,783	47.4%
American Alliance Casualty Co.	IL	14,375	12,877	89.6%
American Family Connect P&C Co.	WI	50,538	18,415	36.4%
American Family Insurance Co.	WI	47,800	10,561	22.1%
American Hallmark Insurance Co. of TX	TX	2,948	1,528	51.8%
American Mercury Insurance Co.	OK	4,349	1,230	28.3%
American National Property & Casualty Co.	NE	8,196	2,628	32.1%
American Standard Insurance Co. of OH	WI	3,552	1,021	28.7%
Amica Mutual Insurance Co.	RI	35,988	11,569	32.1%
Anchor General Insurance Co.	CA	13,557	9,285	68.5%
Arbella Mutual Insurance Co.	MA	10,568	2,004	19.0%
Artisan & Truckers Casualty Co.	WI	37,348	15,736	42.1%
Aspire General Insurance Co.	CA	62,928	45,031	71.6%
AssuranceAmerica Insurance Co.	NE	15,961	7,332	45.9%
Auto Club County Mutual Insurance Co.	TX	23,631	9,666	40.9%

Auto Club Group Insurance Co.	MI	2,161	1,012	46.8%
Auto Club Insurance Co. of FL	FL	8,133	4,074	50.1%
Auto Club South Insurance Co.	FL	3,486	1,746	50.1%
Automobile Club Inter-Insurance	MO	8,388	3,230	38.5%
Bear River Mutual Insurance Co.	UT	6,025	2,401	39.9%
Bristol West Casualty Insurance Co.	OH	2,019	702	34.8%
Bristol West Insurance Co.	OH	33,991	11,680	34.4%
Bristol West Preferred Insurance Co.	MI	3,155	2,048	64.9%
California Casualty Indemnity Exchange	CA	10,543	5,234	49.6%
Cimarron Insurance Co.	AZ	4,103	1,193	29.1%
Citizens Insurance Co. of the Midwest	IN	4,891	1,889	38.6%
Citizens United Reciprocal Exchange	NJ	9,456	4,610	48.8%
Clearcover Insurance Co.	IL	5,983	2,905	48.6%
Coast National Insurance Co.	CA	37,562	16,624	44.3%
Colonial County Mutual Insurance Co.	TX	3,124	1,722	55.1%
Commerce Insurance Co.	MA	37,217	23,678	63.6%
Commerce West Insurance Co.	CA	3,417	2,174	63.6%
Concord General Mutual Insurance Co.	NH	2,070	126	6.1%
COUNTRY Mutual Insurance Co.	IL	30,015	5,996	20.0%
CSAA Insurance Exchange	CA	130,344	47,568	36.5%
Direct General Insurance Co. of MS	MS	5,658	2,936	51.9%
Direct General Insurance Co.	IN	117,456	56,257	47.9%
Direct Insurance Co.	NC	21,616	10,608	49.1%
Direct National Insurance Co.	NC	3,342	1,476	44.2%
Drive Insurance Co.	OH	33,509	16,662	49.7%
Drive New Jersey Insurance Co.	NJ	19,160	9,477	49.5%
Economy Fire & Casualty Co.	IL	17,925	6,431	35.9%
Economy Preferred Insurance Co.	IL	5,979	2,144	35.9%
Economy Premier Assurance Co.	IL	8,098	2,891	35.7%
Elephant Insurance Co.	VA	7,343	2,568	35.0%
Encompass Home & Auto Insurance Co.	IL	5,425	2,267	41.8%
Encompass Indemnity Co.	IL	3,032	1,160	38.3%
Encompass Insurance Co.	IL	12,868	5,488	42.6%
Equity Insurance Co.	TX	9,344	4,112	44.0%
Erie Insurance Exchange	PA	112,953	29,475	26.1%
Erie Insurance Property & Casualty Co.	PA	4,879	1,279	26.2%
Essentia Insurance Co.	MO	8,099	3,910	48.3%
Esurance Insurance Co.	IL	4,714	2,008	42.6%
Esurance Property & Casualty Insurance Co.	IL	15,852	7,296	46.0%

Falcon Insurance Co.	IL	10,769	7,317	67.9%
Farm Bureau General Insurance Co. of MI	MI	5,488	2,665	48.6%
Farm Bureau Insurance Co. of Idaho	ID	5,425	511	9.4%
Farm Bureau Property & Casualty Insurance Co.	IA	20,017	11,546	57.7%
Farm Bureau Town & Country Insurance	MO	4,912	2,211	45.0%
Farmers Casualty Insurance Co.	RI	7,802	2,963	38.0%
Farmers Direct Property & Casualty Insurance	RI	3,782	1,418	37.5%
Farmers Group Property & Casualty Insurance Co.	RI	15,652	6,773	43.3%
Farmers Insurance Co. Arizona	AZ	5,921	2,003	33.8%
Farmers Insurance Co. of Oregon	OR	34,372	13,292	38.7%
Farmers Insurance of Columbus Inc.	OH	4,910	1,899	38.7%
Farmers Insurance Co.	KS	3,683	1,424	38.7%
Farmers Insurance Co. of Idaho	ID	3,683	1,424	38.7%
Farmers Insurance Co. WA	WA	9,821	3,798	38.7%
Farmers Insurance Exchange	CA	254,107	98,268	38.7%
Farmers New Century Insurance Co.	IL	3,683	1,424	38.7%
Farmers Property & Casualty Insurance Co.	RI	69,562	27,775	39.9%
Farmers Texas County Mutual Insurance Co.	TX	26,574	8,675	32.6%
First Accept Insurance Co. of GA Inc	GA	22,218	17,360	78.1%
First Accept Insurance Co. of TN Inc	TN	2,948	2,187	74.2%
First Acceptance Insurance Co.	TX	59,752	44,372	74.3%
First Chicago Insurance Co.	IL	18,909	13,654	72.2%
Florida Farm Bureau Casualty Insurance Co.	FL	8,303	2,435	29.3%
FMNE Insurance Co.	NE	3,606	815	22.6%
GA Farm Bureau Mutual Insurance Co.	GA	4,922	826	16.8%
Garrison Property & Casualty Insurance Co.	TX	137,387	69,659	50.7%
GEICO Advantage Insurance Co.	NE	82,015	30,529	37.2%
GEICO Casualty Co.	NE	155,750	52,428	33.7%
GEICO Choice Insurance Co.	NE	51,269	18,520	36.1%
GEICO County Mutual Insurance Co.	TX	29,998	11,471	38.2%
GEICO General Insurance Co.	NE	344,826	133,504	38.7%
GEICO Indemnity Co.	NE	131,494	52,005	39.5%
GEICO Marine Insurance Co.	NE	18,595	6,486	34.9%
GEICO Secure Insurance Co.	NE	183,306	69,595	38.0%
Geico Texas County Mutual Insurance Co.	TX	65,398	26,164	40.0%
Germania Select Insurance Co.	TX	3,478	1,190	34.2%
Glacier Insurance Co.	PA	3,080	1,704	55.3%
GoAuto Insurance Co.	LA	35,645	20,236	56.8%
Goodville Mutual Casualty Co.	PA	3,109	851	27.4%

Government Employees Insurance Co.	NE	856,954	317,244	37.0%
Grange Insurance Assn.	WA	3,572	1,954	54.7%
High Point Property & Casualty Insurance Co.	NJ	6,289	4,601	73.2%
High Point Safety & Insurance Co.	NJ	2,971	2,084	70.1%
Home State County Mutual Insurance Co.	TX	40,376	22,574	55.9%
Home-Owners Insurance Co.	MI	3,219	411	12.8%
Horace Mann Insurance Co.	IL	9,742	4,541	46.6%
Horace Mann Property & Casualty Insurance Co.	IL	6,273	2,924	46.6%
Illinois Farmers Insurance Co.	IL	3,683	1,424	38.7%
Imperial Fire & Casualty Insurance Co.	NC	14,995	6,492	43.3%
Infinity County Mutual Insurance Co.	TX	5,275	2,093	39.7%
Infinity Insurance Co.	IN	151,883	74,004	48.7%
InsureMax Insurance Co.	NE	14,458	6,948	48.1%
Integon Casualty Insurance Co.	NC	7,262	3,403	46.9%
Integon General Insurance Corp.	NC	74,225	33,881	45.6%
Integon Indemnity Corp.	NC	125,309	52,654	42.0%
Integon National Insurance Co.	NC	109,036	55,018	50.5%
Integon Preferred Insurance Co.	NC	50,144	22,549	45.0%
Interinsurance Exchange	CA	199,215	76,724	38.5%
Kemper Reciprocal	IL	4,765	2,431	51.0%
KY Farm Bureau Mutual Insurance Co.	KY	13,146	1,320	10.0%
LA Farm Bureau Casualty Insurance Co.	LA	3,037	455	15.0%
Loya Casualty Insurance Co.	CA	20,766	14,478	69.7%
Loya Insurance Co.	TX	42,933	25,489	59.4%
Members Insurance Co.	NC	3,478	2,086	60.0%
MemberSelect Insurance Co.	MI	2,778	1,301	46.8%
Mendakota Insurance Co.	TN	5,892	2,926	49.7%
Mendota Insurance Co.	TN	13,949	5,566	39.9%
Mercury Casualty Co.	CA	14,618	4,686	32.1%
Mercury County Mutual Insurance Co.	TX	2,402	652	27.1%
Mercury Insurance Co.	CA	44,610	16,700	37.4%
Metromile Insurance Co.	DE	4,000	2,163	54.1%
MGA Insurance Co.	TX	24,392	10,506	43.1%
Mid-Century Insurance Co of TX	TX	17,580	5,598	31.8%
Mid-Century Insurance Co.	CA	78,564	30,382	38.7%
Motor Club Insurance Co.	RI	2,915	918	31.5%
Mountain Laurel Assurance Co.	OH	30,810	14,286	46.4%
MS Farm Bureau Casualty Insurance Co.	MS	8,380	943	11.3%
Mutual of Enumclaw Insurance Co.	OR	4,560	1,538	33.7%

National Farmers Union Property & Casualty Co.	NC	3,123	1,081	34.6%
National General Assurance Co.	IL	3,769	1,631	43.3%
National General Insurance Co.	IL	12,703	6,659	52.4%
Nations Insurance Co.	CA	2,648	1,460	55.1%
NC Farm Bureau Mutual Insurance Co.	NC	43,257	10,726	24.8%
New South Insurance Co.	NC	11,514	5,316	46.2%
NJ Manufacturers Insurance Co.	NJ	36,009	15,648	43.5%
Nodak Insurance Co.	ND	2,546	733	28.8%
NY Central Mutual Fire Insurance Co.	NY	10,055	2,657	26.4%
Ocean Harbor Casualty Insurance Co.	FL	15,761	5,683	36.1%
OK Farm Bureau Mutual Insurance Co.	OK	3,153	818	25.9%
Old American County Mutual Fire Insurance Co.	TX	48,655	26,221	53.9%
Old American Indemnity Co.	TX	15,463	7,769	50.2%
Omni Insurance Co.	IL	2,783	1,330	47.8%
Owners Insurance Co.	OH	28,320	5,205	18.4%
Palisades Insurance Co.	NJ	11,758	8,650	73.6%
Palisades Safety & Insurance Assn.	NJ	35,495	24,287	68.4%
PEMCO Mutual Insurance Co.	WA	12,101	4,642	38.4%
Permanent General Assurance Corp.	WI	31,267	12,240	39.1%
Permanent General Assurance Corp. of OH	WI	9,508	3,482	36.6%
Pilgrim Insurance Co.	MA	3,783	1,695	44.8%
Plymouth Rock Assurance Corp. of NY	NY	2,407	1,078	44.8%
Plymouth Rock Assurance Preferred Corp.	NY	2,752	1,233	44.8%
Plymouth Rock Assurance Corp.	MA	25,448	11,401	44.8%
Point Guard Insurance Co.	PR	21,962	3,167	14.4%
Progressive Advanced Insurance Co.	OH	61,286	29,034	47.4%
Progressive American Insurance Co.	OH	27,320	11,930	43.7%
Progressive Casualty Insurance Co.	OH	669,333	292,273	43.7%
Progressive Choice Insurance Co.	OH	7,660	3,629	47.4%
Progressive Classic Insurance Co.	WI	40,979	17,894	43.7%
Progressive County Mutual Insurance Co.	TX	376,559	169,189	44.9%
Progressive Direct Insurance Co.	OH	1,179,756	558,906	47.4%
Progressive Freedom Insurance Co.	OH	6,830	2,982	43.7%
Progressive Garden State Insurance	NJ	80,553	41,906	52.0%
Progressive Gulf Insurance Co.	OH	27,320	11,930	43.7%
Progressive Hawaii Insurance Corp.	OH	21,740	9,524	43.8%
Progressive Marathon Insurance Co.	MI	91,929	43,551	47.4%
Progressive Max Insurance Co.	OH	91,929	43,551	47.4%
Progressive Michigan Insurance Co.	MI	54,639	23,859	43.7%

Progressive Mountain Insurance Co.	OH	13,660	5,965	43.7%
Progressive Northern Insurance Co.	WI	163,918	71,577	43.7%
Progressive Northwestern Insurance	OH	163,918	71,577	43.7%
Progressive Paloverde Insurance Co.	IN	7,660	3,629	47.4%
Progressive Preferred Insurance Co.	OH	81,960	35,789	43.7%
Progressive Premier Insurance Co.	OH	30,643	14,517	47.4%
Progressive Security Insurance Co.	LA	32,962	12,546	38.1%
Progressive Select Insurance Co.	OH	325,993	156,439	48.0%
Progressive Southeastern Insurance	IN	13,660	5,965	43.7%
Progressive Specialty Insurance Co.	OH	95,619	41,753	43.7%
Progressive Universal Insurance Co.	WI	61,286	29,034	47.4%
Qualitas Insurance Co.	CA	3,307	2,048	61.9%
Quincy Mutual Fire Insurance Co.	MA	5,555	3,009	54.2%
Root Florida Insurance Co.	FL	2,142	1,228	57.3%
Root Insurance Co.	OH	39,997	24,285	60.7%
Root Property & Casualty Insurance Co.	OH	43,968	27,209	61.9%
Safe Auto Insurance Co.	IL	5,299	2,104	39.7%
Safeco Insurance Co. of America	NH	18,990	10,274	54.1%
Safeco Insurance Co. of Oregon	OR	6,264	3,214	51.3%
Safety Insurance Co.	MA	18,622	4,301	23.1%
Security National Insurance Co. (FL)	FL	35,644	13,684	38.4%
Shelter Mutual Insurance Co.	MO	100,947	11,514	11.4%
Southern Farm Bureau Casualty Insurance	MS	28,108	3,907	13.9%
Southern-Owners Insurance Co.	MI	6,506	1,139	17.5%
Standard Fire Insurance Co.	CT	5,562	1,092	19.6%
Star Casualty Insurance Co.	FL	5,251	2,884	54.9%
State Farm County Mutual Insurance Co. TX	TX	14,656	6,452	44.0%
State Farm Guaranty Insurance Co.	IL	6,072	3,095	51.0%
State Farm Indemnity Co.	IL	32,481	16,904	52.0%
State Farm Mutual Automobile Insurance	IL	2,548,428	1,187,680	46.6%
State National Insurance Co.	TX	2,008	413	20.6%
Stonegate Insurance Co.	IL	3,383	1,890	55.9%
Teachers Auto Insurance Co. NJ	NJ	4,597	3,328	72.4%
Teachers Insurance Co.	IL	7,746	3,610	46.6%
Tennessee Farmers Mutual Insurance Co.	TN	18,960	1,478	7.8%
Tesla Insurance Co.	CA	9,085	4,825	53.1%
Tesla Property & Casualty Inc.	CA	2,745	1,228	44.7%
The General Automobile Insurance Co.	WI	2,759	1,120	40.6%
Traders Insurance Co.	MO	14,615	8,703	59.5%

Unique Insurance Co.	IL	8,464	4,711	55.7%
United Automobile Insurance Co.	FL	34,349	15,969	46.5%
United Financial Casualty Co.	OH	122,089	59,317	48.6%
United Security Insurance Co.	IL	7,861	5,014	63.8%
United Services Automobile Assn.	TX	321,377	159,976	49.8%
Universal Insurance Co. (PR)	PR	17,990	1,112	6.2%
United Farm Family Mutual Insurance Co.	IN	9,868	3,008	30.5%
USA Underwriters Insurance Co.	MI	2,681	632	23.6%
USAA Casualty Insurance Co.	TX	381,632	193,499	50.7%
USAA General Indemnity Co.	TX	244,244	123,839	50.7%
Wawanesa General Insurance Co.	CA	42,748	18,299	42.8%
Young America Insurance Co.	TX	5,670	3,598	63.5%
TOTAL:		15,888,283	7,278,818	AVG: 45.8%

Source: 2025 Company Annual Statement, Schedule P - Part 3B - Private Passenger Auto Liability/Medical, column 11 & 12, row 11.
Closed claims excludes some subsequently reopened.