

### 2015 HOMEOWNERS COMPLAINT INDEX

Please note that when a carrier has a small number of policies in force, the complaint ratio will be large. For example, if a company has a few hundred policies in force, then one complaint may result in a complaint ration of more than 100. A company may have a small number or policies because it is new to the market, leaving the market, or writes only a specialized segment of the market such as high-risk policies.

How each company's consumer complaints compare to the average with an index of 1.00 as average. Below 1.00 means fewer complaints than average and above 1.00 means more complaints than average.

COMPANY NAME	TOTAL NUMBER OF CONFIRMED COMPLAINTS FOR 2015	TOTAL NUMBER OF HOMEOWNERS POLICIES FOR 2015	COMPLAINT INDEX
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0	59	0.00
ACE EUROPEAN GROUP LIMITED	0	2,375	0.00
AIG PROPERTY CASUALTY COMPANY	0	5,263	0.00
AIG SPECIALTY INSURANCE COMPANY	0	2	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	1	17,671	1.30
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	7	107,056	1.50
ALLSTATE INDEMNITY COMPANY	2	135,833	0.34
ALLSTATE INSURANCE COMPANY	4	34,956	2.63
ALLSTATE TEXAS LLOYD'S	15	270,176	1.28
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	11	267,696	0.95
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	6	184,931	0.75
AMERICAN MODERN HOME INSURANCE COMPANY	3	148,162	0.47
AMERICAN NATIONAL COUNTY MUTUAL INSURANCE COMPANY	0	1	0.00
AMERICAN RISK INSURANCE COMPANY, INC.	3	26,644	2.59
AMERICAN SELECT INSURANCE COMPANY	0	1	0.00
AMICA MUTUAL INSURANCE COMPANY	0	78,217	0.00
ARCH SPECIALTY INSURANCE COMPANY	0	63	0.00
ARMED FORCES INSURANCE EXCHANGE	0	2,936	0.00
ASI Lloyds	16	203,425	1.81
ASPEN AMERICAN INSURANCE COMPANY	0	191	0.00
ASPEN SPECIALTY INSURANCE COMPANY	0	11	0.00
AUSTIN COUNTY FARMERS MUTUAL FIRE INSURANCE ASSOCIATION, INCORPORATED	0	4,786	0.00
American Family Home Insurance Company	0	2,457	0.00
American Hallmark Insurance Company of Texas	0	2,078	0.00
American Insurance Company, The	0	2,070	0.00
American Mercury Lloyd's Insurance Company	0	12,579	0.00
American Modern Lloyd's Insurance Company	1	4,702	4.89
American National Lloyds Insurance Company	1	17,358	1.33

American National Property and Casualty Company	0	314	0.00
American Reliable Insurance Company	0	4,005	0.00
American Security Insurance Company	0	1,846	0.00
Anchor Specialty Insurance Company	0	8,265	0.00
Arch Insurance Company	0	1,697	0.00
Ark Royal Insurance Company	0	171	0.00
Atlantic Casualty Insurance Company	0	24	0.00
Atlantic Specialty Insurance Company	0	641	0.00
Auto Club Indemnity Company	5	88,883	1.29
BANKERS STANDARD INSURANCE COMPANY	0	3,949	0.00
BERKLEY ASSURANCE COMPANY	0	2	0.00
BITCO General Insurance Corporation	0	34	0.00
Burlington Insurance Company, The	0	348	0.00
CANOPIUS US INSURANCE, INC.	0	89	0.00
CAPITOL COUNTY MUTUAL FIRE INSURANCE COMPANY	4	60,079	1.53
CATLIN INSURANCE COMPANY (UK) LTD.	0	4,847	0.00
CENTRAL MUTUAL INSURANCE COMPANY	0	24,421	0.00
CENTURY-NATIONAL INSURANCE COMPANY	0	12,793	0.00
COLONIAL LLOYDS	0	5,121	0.00
COLONY INSURANCE COMPANY	0	48	0.00
CONIFER INSURANCE COMPANY	1	5,912	3.89
CRESTBROOK INSURANCE COMPANY	0	2,637	0.00
Centauri Specialty Insurance Company	0	22,867	0.00
Chubb Custom Insurance Company	0	524	0.00
Chubb Lloyds Insurance Company of Texas	1	29,363	0.78
Chubb National Insurance Company	0	1	0.00
Columbia Lloyds Insurance Company	0	41,962	0.00
Cypress Texas Insurance Company	1	28,562	0.81
Delta Lloyds Insurance Company of Houston, Texas	0	4,386	0.00
Diamond State Insurance Company	0	84	0.00
ELECTRIC INSURANCE COMPANY	0	1,770	0.00
ENCOMPASS HOME AND AUTO INSURANCE COMPANY	0	2,406	0.00
ENCOMPASS INDEMNITY COMPANY	1	17,195	1.34
ENGLE FARMERS MUTUAL BENEFIT ASSOCIATION	0	3,008	0.00
ESSEX INSURANCE COMPANY	0	217	0.00
ESURANCE INSURANCE COMPANY	0	433	0.00
FARMERS MUTUAL AID ASSOCIATION OF WASHINGTON COUNTY, TEXAS	0	1,690	0.00
FARMERS MUTUAL FIRE & AID ASSOCIATION OF KENDALL AND KERR COUNTIES, TEXAS	0	355	0.00
FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF COMAL COUNTY	0	4,996	0.00

FARMERS MUTUAL INSURANCE ASSOCIATION OF ERATH COUNTY	1	632	36.39
FIREMAN'S FUND INSURANCE COMPANY OF OHIO	0	9	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	0	6,033	0.00
Farmers Insurance Exchange	0	34,065	0.00
Federal Insurance Company	0	1,143	0.00
Fire Insurance Exchange	6	162,658	0.85
Fireman's Fund Insurance Company	0	8	0.00
First Community Insurance Company	0	6,079	0.00
Foremost Lloyds of Texas	3	137,091	0.50
GARFIELD FARM MUTUAL INSURANCE ASSOCIATION	0	5,836	0.00
GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA	0	1	0.00
GENERAL STAR INDEMNITY COMPANY	0	58	0.00
GEOVERA SPECIALTY INSURANCE COMPANY	0	20,352	0.00
GERMAN-AMERICAN FARM MUTUAL	2	5,999	7.67
GILLESPIE FARM MUTUAL INSURANCE COMPANY	1	1,645	13.98
GOTHAM INSURANCE COMPANY	0	1	0.00
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	85	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	209	0.00
GREAT AMERICAN E & S INSURANCE COMPANY	0	2	0.00
GREAT AMERICAN INSURANCE COMPANY	0	156	0.00
GREAT LAKES REINSURANCE (U.K.) SE	0	9,715	0.00
Germania Farm Mutual Insurance Association	2	206,585	0.22
Great American Insurance Company of New York	0	882	0.00
Gulfstream Property and Casualty Insurance Company	0	1,301	0.00
HARTFORD ACCIDENT AND INDEMNITY COMPANY	0	6,629	0.00
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0	7,007	0.00
HARTFORD LLOYD'S INSURANCE COMPANY	0	7,007	0.00
HOCHHEIM PRAIRIE FARM MUTUAL INSURANCE ASSOCIATION	2	105,639	0.44
HORACE MANN INSURANCE COMPANY	0	217	0.00
Hamilton Specialty Insurance Company	0	72	0.00
Hartford Fire Insurance Company	0	664	0.00
Homeowners of America Insurance Company	1	93,917	0.24
Homesite Lloyd's of Texas	2	53,299	0.86
Horace Mann Lloyds	0	12,350	0.00
IDS PROPERTY CASUALTY INSURANCE COMPANY	2	32,222	1.43
ILLINOIS UNION INSURANCE COMPANY	0	6	0.00
IMPERIUM INSURANCE COMPANY	0	73	0.00
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0	231	0.00
INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE	0	923	0.00

INTERSTATE FIRE & CASUALTY COMPANY	0	15	0.00
Imperial Fire and Casualty Insurance Company	0	24,208	0.00
Interinsurance Exchange of the Automobile Club	3	4,790	14.40
KINSALE INSURANCE COMPANY	0	70	0.00
KNIGHTBROOK INSURANCE COMPANY	0	69	0.00
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	1	26,650	0.86
Liberty Insurance Corporation	14	181,553	1.77
Liberty Mutual Fire Insurance Company	1	10,620	2.17
Lighthouse Property Insurance Corporation	0	49	0.00
Loya Insurance Company	1	1,206	19.07
MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY	0	12,987	0.00
mitsui sumitomo insurance company of america	0	87	0.00
MOUNT VERNON FIRE INSURANCE COMPANY	0	199	0.00
MUENSTER FARM MUTUAL FIRE INSURANCE ASSOCIATION, INC.	0	3,895	0.00
Maison Insurance Company	0	190	0.00
Metropolitan Lloyds Insurance Company of Texas	4	74,839	1.23
Mountain Valley Indemnity Company	0	783	0.00
NATIONWIDE GENERAL INSURANCE COMPANY	5	96,904	1.19
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	3	37,581	1.84
NAUTILUS INSURANCE COMPANY	0	217	0.00
NEW CENTURY INSURANCE COMPANY	0	3,920	0.00
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0	282	0.00
NORTH LIGHT SPECIALTY INSURANCE COMPANY	0	887	0.00
National Specialty Insurance Company	3	23,517	2.93
National Surety Corporation	0	5,162	0.00
National Unity Insurance Company	3	21	3,285.67
Nationwide Lloyds	6	31,291	4.41
Nationwide Mutual Insurance Company	0	1	0.00
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0	1,929	0.00
PILLAR INSURANCE COMPANY	1	5,679	4.05
PRAETORIAN INSURANCE COMPANY	1	51,132	0.45
PRIME INSURANCE COMPANY	0	9	0.00
PRIORITY ONE INSURANCE COMPANY	4	4,748	19.38
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	5	24,294	4.73
Pacific Specialty Insurance Company	2	8,689	5.29
Pacific Specialty Property and Casualty Company	0	2,549	0.00
Palomar Specialty Insurance Company	0	10,314	0.00
Pharmacists Mutual Insurance Company	0	111	0.00
Privilege Underwriters Reciprocal Exchange	0	7,069	0.00

Progressive Casualty Insurance Company	0	1,361	0.00
QBE Insurance Corporation	2	28,155	1.63
QBE SPECIALTY INSURANCE COMPANY	0	1,875	0.00
R.V.O.S. FARM MUTUAL INSURANCE COMPANY	4	61,554	1.49
REPUBLIC-VANGUARD INSURANCE COMPANY	0	614	0.00
RLI Insurance Company	0	510	0.00
ROCKHILL INSURANCE COMPANY	0	17	0.00
Reliable Lloyds Insurance Company	0	10	0.00
Republic Lloyds	6	24,121	5.72
Republic Underwriters Insurance Company	2	7,064	6.51
SCOTTSDALE INSURANCE COMPANY	1	10,749	2.14
SENECA SPECIALTY INSURANCE COMPANY	0	4	0.00
SENTINEL INSURANCE COMPANY, LTD.	0	7,546	0.00
SLAVONIC MUTUAL FIRE INSURANCE ASSOCIATION	0	2,299	0.00
STANDARD FIRE INSURANCE COMPANY, THE	0	9,888	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	2	26,898	1.71
STEAMSHIP MUTUAL UNDERWRITING ASSOCIATION (BERMUDA) LIMITED	0	1	0.00
Safeco Insurance Company of America	0	38,862	0.00
Safeco Lloyds Insurance Company	0	10,753	0.00
Southern Insurance Company	0	18,444	0.00
Southern Vanguard Insurance Company	3	42,860	1.61
Standard Casualty Company	0	8,951	0.00
StarStone National Insurance Company	0	13,126	0.00
State Farm Lloyds	57	1,218,778	1.08
State National Insurance Company, Inc.	0	2,532	0.00
Stillwater Insurance Company	1	8,305	2.77
Stillwater Property and Casualty Insurance Company	0	968	0.00
Sussex Insurance Company	8	7,241	25.41
TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	6	132,086	1.04
TEXAS FARM BUREAU UNDERWRITERS	2	78,224	0.59
TEXAS FARMERS INSURANCE COMPANY	14	428,651	0.75
TEXAS PIONEER FARM MUTUAL INSURANCE ASSOCIATION, INC.	1	3,903	5.89
TRAVELERS COMMERCIAL INSURANCE COMPANY	0	8,734	0.00
TRAVELERS HOME AND MARINE INSURANCE COMPANY, THE	6	131,808	1.05
TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	0	989	0.00
TRINITY UNIVERSAL INSURANCE COMPANY	0	3,392	0.00
TRUMBULL INSURANCE COMPANY	0	15,156	0.00
TWIN CITY FIRE INSURANCE COMPANY	0	5,793	0.00
Texas Fair Plan Association	4	132,734	0.69

Texas Heritage Insurance Company	0	6,440	0.00
Texas Windstorm Insurance Association	5	260,677	0.44
Travelers Lloyds of Texas Insurance Company	5	73,058	1.57
U S Lloyds Insurance Company	0	17,303	0.00
UNDERWRITERS AT LLOYD'S, LONDON	7	71,102	2.26
UNITED NATIONAL INSURANCE COMPANY	0	122	0.00
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	3	36,765	1.88
UNITED STATES LIABILITY INSURANCE COMPANY	0	880	0.00
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0	3,688	0.00
UNITRIN PREFERRED INSURANCE COMPANY	1	1,536	14.97
UNITRIN SAFEGUARD INSURANCE COMPANY	0	22,021	0.00
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	3	30,064	2.30
USAA CASUALTY INSURANCE COMPANY	2	109,874	0.42
USAA County Mutual Insurance Company	0	51,208	0.00
USAA GENERAL INDEMNITY COMPANY	0	62,047	0.00
USAA Texas Lloyd's Company	5	188,477	0.61
United Fire Lloyds	0	3,323	0.00
United Services Automobile Association	1	270,126	0.09
Universal North America Insurance Company	1	16,519	1.39
VOYAGER INDEMNITY INSURANCE COMPANY	1	9,068	2.54
WELLINGTON INSURANCE COMPANY	1	40,986	0.56
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	0	32	0.00
WESTERN MUTUAL INSURANCE COMPANY	0	10,448	0.00
WESTFIELD INSURANCE COMPANY	0	6	0.00
WILSHIRE INSURANCE COMPANY	0	1	0.00
Woodlands Insurance Company, The	0	1,021	0.00
Worth Casualty Company	1	12,190	1.89
<b>TOTAL</b>	<b>317</b>	<b>7,290,899</b>	<b>1.00</b>