

2013 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
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COMPANY NAME	TOTAL NUMBER OF CONFIRMED COMPLAINTS FOR 2013	TOTAL NUMBER OF HOMEOWNERS POLICIES FOR 2013	COMPLAINT INDEX
ACCEPTANCE INDEMNITY INSURANCE COMPANY	0	80	0.00
AIG PROPERTY CASUALTY COMPANY	0	4,601	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	0	17,066	0.00
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	7	151,896	1.26
ALLSTATE INDEMNITY COMPANY	5	77,071	1.77
ALLSTATE INSURANCE COMPANY	2	70,791	0.77
ALLSTATE TEXAS LLOYD'S	11	334,470	0.90
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	0	84,648	0.00
AMERICA FIRST LLOYD'S INSURANCE COMPANY	0	1,281	0.00
AMERICAN AUTOMOBILE INSURANCE COMPANY	0	1	0.00
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	1	19,238	1.42
AMERICAN INSURANCE COMPANY, THE	0	2,200	0.00
AMERICAN MERCURY LLOYD'S INSURANCE COMPANY	1	8,718	3.13
AMERICAN MODERN HOME INSURANCE COMPANY	4	106,957	1.02
AMERICAN MODERN LLOYD'S INSURANCE COMPANY	0	12,782	0.00
AMERICAN NATIONAL LLOYDS INSURANCE COMPANY	1	17,855	1.53
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	0	404	0.00
AMERICAN RISK INSURANCE COMPANY, INC.	4	22,730	4.80
AMERICAN SECURITY INSURANCE COMPANY	0	1,904	0.00
AMICA LLOYD'S OF TEXAS	0	58,518	0.00
ARMED FORCES INSURANCE EXCHANGE	0	3,121	0.00

ASI LLOYDS	6	179,013	0.91
ASPEN INSURANCE UK LIMITED	0	5	0.00
ATLANTIC CASUALTY INSURANCE COMPANY	0	50	0.00
ATLANTIC SPECIALTY INSURANCE COMPANY	0	425	0.00
AUSTIN COUNTY FARMERS MUTUAL FIRE INSURANCE ASSOCIATION, INCORPORATED	0	4,620	0.00
AUTO CLUB INDEMNITY COMPANY	5	76,021	1.79
AMERICA FIRST INSURANCE COMPANY	1	2,148	12.69
AMERICAN FIRE AND CASUALTY COMPANY	0	26	0.00
ARCH INSURANCE COMPANY	0	212	0.00
BALBOA INSURANCE COMPANY	3	1,004	81.47
BANKERS STANDARD INSURANCE COMPANY	0	1,768	0.00
BITUMINOUS CASUALTY CORPORATION	0	37	0.00
CAPITOL COUNTY MUTUAL FIRE INSURANCE COMPANY	3	15,242	5.37
CAPITOL SPECIALTY INSURANCE CORPORATION	0	33	0.00
CATLIN INSURANCE COMPANY (UK) LTD.	0	4,883	0.00
CENTRAL MUTUAL INSURANCE COMPANY	0	21,949	0.00
CENTURY SURETY COMPANY	0	22	0.00
CHUBB CUSTOM INSURANCE COMPANY	0	411	0.00
CHUBB LLOYDS INSURANCE COMPANY OF TEXAS	0	29,544	0.00
CHUBB NATIONAL INSURANCE COMPANY	0	3	0.00
COLONIAL LLOYDS	1	6,273	4.35
COLONY INSURANCE COMPANY	0	135	0.00
COLUMBIA LLOYDS INSURANCE COMPANY	3	30,831	2.65
COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	0	28,201	0.00
CONIFER INSURANCE COMPANY	0	2,805	0.00
COREPOINTE INSURANCE COMPANY	0	28	0.00
COVINGTON SPECIALTY INSURANCE COMPANY	0	21	0.00
CHURCH MUTUAL INSURANCE COMPANY	0	34	0.00
CONSOLIDATED LLOYDS	0	23	0.00
CYPRESS TEXAS LLOYDS	4	36,777	2.97
DELTA LLOYDS INSURANCE COMPANY OF HOUSTON, TEXAS	0	11,967	0.00
ELECTRIC INSURANCE COMPANY	0	1,119	0.00
EMPIRE FIRE AND MARINE INSURANCE COMPANY	0	27,287	0.00
ENCOMPASS HOME AND AUTO INSURANCE COMPANY	2	3,580	15.23
ENCOMPASS INDEMNITY COMPANY	1	20,957	1.30
ESSEX INSURANCE COMPANY	0	135	0.00
FARMERS INSURANCE EXCHANGE	2	47,069	1.16

FARMERS MUTUAL AID ASSOCIATION OF WASHINGTON COUNTY, TEXAS	0	1,553	0.00
FARMERS MUTUAL FIRE INSURANCE ASSOCIATION OF COMAL COUNTY	0	5,080	0.00
FEDERAL INSURANCE COMPANY	0	1,150	0.00
FIRE INSURANCE EXCHANGE	5	169,708	0.80
FIREMAN'S FUND INSURANCE COMPANY	0	66	0.00
FIRST COMMUNITY INSURANCE COMPANY	0	6,800	0.00
FOREMOST LLOYDS OF TEXAS	6	138,180	1.18
GARFIELD FARM MUTUAL INSURANCE ASSOCIATION	1	5,147	5.30
GEICO COUNTY MUTUAL INSURANCE COMPANY	0	4	0.00
GENERAL STAR INDEMNITY COMPANY	0	24	0.00
GEOVERA SPECIALTY INSURANCE COMPANY	1	19,845	1.37
GERMAN-AMERICAN FARM MUTUAL	0	7,264	0.00
GILLESPIE FARM MUTUAL INSURANCE COMPANY	0	1,608	0.00
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	75	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	196	0.00
GREAT AMERICAN E & S INSURANCE COMPANY	0	12	0.00
GREAT AMERICAN INSURANCE COMPANY	0	101	0.00
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0	709	0.00
GREAT LAKES REINSURANCE (U.K.) PLC	1	7,170	3.80
GREAT MIDWEST INSURANCE COMPANY	0	6	0.00
GERMANIA FARM MUTUAL INSURANCE ASSOCIATION	2	220,261	0.25
HALLMARK SPECIALTY INSURANCE COMPANY	0	97	0.00
HARTFORD ACCIDENT AND INDEMNITY COMPANY	0	4,855	0.00
HARTFORD LLOYD'S INSURANCE COMPANY	1	9,749	2.80
HOCHHEIM PRAIRIE FARM MUTUAL INSURANCE ASSOCIATION	0	130,148	0.00
HOMELAND INSURANCE COMPANY OF NEW YORK	0	923	0.00
HORACE MANN INSURANCE COMPANY	0	202	0.00
HORACE MANN LLOYDS	0	12,088	0.00
HARTFORD FIRE INSURANCE COMPANY	0	547	0.00
HOMEOWNERS OF AMERICA INSURANCE COMPANY	1	60,873	0.45
IDS PROPERTY CASUALTY INSURANCE COMPANY	1	20,724	1.32
ILLINOIS UNION INSURANCE COMPANY	0	16	0.00
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	1	19,675	1.39
IMPERIUM INSURANCE COMPANY	0	438	0.00
INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	0	6,002	0.00
INTERNATIONAL INSURANCE COMPANY OF HANNOVER PLC	0	48	0.00
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	2	48,118	1.13

LOYA INSURANCE COMPANY	3	8,680	9.42
LEXINGTON INSURANCE COMPANY	0	7,011	0.00
LIBERTY INSURANCE CORPORATION	10	130,597	2.09
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3	17,981	4.55
MAXUM INDEMNITY COMPANY	0	36	0.00
MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY	0	187	0.00
METROPOLITAN LLOYDS INSURANCE COMPANY OF TEXAS	4	70,828	1.54
MOUNT VERNON FIRE INSURANCE COMPANY	0	227	0.00
MUENSTER FARM MUTUAL FIRE INSURANCE ASSOCIATION, INC.	0	3,715	0.00
MERITPLAN INSURANCE COMPANY	0	1,289	0.00
NATIONAL LLOYDS INSURANCE COMPANY	10	241,324	1.13
NATIONAL SPECIALTY INSURANCE COMPANY	2	30,614	1.78
NATIONAL SURETY CORPORATION	0	4,104	0.00
NATIONAL UNITY INSURANCE COMPANY	0	35	0.00
NATIONWIDE GENERAL INSURANCE COMPANY	2	53,520	1.02
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	3	60,828	1.34
NAUTILUS INSURANCE COMPANY	0	180	0.00
NEW CENTURY INSURANCE COMPANY	0	2,965	0.00
NORTH LIGHT SPECIALTY INSURANCE COMPANY	0	654	0.00
NOVA CASUALTY COMPANY	0	51	0.00
NATIONWIDE LLOYDS	2	42,450	1.28
NETHERLANDS INSURANCE COMPANY, THE	0	1	0.00
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0	1,458	0.00
OHIO CASUALTY INSURANCE COMPANY, THE	0	110	0.00
OHIO SECURITY INSURANCE COMPANY	0	156	0.00
PACIFIC SPECIALTY INSURANCE COMPANY	1	5,807	4.70
PACIFIC SPECIALTY PROPERTY AND CASUALTY COMPANY	1	3,302	8.26
PILLAR INSURANCE COMPANY	1	6,399	4.26
PRAETORIAN INSURANCE COMPANY	1	1,833	14.88
PRIME INSURANCE COMPANY	0	83	0.00
PRIORITY ONE INSURANCE COMPANY	0	5,663	0.00
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0	3,248	0.00
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	1	33,000	0.83
PEERLESS INDEMNITY INSURANCE COMPANY	0	5,108	0.00
PEERLESS INSURANCE COMPANY	0	3	0.00
QBE INSURANCE CORPORATION	1	1,033	26.40
QBE SPECIALTY INSURANCE COMPANY	0	1,920	0.00

R.V.O.S. FARM MUTUAL INSURANCE COMPANY	5	72,477	1.88
REPUBLIC UNDERWRITERS INSURANCE COMPANY	0	4,897	0.00
REPUBLIC-VANGUARD INSURANCE COMPANY	0	744	0.00
RLI INSURANCE COMPANY	0	21	0.00
REPUBLIC LLOYDS	0	34,451	0.00
SAFECO LLOYDS INSURANCE COMPANY	2	17,620	3.09
SCOTTSDALE INSURANCE COMPANY	1	8,924	3.06
SENTINEL INSURANCE COMPANY, LTD.	0	12,692	0.00
SLAVONIC MUTUAL FIRE INSURANCE ASSOCIATION	0	2,586	0.00
SOUTHERN INSURANCE COMPANY	1	19,541	1.40
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	2	35,985	1.52
STILLWATER INSURANCE COMPANY	0	9,258	0.00
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	0	1,249	0.00
SAFECO INSURANCE COMPANY OF AMERICA	0	30,478	0.00
SAFECO INSURANCE COMPANY OF INDIANA	4	224,339	0.49
SOUTHERN VANGUARD INSURANCE COMPANY	0	47,689	0.00
STANDARD CASUALTY COMPANY	0	12,735	0.00
STATE FARM LLOYDS	52	1,259,143	1.13
TEXAS FAIR PLAN ASSOCIATION	3	124,222	0.66
TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	2	119,590	0.46
TEXAS FARM BUREAU UNDERWRITERS	3	90,952	0.90
TEXAS FARMERS INSURANCE COMPANY	19	428,124	1.21
TEXAS PIONEER FARM MUTUAL INSURANCE ASSOCIATION, INC.	0	2,727	0.00
TEXAS WINDSTORM INSURANCE ASSOCIATION	6	257,639	0.63
TRAVELERS COMMERCIAL INSURANCE COMPANY	0	5,237	0.00
TRAVELERS HOME AND MARINE INSURANCE COMPANY, THE	1	103,934	0.26
TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY	3	93,197	0.88
TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	0	1,171	0.00
TRINITY UNIVERSAL INSURANCE COMPANY	2	5,987	9.11
TRUMBULL INSURANCE COMPANY	0	10,639	0.00
TWIN CITY FIRE INSURANCE COMPANY	0	3,534	0.00
TEXAS HERITAGE INSURANCE COMPANY	0	6,574	0.00
U S LLOYDS INSURANCE COMPANY	1	17,070	1.60
UNDERWRITERS AT LLOYD'S, LONDON	1	62,667	0.44
UNITED FIRE LLOYDS	0	2,937	0.00
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	0	102	0.00
UNITED SERVICES AUTOMOBILE ASSOCIATION	5	265,936	0.51

UNITED STATES LIABILITY INSURANCE COMPANY	0	969	0.00
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0	1,370	0.00
UNITRIN PREFERRED INSURANCE COMPANY	0	2,094	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY	1	19,606	1.39
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	1	23,351	1.17
UNIVERSAL NORTH AMERICA INSURANCE COMPANY	3	17,473	4.68
USAA TEXAS LLOYD'S COMPANY	3	344,070	0.24
VOYAGER INDEMNITY INSURANCE COMPANY	2	13,878	3.93
WELLINGTON INSURANCE COMPANY	2	43,841	1.24
WESTERN MUTUAL INSURANCE COMPANY	1	7,412	3.68
WESTERN WORLD INSURANCE COMPANY	0	45	0.00
WESTFIELD INSURANCE COMPANY	0	6	0.00
WEST AMERICAN INSURANCE COMPANY	0	32	0.00
YOSEMITE INSURANCE COMPANY	0	906	0.00
ZURICH AMERICAN INSURANCE COMPANY	0	20,386	0.00
TOTAL	260	7,089,359	1.00