

2016 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 ratio of more than 100. A company may have a small number of 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 2016	TOTAL NUMBER OF HOMEOWNERS POLICIES FOR 2016	COMPLAINT INDEX
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0	54	0.00
ADMIRAL INSURANCE COMPANY	0	2	0.00
AIG PROPERTY CASUALTY COMPANY	0	6,954	0.00
AIG SPECIALTY INSURANCE COMPANY	0	1	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	0	18,616	0.00
Allied Trust Insurance Company	0	2,031	0.00
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	7	90,128	2.03
ALLSTATE INDEMNITY COMPANY	3	146,608	0.53
Allstate Insurance Company	2	26,653	1.96
Allstate Texas Lloyd's	8	243,498	0.86
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	21	316,985	1.73
AMERICAN AUTOMOBILE INSURANCE COMPANY	0	3	0.00
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0	201,481	0.00
American Family Home Insurance Company	0	1,402	0.00
American Hallmark Insurance Company of Texas	0	10,207	0.00
American Insurance Company, The	1	1	26,098.44
American Mercury Lloyd's Insurance Company	2	11,431	4.57
AMERICAN MODERN HOME INSURANCE COMPANY	1	168,300	0.16
American Modern Lloyd's Insurance Company	0	4,218	0.00
AMERICAN NATIONAL COUNTY MUTUAL INSURANCE COMPANY	0	1	0.00
American National Lloyds Insurance Company	0	17,649	0.00
American National Property and Casualty Company	0	285	0.00
American Reliable Insurance Company	0	4,488	0.00
American Security Insurance Company	0	891	0.00
AMERICAN WESTERN HOME INSURANCE COMPANY	0	92	0.00
AMICA MUTUAL INSURANCE COMPANY	1	85,724	0.30

Arch Insurance Company	0	997	0.00
ARCH INSURANCE COMPANY (EUROPE) LIMITED	0	43	0.00
ARCH SPECIALTY INSURANCE COMPANY	0	48	0.00
Ark Royal Insurance Company	0	295	0.00
ARMED FORCES INSURANCE EXCHANGE	0	2,975	0.00
ASI Lloyds	9	191,258	1.23
ATAIN SPECIALTY INSURANCE COMPANY	0	1	0.00
Atlantic Casualty Insurance Company	0	22	0.00
AUSTIN COUNTY FARMERS MUTUAL FIRE INSURANCE ASSOCIATION, INCORPORATED	0	4,791	0.00
Auto Club Indemnity Company	10	94,576	2.76
AXIS SURPLUS INSURANCE COMPANY	0	2	0.00
Bankers Standard Insurance Company	0	7,011	0.00
BERKLEY ASSURANCE COMPANY	0	2	0.00
BITCO General Insurance Corporation	0	33	0.00
Burlington Insurance Company, The	0	4	0.00
CANOPIUS US INSURANCE, INC.	0	36	0.00
CAPITOL COUNTY MUTUAL FIRE INSURANCE COMPANY	3	59,349	1.32
CATLIN INSURANCE COMPANY (UK) LTD.	0	875	0.00
CENTRAL MUTUAL INSURANCE COMPANY	0	25,135	0.00
Century-National Insurance Company	0	23,061	0.00
Chubb Custom Insurance Company	0	533	0.00
Chubb Lloyds Insurance Company of Texas	1	28,833	0.91
COLONIAL LLOYDS	0	5,016	0.00
COLONY INSURANCE COMPANY	0	114	0.00
Columbia Lloyds Insurance Company	0	45,696	0.00
CONIFER INSURANCE COMPANY	0	4,818	0.00
CRESTBROOK INSURANCE COMPANY	0	5,708	0.00
CRUM & FORSTER SPECIALTY INSURANCE COMPANY	0	1	0.00
Cypress Texas Insurance Company	1	36,523	0.71
Delta Lloyds Insurance Company of Houston, Texas	1	339	76.99
Diamond State Insurance Company	0	617	0.00
ELECTRIC INSURANCE COMPANY	0	1,971	0.00
ENCOMPASS HOME AND AUTO INSURANCE COMPANY	0	1,883	0.00
ENCOMPASS INDEMNITY COMPANY	0	13,990	0.00
ENDURANCE SPECIALTY INSURANCE LTD.	0	1	0.00
EVANSTON INSURANCE COMPANY	0	597	0.00
Farmers Insurance Exchange	0	28,549	0.00
FARMERS MUTUAL FIRE & AID ASSOCIATION OF KENDALL AND KERR COUNTIES, TEXAS	0	351	0.00

Federal Insurance Company	0	1,170	0.00
Fire Insurance Exchange	5	157,325	0.83
Fireman's Fund Insurance Company	0	84	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	0	6,097	0.00
First Community Insurance Company	0	4,886	0.00
Foremost Lloyds of Texas	2	132,319	0.39
GARFIELD FARM MUTUAL INSURANCE ASSOCIATION	0	5,852	0.00
GENERAL STAR INDEMNITY COMPANY	0	111	0.00
GEOVERA SPECIALTY INSURANCE COMPANY	0	34,266	0.00
GERMAN-AMERICAN FARM MUTUAL	0	5,928	0.00
Germania Farm Mutual Insurance Association	9	199,882	1.18
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	89	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	206	0.00
GREAT AMERICAN E & S INSURANCE COMPANY	0	1	0.00
GREAT AMERICAN INSURANCE COMPANY	0	172	0.00
Great American Insurance Company of New York	0	1,056	0.00
GREAT LAKES REINSURANCE (U.K.) SE	1	10,480	2.49
Great Midwest Insurance Company	0	22	0.00
Gulfstream Property and Casualty Insurance Company	1	3,001	8.70
Hamilton Specialty Insurance Company	0	95	0.00
HARTFORD ACCIDENT AND INDEMNITY COMPANY	0	5,660	0.00
Hartford Fire Insurance Company	0	589	0.00
HARTFORD INSURANCE COMPANY OF THE MIDWEST	1	1	26,098.44
Hartford Lloyd's Insurance Company	1	6,327	4.12
Hochheim Prairie Farm Mutual Insurance Association	2	101,883	0.51
Homeowners of America Insurance Company	4	113,046	0.92
Homesite Lloyd's of Texas	2	85,642	0.61
HORACE MANN INSURANCE COMPANY	0	1,509	0.00
Horace Mann Lloyds	2	11,011	4.74
IDS PROPERTY CASUALTY INSURANCE COMPANY	2	32,263	1.62
ILLINOIS UNION INSURANCE COMPANY	0	11	0.00
Imperial Fire and Casualty Insurance Company	2	24,448	2.14
IMPERIUM INSURANCE COMPANY	0	283	0.00
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0	298	0.00
Integon National Insurance Company	0	87	0.00
Interinsurance Exchange of the Automobile Club	0	4,157	0.00
INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE	0	1,119	0.00
Ironshore Specialty Insurance Company	0	1	0.00

KINSALE INSURANCE COMPANY	0	200	0.00
Lexington Insurance Company	0	4,860	0.00
Liberty Insurance Corporation	9	193,041	1.22
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	1	21,219	1.23
Liberty Mutual Fire Insurance Company	1	8,378	3.12
Liberty Mutual Insurance Company	0	14	0.00
LIBERTY MUTUAL INSURANCE EUROPE LIMITED	0	147	0.00
Lighthouse Property Insurance Corporation	0	11,711	0.00
Maison Insurance Company	0	1,098	0.00
MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY	0	117	0.00
Metropolitan Lloyds Insurance Company of Texas	7	75,520	2.42
MIC GENERAL INSURANCE CORPORATION	0	2,365	0.00
MOUNT VERNON FIRE INSURANCE COMPANY	0	194	0.00
Mountain Valley Indemnity Company	0	7,724	0.00
MUENSTER FARM MUTUAL FIRE INSURANCE ASSOCIATION, INC.	0	3,947	0.00
NATIONAL FIRE & MARINE INSURANCE COMPANY	0	18	0.00
National Lloyds Insurance Company	6	99,365	1.58
National Specialty Insurance Company	4	20,646	5.06
National Surety Corporation	0	2	0.00
NATIONWIDE GENERAL INSURANCE COMPANY	9	105,986	2.22
Nationwide Lloyds	1	27,826	0.94
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	1	30,417	0.86
NAUTILUS INSURANCE COMPANY	0	194	0.00
NEW CENTURY INSURANCE COMPANY	0	4,712	0.00
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0	214	0.00
NORTH LIGHT SPECIALTY INSURANCE COMPANY	0	834	0.00
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0	11,616	0.00
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0	2,015	0.00
Pacific Specialty Insurance Company	1	10,260	2.54
Pacific Specialty Property and Casualty Company	0	3,559	0.00
Palomar Specialty Insurance Company	0	14,093	0.00
Pharmacists Mutual Insurance Company	0	229	0.00
PRAETORIAN INSURANCE COMPANY	1	60,034	0.43
PRIME INSURANCE COMPANY	0	5	0.00
PRIORITY ONE INSURANCE COMPANY	0	3,360	0.00
Privilege Underwriters Reciprocal Exchange	0	8,403	0.00
Progressive Casualty Insurance Company	0	2,410	0.00
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	2	5,390	9.68

QBE Insurance Corporation	3	26,859	2.92
QBE SPECIALTY INSURANCE COMPANY	0	2,163	0.00
R.V.O.S. FARM MUTUAL INSURANCE COMPANY	0	56,582	0.00
Reliable Lloyds Insurance Company	0	32	0.00
Republic Lloyds	1	23,961	1.09
Republic Underwriters Insurance Company	0	6,765	0.00
REPUBLIC-VANGUARD INSURANCE COMPANY	0	670	0.00
RLI Insurance Company	0	658	0.00
ROCKHILL INSURANCE COMPANY	0	9	0.00
Safeco Insurance Company of America	0	42,905	0.00
Safeco Insurance Company of Indiana	9	227,480	1.03
Safeco Lloyds Insurance Company	0	8,733	0.00
SCOR U.K. COMPANY, LTD	0	16,612	0.00
SCOTTSDALE INSURANCE COMPANY	0	10,470	0.00
SENECA SPECIALTY INSURANCE COMPANY	0	4	0.00
SENTINEL INSURANCE COMPANY, LTD.	4	5,390	19.37
SIRIUS INTERNATIONAL INSURANCE CORPORATION	0	31	0.00
SLAVONIC MUTUAL FIRE INSURANCE ASSOCIATION	0	2,169	0.00
Southern Insurance Company	1	16,010	1.63
Spinnaker Insurance Company	0	7,096	0.00
Standard Casualty Company	1	12,149	2.15
STANDARD FIRE INSURANCE COMPANY, THE	1	9,344	2.79
STARR SURPLUS LINES INSURANCE COMPANY	0	1	0.00
StarStone National Insurance Company	0	13,041	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	2	23,160	2.25
State Farm Lloyds	47	1,221,402	1.00
State National Insurance Company, Inc.	0	14,639	0.00
Stillwater Insurance Company	1	9,019	2.89
Stillwater Property and Casualty Insurance Company	0	855	0.00
Texas Fair Plan Association	4	121,413	0.86
TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	5	127,111	1.03
TEXAS FARM BUREAU UNDERWRITERS	3	70,268	1.11
TEXAS FARMERS INSURANCE COMPANY	16	470,772	0.89
Texas Heritage Insurance Company	0	6,359	0.00
TEXAS PIONEER FARM MUTUAL INSURANCE ASSOCIATION, INC.	0	3,864	0.00
Texas Windstorm Insurance Association	4	244,061	0.43
TRAVELERS COMMERCIAL INSURANCE COMPANY	1	10,999	2.37
TRAVELERS HOME AND MARINE INSURANCE COMPANY, THE	6	159,322	0.98

Travelers Lloyds of Texas Insurance Company	2	64,223	0.81
TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	1	900	29.00
TRINITY UNIVERSAL INSURANCE COMPANY	0	2,836	0.00
TRUMBULL INSURANCE COMPANY	2	16,485	3.17
TWIN CITY FIRE INSURANCE COMPANY	0	5,187	0.00
U S Lloyds Insurance Company	1	15,539	1.68
UNDERWRITERS AT LLOYD'S, LONDON	2	79,691	0.65
United Fire Lloyds	0	3,679	0.00
UNITED NATIONAL INSURANCE COMPANY	0	9,561	0.00
United Property & Casualty Insurance Company	1	68,931	0.38
United Services Automobile Association	8	269,069	0.78
UNITED STATES LIABILITY INSURANCE COMPANY	0	798	0.00
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0	1,983	0.00
UNITRIN PREFERRED INSURANCE COMPANY	0	1,355	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY	2	27,153	1.92
Universal Insurance Company of North America	11	27,105	10.59
Universal North America Insurance Company	1	14,720	1.77
USAA Casualty Insurance Company	3	208,965	0.37
USAA County Mutual Insurance Company	0	99,783	0.00
USAA GENERAL INDEMNITY COMPANY	0	124,931	0.00
VOYAGER INDEMNITY INSURANCE COMPANY	2	389	134.18
Wausau Business Insurance Company	0	1	0.00
WELLINGTON INSURANCE COMPANY	1	35,429	0.74
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	0	48	0.00
WESTERN MUTUAL INSURANCE COMPANY	0	11,441	0.00
Weston Insurance Company	0	15	0.00
WILSHIRE INSURANCE COMPANY	0	856	0.00
Woodlands Insurance Company, The	0	5,500	0.00
Worth Casualty Company	2	18,930	2.76
TOTAL	296	7,725,138	1.00