

2017 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 2017	TOTAL NUMBER OF HOMEOWNERS POLICIES FOR 2017	COMPLAINT INDEX
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0	122	0.00
ADMIRAL INSURANCE COMPANY	0	3	0.00
AIG PROPERTY CASUALTY COMPANY	0	6,939	0.00
AIG SPECIALTY INSURANCE COMPANY	0	1	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	1	14,530	1.28
ALLIED TRUST INSURANCE COMPANY	2	16,026	2.32
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	5	77,062	1.21
ALLSTATE INDEMNITY COMPANY	9	153,972	1.09
ALLSTATE INSURANCE COMPANY	0	20,926	0.00
ALLSTATE TEXAS LLOYD'S	9	220,213	0.76
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	25	369,212	1.26
AMCO INSURANCE COMPANY	0	107	0.00
AMERICAN AUTOMOBILE INSURANCE COMPANY	0	2	0.00
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	8	259,474	0.57
AMERICAN FAMILY HOME INSURANCE COMPANY	0	2,457	0.00
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0	12,774	0.00
AMERICAN INSURANCE COMPANY, THE	0	3	0.00
AMERICAN MERCURY LLOYD'S INSURANCE COMPANY	0	10,966	0.00
AMERICAN MODERN HOME INSURANCE COMPANY	4	158,078	0.47
AMERICAN NATIONAL COUNTY MUTUAL INSURANCE COMPANY	0	1	0.00
AMERICAN NATIONAL LLOYDS INSURANCE COMPANY	2	17,804	2.09
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	0	251	0.00
AMERICAN RELIABLE INSURANCE COMPANY	0	3,612	0.00
AMERICAN SECURITY INSURANCE COMPANY	0	796	0.00
AMERICAN WESTERN HOME INSURANCE COMPANY	0	81	0.00
AMICA MUTUAL INSURANCE COMPANY	5	86,778	1.07

ARCH INSURANCE COMPANY	0	610	0.00
ARCH SPECIALTY INSURANCE COMPANY	0	14	0.00
ARMED FORCES INSURANCE EXCHANGE	1	2,975	6.26
ASI LLOYDS	21	35,996	10.86
ATLANTIC CASUALTY INSURANCE COMPANY	0	35	0.00
AUSTIN COUNTY FARMERS MUTUAL FIRE INSURANCE ASSOCIATION, INCORPORATED	0	4,804	0.00
AUTO CLUB INDEMNITY COMPANY	12	108,213	2.06
AVENTUS INSURANCE COMPANY	5	31,613	2.94
BANKERS STANDARD INSURANCE COMPANY	0	6,008	0.00
BERKLEY ASSURANCE COMPANY	0	3	0.00
BITCO GENERAL INSURANCE CORPORATION	0	26	0.00
BURLINGTON INSURANCE COMPANY, THE	0	3	0.00
CANOPIUS US INSURANCE, INC.	0	409	0.00
CAPITOL COUNTY MUTUAL FIRE INSURANCE COMPANY	4	57,607	1.29
CENTRAL MUTUAL INSURANCE COMPANY	0	26,273	0.00
CENTURY-NATIONAL INSURANCE COMPANY	1	25,974	0.72
CHUBB CUSTOM INSURANCE COMPANY	0	520	0.00
CHUBB EUROPEAN GROUP LIMITED	0	2,432	0.00
CHUBB LLOYDS INSURANCE COMPANY OF TEXAS	1	28,804	0.65
CINCINNATI CASUALTY COMPANY, THE	0	1	0.00
CINCINNATI INDEMNITY COMPANY, THE	0	1	0.00
CITY NATIONAL INSURANCE COMPANY	0	57	0.00
CLEAR BLUE INSURANCE COMPANY	0	11,061	0.00
COLONIAL LLOYDS	0	4,802	0.00
COLONY INSURANCE COMPANY	0	88	0.00
COLUMBIA LLOYDS INSURANCE COMPANY	2	44,190	0.84
CONIFER INSURANCE COMPANY	2	31	1,201.10
CRESTBROOK INSURANCE COMPANY	0	5,569	0.00
CRUM & FORSTER SPECIALTY INSURANCE COMPANY	0	2	0.00
CYPRESS TEXAS INSURANCE COMPANY	4	45,847	1.62
DEPOSITORS INSURANCE COMPANY	0	433	0.00
DIAMOND STATE INSURANCE COMPANY	0	562	0.00
ECONOMY PREFERRED INSURANCE COMPANY	0	10	0.00
ELECTRIC INSURANCE COMPANY	0	2,194	0.00
ENCOMPASS HOME AND AUTO INSURANCE COMPANY	0	1,643	0.00
ENCOMPASS INDEMNITY COMPANY	0	14,143	0.00
ENGLE FARMERS MUTUAL BENEFIT ASSOCIATION	0	2,625	0.00
EVANSTON INSURANCE COMPANY	0	896	0.00

FARMERS INSURANCE EXCHANGE	2	23,270	1.60
FARMERS MUTUAL FIRE & AID ASSOCIATION OF KENDALL AND KERR COUNTIES, TEXAS	0	345	0.00
FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF COMAL COUNTY	0	4,564	0.00
FARMERS MUTUAL INSURANCE ASSOCIATION OF ERATH COUNTY	0	533	0.00
FEDERAL INSURANCE COMPANY	0	1,315	0.00
FEDERATED NATIONAL INSURANCE COMPANY	0	5,277	0.00
FIRE INSURANCE EXCHANGE	3	149,949	0.37
FIREMAN'S FUND INSURANCE COMPANY	0	84	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	0	8,514	0.00
FIRST COMMUNITY INSURANCE COMPANY	3	3,795	14.72
FOREMOST LLOYDS OF TEXAS	6	133,207	0.84
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0	48	0.00
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	2	108,109	0.34
GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA	0	2	0.00
GENERAL STAR INDEMNITY COMPANY	0	115	0.00
GEOVERA SPECIALTY INSURANCE COMPANY	1	47,298	0.39
GERMAN-AMERICAN FARM MUTUAL	0	4,423	0.00
GERMANIA FARM MUTUAL INSURANCE ASSOCIATION	6	205,807	0.54
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	85	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	189	0.00
GREAT AMERICAN INSURANCE COMPANY	0	185	0.00
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0	1,220	0.00
GREAT LAKES REINSURANCE (U.K.) SE	0	11,811	0.00
GREAT MIDWEST INSURANCE COMPANY	0	21	0.00
GREAT NORTHERN INSURANCE COMPANY	0	1	0.00
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	1	3,963	4.70
HARTFORD ACCIDENT AND INDEMNITY COMPANY	0	4,551	0.00
HARTFORD FIRE INSURANCE COMPANY	0	517	0.00
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0	1	0.00
HARTFORD LLOYD'S INSURANCE COMPANY	1	5,190	3.59
HOCHHEIM PRAIRIE FARM MUTUAL INSURANCE ASSOCIATION	4	100,849	0.74
HOMEOWNERS OF AMERICA INSURANCE COMPANY	2	118,517	0.31
HOMESITE LLOYD'S OF TEXAS	3	101,980	0.55
HORACE MANN INSURANCE COMPANY	0	4,244	0.00
HORACE MANN LLOYDS	0	9,166	0.00
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0	4,744	0.00
IDS PROPERTY CASUALTY INSURANCE COMPANY	1	31,210	0.60
ILLINOIS UNION INSURANCE COMPANY	0	7	0.00

IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	0	13,650	0.00
IMPERIUM INSURANCE COMPANY	0	39	0.00
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0	375	0.00
INTEGON NATIONAL INSURANCE COMPANY	0	660	0.00
INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	0	1,557	0.00
INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE	0	796	0.00
IRONSHORE SPECIALTY INSURANCE COMPANY	0	2	0.00
KEMPER INDEPENDENCE INSURANCE COMPANY	0	50	0.00
KINSALE INSURANCE COMPANY	0	379	0.00
LEXINGTON INSURANCE COMPANY	1	5,057	3.68
LIBERTY INSURANCE CORPORATION	15	196,815	1.42
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	0	16,804	0.00
LIBERTY MUTUAL FIRE INSURANCE COMPANY	4	6,435	11.57
LIBERTY MUTUAL INSURANCE COMPANY	0	21	0.00
LIBERTY MUTUAL INSURANCE EUROPE LIMITED	0	472	0.00
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	0	25,925	0.00
MAISON INSURANCE COMPANY	0	6,733	0.00
MERIDIAN SECURITY INSURANCE COMPANY	0	10,432	0.00
MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY	0	106	0.00
METROPOLITAN LLOYDS INSURANCE COMPANY OF TEXAS	13	60,598	3.99
MIC GENERAL INSURANCE CORPORATION	0	18,266	0.00
MOUNT VERNON FIRE INSURANCE COMPANY	0	217	0.00
MOUNTAIN VALLEY INDEMNITY COMPANY	1	16,419	1.13
MUENSTER FARM MUTUAL FIRE INSURANCE ASSOCIATION, INC.	0	3,820	0.00
NATIONAL CASUALTY COMPANY	0	23	0.00
NATIONAL LLOYDS INSURANCE COMPANY	4	87,768	0.85
NATIONAL SPECIALTY INSURANCE COMPANY	2	17,938	2.08
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0	34	0.00
NATIONWIDE GENERAL INSURANCE COMPANY	16	98,195	3.03
NATIONWIDE LLOYDS	0	24,177	0.00
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0	100	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY	0	52	0.00
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	3	25,294	2.21
NAUTILUS INSURANCE COMPANY	0	192	0.00
NEW CENTURY INSURANCE COMPANY	0	6,360	0.00
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0	395	0.00
NORTH LIGHT SPECIALTY INSURANCE COMPANY	0	667	0.00
NORTHFIELD INSURANCE COMPANY	0	34	0.00

OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	2	3,002	12.40
OCEAN HARBOR CASUALTY INSURANCE COMPANY	1	1,957	9.51
PACIFIC SPECIALTY INSURANCE COMPANY	0	9,515	0.00
PACIFIC SPECIALTY PROPERTY AND CASUALTY COMPANY	0	5,416	0.00
PALOMAR SPECIALTY INSURANCE COMPANY	4	14,361	5.19
PHARMACISTS MUTUAL INSURANCE COMPANY	0	376	0.00
PILLAR INSURANCE COMPANY	0	1,063	0.00
PRAETORIAN INSURANCE COMPANY	1	64,246	0.29
PRIME INSURANCE COMPANY	0	5	0.00
PRIORITY ONE INSURANCE COMPANY	0	1,040	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0	9,754	0.00
PROGRESSIVE CASUALTY INSURANCE COMPANY	0	3,744	0.00
PROGRESSIVE PROPERTY INSURANCE COMPANY	0	213	0.00
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	1	18,387	1.01
QBE INSURANCE CORPORATION	4	16,921	4.40
QBE SPECIALTY INSURANCE COMPANY	1	2,687	6.93
R.V.O.S. FARM MUTUAL INSURANCE COMPANY	0	52,496	0.00
RANCHERS AND FARMERS MUTUAL INSURANCE COMPANY	15	290,189	0.96
RELIABLE LLOYDS INSURANCE COMPANY	0	1	0.00
REPUBLIC LLOYDS	0	26,941	0.00
REPUBLIC UNDERWRITERS INSURANCE COMPANY	0	3,896	0.00
REPUBLIC-VANGUARD INSURANCE COMPANY	0	553	0.00
RLI INSURANCE COMPANY	0	347	0.00
ROCKHILL INSURANCE COMPANY	0	2	0.00
SAFECO INSURANCE COMPANY OF AMERICA	0	49,133	0.00
SAFECO INSURANCE COMPANY OF INDIANA	10	234,540	0.79
SAFECO LLOYDS INSURANCE COMPANY	0	7,212	0.00
SCOTTSDALE INSURANCE COMPANY	3	16,280	3.43
SENECA SPECIALTY INSURANCE COMPANY	0	1	0.00
SENTINEL INSURANCE COMPANY, LTD.	1	3,358	5.54
SIRIUS INTERNATIONAL INSURANCE CORPORATION	0	11	0.00
SOUTHERN INSURANCE COMPANY	0	8,374	0.00
SOUTHERN VANGUARD INSURANCE COMPANY	1	41,649	0.45
SPINNAKER INSURANCE COMPANY	0	20,372	0.00
STANDARD CASUALTY COMPANY	0	11,132	0.00
STANDARD FIRE INSURANCE COMPANY, THE	0	8,970	0.00
STARSTONE NATIONAL INSURANCE COMPANY	2	11,990	3.11
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	3	17,157	3.26

STATE FARM LLOYDS	38	1,189,775	0.59
STATE NATIONAL INSURANCE COMPANY, INC.	1	23,693	0.79
STILLWATER INSURANCE COMPANY	1	10,747	1.73
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0	756	0.00
TEACHERS INSURANCE COMPANY	0	18,585	0.00
TEXAS FAIR PLAN ASSOCIATION	9	110,989	1.51
TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	4	130,953	0.57
TEXAS FARM BUREAU UNDERWRITERS	2	65,174	0.57
TEXAS FARMERS INSURANCE COMPANY	27	470,573	1.07
TEXAS PIONEER FARM MUTUAL INSURANCE ASSOCIATION, INC.	0	3,867	0.00
TEXAS WINDSTORM INSURANCE ASSOCIATION	31	218,411	2.64
TOWER HILL PRIME INSURANCE COMPANY	0	6,493	0.00
TOWER HILL SIGNATURE INSURANCE COMPANY	0	2,845	0.00
TRAVELERS COMMERCIAL INSURANCE COMPANY	0	13,231	0.00
TRAVELERS HOME AND MARINE INSURANCE COMPANY, THE	6	191,034	0.58
TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY	11	57,455	3.56
TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	0	840	0.00
TRINITY UNIVERSAL INSURANCE COMPANY	0	2,371	0.00
TRUMBULL INSURANCE COMPANY	2	16,583	2.25
TWIN CITY FIRE INSURANCE COMPANY	0	5,127	0.00
U S LLOYDS INSURANCE COMPANY	1	14,071	1.32
UNDERWRITERS AT LLOYD'S, LONDON	5	82,844	1.12
UNITED FIRE LLOYDS	0	3,869	0.00
UNITED NATIONAL INSURANCE COMPANY	0	7,096	0.00
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	6	86,383	1.29
UNITED SERVICES AUTOMOBILE ASSOCIATION	5	267,519	0.35
UNITED SPECIALTY INSURANCE COMPANY	0	15	0.00
UNITED STATES LIABILITY INSURANCE COMPANY	0	777	0.00
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0	1,556	0.00
UNITRIN PREFERRED INSURANCE COMPANY	0	1,144	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY	2	24,598	1.51
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	1	23,273	0.80
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	2	13,252	2.81
USAA CASUALTY INSURANCE COMPANY	8	215,839	0.69
USAA GENERAL INDEMNITY COMPANY	3	133,510	0.42
VOYAGER INDEMNITY INSURANCE COMPANY	0	28	0.00
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	0	82	0.00
WESTERN HERITAGE INSURANCE COMPANY	0	3	0.00

WESTERN MUTUAL INSURANCE COMPANY	0	11,587	0.00
WESTON INSURANCE COMPANY	0	9,509	0.00
WILSHIRE INSURANCE COMPANY	0	868	0.00
WOODLANDS INSURANCE COMPANY, THE	1	6,156	3.02
WORTH CASUALTY COMPANY	1	19,806	0.94
TOTAL	433	8,061,205	1.00