

2018 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 2018	TOTAL NUMBER OF HOMEOWNERS POLICIES FOR 2018	COMPLAINT INDEX
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0	126	0.00
ACUITY, A MUTUAL INSURANCE COMPANY	0	21	0.00
AEGIS SECURITY INSURANCE COMPANY	3	802	52.95
AGCS MARINE INSURANCE COMPANY	0	809	0.00
AIG PROPERTY CASUALTY COMPANY	1	9,056	1.56
AIX SPECIALTY INSURANCE COMPANY	0	1	0.00
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0	319	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	0	11,913	0.00
ALLIED TRUST INSURANCE COMPANY	9	32,212	3.95
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	9	67,021	1.90
ALLSTATE INDEMNITY COMPANY	7	156,775	0.63
ALLSTATE INSURANCE COMPANY	2	15,545	1.82
ALLSTATE TEXAS LLOYD'S	17	198,949	1.21
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	34	438,675	1.10
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	7	250,620	0.40
AMERICAN FAMILY HOME INSURANCE COMPANY	0	340	0.00
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	2	16,648	1.70
AMERICAN MERCURY LLOYD'S INSURANCE COMPANY	1	12,857	1.10
AMERICAN MODERN HOME INSURANCE COMPANY	3	155,148	0.27
AMERICAN MODERN LLOYD'S INSURANCE COMPANY	0	3,389	0.00
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0	15,281	0.00
AMERICAN NATIONAL LLOYDS INSURANCE COMPANY	1	17,786	0.80
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	0	229	0.00
AMERICAN RELIABLE INSURANCE COMPANY	0	5,181	0.00
AMERICAN RISK INSURANCE COMPANY, INC.	6	30,884	2.75
AMERICAN SECURITY INSURANCE COMPANY	2	635	44.58

AMERICAN WESTERN HOME INSURANCE COMPANY	0	50	0.00
AMGUARD INSURANCE COMPANY	0	1,250	0.00
AMICA MUTUAL INSURANCE COMPANY	7	78,353	1.26
ANCHOR SPECIALTY INSURANCE COMPANY	2	8,607	3.29
ARCH INSURANCE COMPANY	0	742	0.00
ARCH SPECIALTY INSURANCE COMPANY	0	3	0.00
ARMED FORCES INSURANCE EXCHANGE	1	2,718	5.21
ASI LLOYDS	11	233,316	0.67
ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC.	0	1	0.00
ATLANTIC CASUALTY INSURANCE COMPANY	0	35	0.00
AUSTIN COUNTY FARMERS MUTUAL FIRE INSURANCE ASSOCIATION, INCORPORATED	0	4,792	0.00
AUTO CLUB INDEMNITY COMPANY	10	116,478	1.22
AVENTUS INSURANCE COMPANY	3	28,809	1.47
BANKERS STANDARD INSURANCE COMPANY	0	5,214	0.00
BITCO GENERAL INSURANCE CORPORATION	0	25	0.00
BITCO NATIONAL INSURANCE COMPANY	0	1	0.00
BURLINGTON INSURANCE COMPANY, THE	0	3	0.00
CANOPIUS US INSURANCE, INC.	0	803	0.00
CAPITOL COUNTY MUTUAL FIRE INSURANCE COMPANY	1	56,485	0.25
CAPITOL SPECIALTY INSURANCE CORPORATION	0	15	0.00
CATLIN SPECIALTY INSURANCE COMPANY	0	23	0.00
CENTRAL MUTUAL INSURANCE COMPANY	0	23,690	0.00
CENTURY-NATIONAL INSURANCE COMPANY	0	21,270	0.00
CHUBB CUSTOM INSURANCE COMPANY	0	152	0.00
CHUBB EUROPEAN GROUP SE	0	878	0.00
CHUBB LLOYDS INSURANCE COMPANY OF TEXAS	0	28,461	0.00
CINCINNATI INSURANCE COMPANY, THE	0	1,823	0.00
CITY NATIONAL INSURANCE COMPANY	0	2,740	0.00
CLEAR BLUE INSURANCE COMPANY	1	76,433	0.19
COLONIAL LLOYDS	0	4,830	0.00
COLONY INSURANCE COMPANY	0	86	0.00
COLUMBIA LLOYDS INSURANCE COMPANY	0	39,576	0.00
CONIFER INSURANCE COMPANY	0	979	0.00
COVINGTON SPECIALTY INSURANCE COMPANY	0	48	0.00
CRESTBROOK INSURANCE COMPANY	0	5,697	0.00
CRUM & FORSTER SPECIALTY INSURANCE COMPANY	0	2	0.00
CYPRESS TEXAS INSURANCE COMPANY	8	42,778	2.65
ECONOMY PREFERRED INSURANCE COMPANY	0	194	0.00

ELECTRIC INSURANCE COMPANY	0	2,189	0.00
ENCOMPASS HOME AND AUTO INSURANCE COMPANY	0	1,390	0.00
ENCOMPASS INDEMNITY COMPANY	1	17,584	0.80
ENGLE FARMERS MUTUAL BENEFIT ASSOCIATION	0	2,525	0.00
EVANSTON INSURANCE COMPANY	0	1,199	0.00
EVEREST INDEMNITY INSURANCE COMPANY	0	872	0.00
FARMERS INSURANCE EXCHANGE	2	18,900	1.50
FARMERS MUTUAL AID ASSOCIATION OF WASHINGTON COUNTY, TEXAS	0	1,725	0.00
FARMERS MUTUAL FIRE & AID ASSOCIATION OF KENDALL AND KERR COUNTIES, TEXAS	0	334	0.00
FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF COMAL COUNTY	0	4,218	0.00
FARMERS MUTUAL INSURANCE ASSOCIATION OF BURNET COUNTY	0	727	0.00
FARMERS MUTUAL INSURANCE ASSOCIATION OF ERATH COUNTY	0	523	0.00
FEDERAL INSURANCE COMPANY	0	1,441	0.00
FIRE INSURANCE EXCHANGE	1	142,272	0.10
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	0	6,185	0.00
FIRST COMMUNITY INSURANCE COMPANY	1	1,968	7.19
FIRST NONPROFIT INSURANCE COMPANY	0	160	0.00
FOREMOST LLOYDS OF TEXAS	2	134,627	0.21
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0	46	0.00
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	2	112,971	0.25
GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA	0	17	0.00
GENERAL STAR INDEMNITY COMPANY	0	76	0.00
GEOVERA SPECIALTY INSURANCE COMPANY	1	40,182	0.35
GERMAN-AMERICAN FARM MUTUAL	1	4,266	3.32
GERMANIA FARM MUTUAL INSURANCE ASSOCIATION	2	204,121	0.14
GOTHAM INSURANCE COMPANY	0	10	0.00
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	96	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	214	0.00
GREAT AMERICAN E & S INSURANCE COMPANY	0	5	0.00
GREAT AMERICAN INSURANCE COMPANY	0	329	0.00
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0	1,278	0.00
GREAT DIVIDE INSURANCE COMPANY	0	2	0.00
GREAT LAKES REINSURANCE (U.K.) SE	2	15,190	1.86
GREAT NORTHERN INSURANCE COMPANY	0	1	0.00
GULFSTREAM PROPERTY AND CASUALTY INSURANCE COMPANY	1	3,530	4.01
HARTFORD ACCIDENT AND INDEMNITY COMPANY	1	2,861	4.95
HARTFORD FIRE INSURANCE COMPANY	0	480	0.00
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0	1	0.00

HARTFORD LLOYD'S INSURANCE COMPANY	4	3,980	14.23
HDI GLOBAL SPECIALTY SE	0	1,109	0.00
HDI SPECIALTY INSURANCE COMPANY	0	1	0.00
HOCHHEIM PRAIRIE FARM MUTUAL INSURANCE ASSOCIATION	2	94,553	0.30
HOMEOWNERS OF AMERICA INSURANCE COMPANY	5	133,825	0.53
HOMESITE INSURANCE COMPANY	0	2,700	0.00
HOMESITE LLOYD'S OF TEXAS	1	112,244	0.13
HORACE MANN INSURANCE COMPANY	0	6,256	0.00
HORACE MANN LLOYDS	1	7,687	1.84
IDS PROPERTY CASUALTY INSURANCE COMPANY	2	18,134	1.56
ILLINOIS UNION INSURANCE COMPANY	0	1	0.00
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	1	21	674.01
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0	449	0.00
INDIAN HARBOR INSURANCE COMPANY	0	8	0.00
INTERSTATE FIRE & CASUALTY COMPANY	0	2	0.00
KEMPER INDEPENDENCE INSURANCE COMPANY	0	5,520	0.00
KINSALE INSURANCE COMPANY	0	734	0.00
LANDMARK AMERICAN INSURANCE COMPANY	0	1	0.00
LEMONADE INSURANCE COMPANY	2	83,326	0.34
LEXINGTON INSURANCE COMPANY	0	4,250	0.00
LIBERTY INSURANCE CORPORATION	18	176,723	1.44
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	1	12,899	1.10
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2	4,860	5.82
LIBERTY MUTUAL INSURANCE COMPANY	0	17	0.00
LIBERTY MUTUAL INSURANCE EUROPE SE	0	171	0.00
LIGHTHOUSE PROPERTY INSURANCE CORPORATION	6	43,518	1.95
MAISON INSURANCE COMPANY	2	25,098	1.13
MERIDIAN SECURITY INSURANCE COMPANY	0	50,769	0.00
MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY	0	92	0.00
METROPOLITAN LLOYDS INSURANCE COMPANY OF TEXAS	12	49,505	3.43
MIC GENERAL INSURANCE CORPORATION	1	30,101	0.47
MOUNT VERNON FIRE INSURANCE COMPANY	0	216	0.00
MOUNTAIN VALLEY INDEMNITY COMPANY	4	28,444	1.99
MT. HAWLEY INSURANCE COMPANY	0	9	0.00
MUENSTER FARM MUTUAL FIRE INSURANCE ASSOCIATION, INC.	0	3,800	0.00
NATIONAL CASUALTY COMPANY	0	38	0.00
NATIONAL FIRE & MARINE INSURANCE COMPANY	0	26	0.00
NATIONAL GENERAL INSURANCE COMPANY	0	24	0.00

NATIONAL LLOYDS INSURANCE COMPANY	10	94,228	1.50
NATIONAL SPECIALTY INSURANCE COMPANY	1	16,108	0.88
NATIONWIDE GENERAL INSURANCE COMPANY	10	78,759	1.80
NATIONWIDE INSURANCE COMPANY OF AMERICA	0	2,447	0.00
NATIONWIDE LLOYDS	3	18,465	2.30
NATIONWIDE MUTUAL INSURANCE COMPANY	0	7,370	0.00
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	3	20,516	2.07
NAUTILUS INSURANCE COMPANY	0	127	0.00
NEW CENTURY INSURANCE COMPANY	0	6,017	0.00
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0	437	0.00
NORTH LIGHT SPECIALTY INSURANCE COMPANY	0	476	0.00
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	6	43,327	1.96
OCEAN HARBOR CASUALTY INSURANCE COMPANY	2	1,860	15.22
PACIFIC SPECIALTY INSURANCE COMPANY	0	9,900	0.00
PACIFIC SPECIALTY PROPERTY AND CASUALTY COMPANY	0	5,575	0.00
PALOMAR SPECIALTY INSURANCE COMPANY	2	13,971	2.03
PENN-AMERICA INSURANCE COMPANY	0	54	0.00
PHARMACISTS MUTUAL INSURANCE COMPANY	0	468	0.00
PILLAR INSURANCE COMPANY	0	269	0.00
PRAETORIAN INSURANCE COMPANY	5	69,870	1.01
PRIME INSURANCE COMPANY	0	5	0.00
PRIORITY ONE INSURANCE COMPANY	0	998	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	1	12,288	1.15
PROGRESSIVE CASUALTY INSURANCE COMPANY	0	5,698	0.00
PROGRESSIVE PROPERTY INSURANCE COMPANY	0	169	0.00
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	4	15,112	3.75
QBE INSURANCE CORPORATION	4	12,222	4.63
QBE SPECIALTY INSURANCE COMPANY	0	2,955	0.00
R.V.O.S. FARM MUTUAL INSURANCE COMPANY	1	48,878	0.29
RANCHERS AND FARMERS MUTUAL INSURANCE COMPANY	14	223,824	0.89
REPUBLIC LLOYDS	4	26,202	2.16
REPUBLIC UNDERWRITERS INSURANCE COMPANY	1	2,580	5.49
REPUBLIC-VANGUARD INSURANCE COMPANY	0	180	0.00
RLI INSURANCE COMPANY	0	84	0.00
SAFECO INSURANCE COMPANY OF AMERICA	0	51,134	0.00
SAFECO INSURANCE COMPANY OF INDIANA	21	227,099	1.31
SAFECO LLOYDS INSURANCE COMPANY	1	5,880	2.41
SAFETY SPECIALTY INSURANCE COMPANY	0	7	0.00

SCOTTSDALE INSURANCE COMPANY	1	13,392	1.06
SENECA SPECIALTY INSURANCE COMPANY	0	1	0.00
SENTINEL INSURANCE COMPANY, LTD.	0	2,008	0.00
SIRIUS INTERNATIONAL INSURANCE CORPORATION	0	9	0.00
SOUTHERN INSURANCE COMPANY	2	5,617	5.04
SOUTHERN VANGUARD INSURANCE COMPANY	2	44,505	0.64
SPINNAKER INSURANCE COMPANY	0	31,589	0.00
STANDARD CASUALTY COMPANY	2	11,030	2.57
STANDARD FIRE INSURANCE COMPANY, THE	1	8,326	1.70
STARSTONE NATIONAL INSURANCE COMPANY	0	7,606	0.00
STARSTONE SPECIALTY INSURANCE COMPANY	0	1,522	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0	12,311	0.00
STATE FARM LLOYDS	57	1,162,624	0.69
STATE NATIONAL INSURANCE COMPANY, INC.	3	34,590	1.23
STILLWATER INSURANCE COMPANY	2	10,124	2.80
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0	644	0.00
TEXAS FAIR PLAN ASSOCIATION	10	95,637	1.48
TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	7	134,215	0.74
TEXAS FARM BUREAU UNDERWRITERS	1	60,145	0.24
TEXAS FARMERS INSURANCE COMPANY	28	465,150	0.85
TEXAS PIONEER FARM MUTUAL INSURANCE ASSOCIATION, INC.	0	3,644	0.00
TEXAS WINDSTORM INSURANCE ASSOCIATION	69	194,381	5.02
TOKIO MARINE SPECIALTY INSURANCE COMPANY	0	1	0.00
TOWER HILL PRIME INSURANCE COMPANY	0	600	0.00
TOWER HILL SIGNATURE INSURANCE COMPANY	0	2,025	0.00
TRAVELERS COMMERCIAL INSURANCE COMPANY	0	13,357	0.00
TRAVELERS HOME AND MARINE INSURANCE COMPANY, THE	9	190,722	0.67
TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY	7	51,256	1.93
TRAVELERS PERSONAL INSURANCE COMPANY	0	32,856	0.00
TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	1	761	18.60
TRINITY UNIVERSAL INSURANCE COMPANY	0	1,971	0.00
TRISURA SPECIALTY INSURANCE COMPANY	0	56	0.00
TRUMBULL INSURANCE COMPANY	1	15,803	0.90
TUDOR INSURANCE COMPANY	0	617	0.00
TWIN CITY FIRE INSURANCE COMPANY	0	3,328	0.00
U S LLOYDS INSURANCE COMPANY	2	12,612	2.24
UNITED FIRE LLOYDS	0	3,979	0.00
UNITED NATIONAL INSURANCE COMPANY	1	4,794	2.95

UNITED PROPERTY & CASUALTY INSURANCE COMPANY	21	83,322	3.57
UNITED SERVICES AUTOMOBILE ASSOCIATION	6	264,860	0.32
UNITED SPECIALTY INSURANCE COMPANY	0	23	0.00
UNITED STATES LIABILITY INSURANCE COMPANY	0	731	0.00
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0	1,098	0.00
UNITRIN PREFERRED INSURANCE COMPANY	0	978	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY	6	18,322	4.64
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	6	16,179	5.25
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	3	10,813	3.93
USAA CASUALTY INSURANCE COMPANY	8	219,269	0.52
USAA GENERAL INDEMNITY COMPANY	5	138,512	0.51
VOYAGER INDEMNITY INSURANCE COMPANY	0	346	0.00
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	0	123	0.00
WESTERN MUTUAL INSURANCE COMPANY	0	12,340	0.00
WESTERN WORLD INSURANCE COMPANY	0	399	0.00
WHITE PINE INSURANCE COMPANY	0	499	0.00
WILSHIRE INSURANCE COMPANY	0	746	0.00
WOODLANDS INSURANCE COMPANY, THE	3	5,203	8.16
WORTH CASUALTY COMPANY	1	21,126	0.67
TOTAL	587	8,308,464	1.00