2014 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 2014	TOTAL NUMBER OF HOMEOWNERS POLICIES FOR 2014	COMPLAINT INDEX
AIG PROPERTY CASUALTY COMPANY	0	5,664	0.00
AIG SPECIALTY INSURANCE COMPANY	0	11	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	0	17,889	0.00
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	10	126,537	1.97
ALLSTATE INDEMNITY COMPANY	1	111,730	0.22
ALLSTATE INSURANCE COMPANY	2	47,883	1.04
ALLSTATE TEXAS LLOYD'S	15	300,599	1.25
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	6	22,264	6.73
AMERICAN MERCURY LLOYD'S INSURANCE COMPANY	0	10,983	0.00
AMERICAN MODERN HOME INSURANCE COMPANY	1	132,142	0.19
AMERICAN MODERN LLOYD'S INSURANCE COMPANY	0	5,240	0.00
AMERICAN MODERN SURPLUS LINES INSURANCE COMPANY	0	8,320	0.00
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	0	355	0.00
AMERICAN RISK INSURANCE COMPANY, INC.	6	25,917	5.78
AMERICAN SECURITY INSURANCE COMPANY	0	1,967	0.00
AMERICAN SELECT INSURANCE COMPANY	0	1	0.00
AMERICAN WESTERN HOME INSURANCE COMPANY	0	5,371	0.00
AMICA MUTUAL INSURANCE COMPANY	2	68,068	0.73
ARCH SPECIALTY INSURANCE COMPANY	0	32	0.00
ARMED FORCES INSURANCE EXCHANGE	0	2,933	0.00
ASI Lloyds	7	205,243	0.85
ATLANTIC CASUALTY INSURANCE COMPANY	0	55	0.00
AUSTIN COUNTY FARMERS MUTUAL FIRE INSURANCE ASSOCIATION, INCORPORATED	0	4,709	0.00
America First Insurance Company	0	1	0.00
America First Lloyd's Insurance Company	1	1	24,987.55
American Hallmark Insurance Company of Texas	0	7,029	0.00
American Insurance Company, The	1	3,677	6.80

American National Lloyds Insurance Company	1	17,551	1.42
Arch Insurance Company	0	1,396	0.00
Atlantic Specialty Insurance Company	0	608	0.00
Auto Club Indemnity Company	3	82,586	0.91
BANKERS STANDARD INSURANCE COMPANY	0	2,172	0.00
BITCO General Insurance Corporation	0	38	0.00
CAPITOL COUNTY MUTUAL FIRE INSURANCE COMPANY	5	61,579	2.03
CATLIN INSURANCE COMPANY (UK) LTD.	0	4,770	0.00
CENTRAL MUTUAL INSURANCE COMPANY	1	22,955	1.09
CHUBB CUSTOM INSURANCE COMPANY	0	468	0.00
CHUBB NATIONAL INSURANCE COMPANY	0	1	0.00
COLONIAL LLOYDS	0	5,498	0.00
COLUMBIA LLOYDS INSURANCE COMPANY	0	33,989	0.00
CRESTBROOK INSURANCE COMPANY	0	37	0.00
CastlePoint National Insurance Company	1	3,459	7.22
Centauri Specialty Insurance Company	0	4,526	0.00
Chubb Lloyds Insurance Company of Texas	0	29,826	0.00
Companion Commercial Insurance Company	1	1,904	13.12
Companion Property and Casualty Insurance Company	1	31,033	0.81
Consolidated Lloyds	0	2	0.00
Cypress Texas Lloyds	0	31,437	0.00
DELTA LLOYDS INSURANCE COMPANY OF HOUSTON, TEXAS	1	8,272	3.02
ELECTRIC INSURANCE COMPANY	0	1,539	0.00
ENCOMPASS HOME AND AUTO INSURANCE COMPANY	0	3,049	0.00
ENCOMPASS INDEMNITY COMPANY	2	23,474	2.13
ENGLE FARMERS MUTUAL BENEFIT ASSOCIATION	0	3,123	0.00
ESSEX INSURANCE COMPANY	0	183	0.00
FARMERS MUTUAL AID ASSOCIATION OF WASHINGTON COUNTY, TEXAS	0	1,550	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	4,875	0.00
FARMERS MUTUAL INSURANCE ASSOCIATION OF BURNET COUNTY	0	242	0.00
FARMERS MUTUAL INSURANCE ASSOCIATION OF ERATH COUNTY	0	695	0.00
FIREMAN'S FUND INSURANCE COMPANY OF OHIO	0	12	0.00
FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	0	6,290	0.00
Farmers Insurance Exchange	2	39,727	1.26
Federal Insurance Company	0	1,116	0.00
Fire Insurance Exchange	4	162,835	0.61
Fireman's Fund Insurance Company	0	6	0.00
First Community Insurance Company	1	8,504	2.94

Foremost Lloyds of Texas	6	139,987	1.07
GARFIELD FARM MUTUAL INSURANCE ASSOCIATION	0	5,578	0.00
GENERAL STAR INDEMNITY COMPANY	0	53	0.00
GEOVERA SPECIALTY INSURANCE COMPANY	0	20,542	0.00
GERMAN-AMERICAN FARM MUTUAL	0	5,974	0.00
GILLESPIE FARM MUTUAL INSURANCE COMPANY	0	1,619	0.00
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	82	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	204	0.00
GREAT AMERICAN E & S INSURANCE COMPANY	0	5	0.00
GREAT AMERICAN INSURANCE COMPANY	0	128	0.00
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0	859	0.00
GREAT LAKES REINSURANCE (U.K.) PLC	0	7,431	0.00
Germania Farm Mutual Insurance Association	4	212,782	0.47
Gulfstream Property and Casualty Insurance Company	0	130	0.00
HARTFORD ACCIDENT AND INDEMNITY COMPANY	1	7,014	3.56
HARTFORD LLOYD'S INSURANCE COMPANY	0	8,570	0.00
HOCHHEIM PRAIRIE FARM MUTUAL INSURANCE ASSOCIATION	2	117,339	0.43
HORACE MANN INSURANCE COMPANY	0	212	0.00
Hartford Fire Insurance Company	1	7,014	3.56
Homeowners of America Insurance Company	2	74,698	0.67
Homesite Lloyd's of Texas	4	39,688	2.52
Horace Mann Lloyds	1	12,334	2.03
IDS PROPERTY CASUALTY INSURANCE COMPANY	2	28,427	1.76
ILLINOIS UNION INSURANCE COMPANY	0	11	0.00
IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY	2	21,775	2.30
IMPERIUM INSURANCE COMPANY	0	183	0.00
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0	191	0.00
INTERNATIONAL INSURANCE COMPANY OF HANNOVER SE	0	386	0.00
INTERSTATE FIRE & CASUALTY COMPANY	0	17	0.00
Interinsurance Exchange of the Automobile Club	0	5,407	0.00
KINSALE INSURANCE COMPANY	0	21	0.00
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	2	35,573	1.40
LOYA INSURANCE COMPANY	1	4,286	5.83
Lexington Insurance Company	1	3,427	7.29
Liberty Insurance Corporation	6	168,400	0.89
Liberty Mutual Fire Insurance Company	1	14,076	1.78
MERASTAR INSURANCE COMPANY	0	2	0.00
METROPOLITAN LLOYDS INSURANCE COMPANY OF TEXAS	2	70,952	0.70
MOUNT VERNON FIRE INSURANCE COMPANY	0	196	0.00

MUENSTER FARM MUTUAL FIRE INSURANCE ASSOCIATION, INC.	0	3,828	0.00
Mountain Valley Indemnity Company	0	50	0.00
NATIONAL FIRE & MARINE INSURANCE COMPANY	0	10	0.00
NATIONAL UNITY INSURANCE COMPANY	0	31	0.00
NATIONWIDE GENERAL INSURANCE COMPANY	4	79,135	1.26
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	0	47,088	0.00
NAUTILUS INSURANCE COMPANY	0	184	0.00
NEW CENTURY INSURANCE COMPANY	0	3,797	0.00
NORTH LIGHT SPECIALTY INSURANCE COMPANY	0	837	0.00
National Lloyds Insurance Company	5	227,328	0.55
National Specialty Insurance Company	0	26,846	0.00
National Surety Corporation	0	9,286	0.00
Nationwide Lloyds	0	35,872	0.00
OCEAN HARBOR CASUALTY INSURANCE COMPANY	0	1,766	0.00
PACIFIC SPECIALTY INSURANCE COMPANY	0	7,791	0.00
PENN-AMERICA INSURANCE COMPANY	0	163	0.00
PILLAR INSURANCE COMPANY	0	6,843	0.00
PRAETORIAN INSURANCE COMPANY	3	42,638	1.76
PRIME INSURANCE COMPANY	0	13	0.00
PRIORITY ONE INSURANCE COMPANY	2	5,115	9.77
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	1	29,666	0.84
Pacific Specialty Property and Casualty Company	0	1,787	0.00
Peerless Indemnity Insurance Company	0	1	0.00
Pharmacists Mutual Insurance Company	0	41	0.00
Privilege Underwriters Reciprocal Exchange	0	5,255	0.00
QBE Insurance Corporation	1	28,790	0.87
QBE SPECIALTY INSURANCE COMPANY	1	1,302	19.19
R.V.O.S. FARM MUTUAL INSURANCE COMPANY	12	67,757	4.43
REPUBLIC UNDERWRITERS INSURANCE COMPANY	0	6,294	0.00
REPUBLIC-VANGUARD INSURANCE COMPANY	0	540	0.00
RLI Insurance Company	0	268	0.00
Reliable Lloyds Insurance Company	0	11	0.00
Republic Lloyds	2	26,772	1.87
SCOTTSDALE INSURANCE COMPANY	0	10,603	0.00
SENTINEL INSURANCE COMPANY, LTD.	2	10,086	4.95
SLAVONIC MUTUAL FIRE INSURANCE ASSOCIATION	0	2,445	0.00
SOUTHERN INSURANCE COMPANY	0	19,698	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	2	32,534	1.54
Safeco Insurance Company of America	0	34,808	0.00

Safeco Insurance Company of Indiana	12	231,548	1.29
Safeco Lloyds Insurance Company	0	13,647	0.00
Southern Vanguard Insurance Company	0	44,893	0.00
State Farm Lloyds	60	1,226,406	1.22
Stillwater Insurance Company	1	8,480	2.95
Stillwater Property and Casualty Insurance Company	0	1,123	0.00
TEACHERS INSURANCE COMPANY	0	212	0.00
TEXAS FARM BUREAU MUTUAL INSURANCE COMPANY	5	128,667	0.97
TEXAS FARM BUREAU UNDERWRITERS	1	85,110	0.29
TEXAS FARMERS INSURANCE COMPANY	16	414,446	0.96
TEXAS PIONEER FARM MUTUAL INSURANCE ASSOCIATION, INC.	0	3,531	0.00
TRAVELERS COMMERCIAL INSURANCE COMPANY	0	6,681	0.00
TRAVELERS HOME AND MARINE INSURANCE COMPANY, THE	0	110,251	0.00
TRAVELERS PERSONAL SECURITY INSURANCE COMPANY	0	1,069	0.00
TRINITY UNIVERSAL INSURANCE COMPANY	0	4,291	0.00
TRUMBULL INSURANCE COMPANY	0	14,049	0.00
TWIN CITY FIRE INSURANCE COMPANY	0	5,983	0.00
Texas Fair Plan Association	6	131,376	1.14
Texas Heritage Insurance Company	0	6,498	0.00
Texas Windstorm Insurance Association	4	263,107	0.38
Travelers Lloyds of Texas Insurance Company	6	80,409	1.86
U S Lloyds Insurance Company	0	18,147	0.00
UNDERWRITERS AT LLOYD'S, LONDON	1	65,055	0.38
UNITED PROPERTY & CASUALTY INSURANCE COMPANY	0	1,354	0.00
UNITED SERVICES AUTOMOBILE ASSOCIATION	5	268,760	0.46
UNITED STATES LIABILITY INSURANCE COMPANY	0	851	0.00
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0	3,784	0.00
UNITRIN PREFERRED INSURANCE COMPANY	0	1,737	0.00
UNITRIN SAFEGUARD INSURANCE COMPANY	3	18,440	4.07
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA	6	27,351	5.48
USAA Texas Lloyd's Company	5	378,038	0.33
United Fire Lloyds	0	3,190	0.00
Universal North America Insurance Company	3	17,175	4.36
VOYAGER INDEMNITY INSURANCE COMPANY	3	10,619	7.06
WESTERN MUTUAL INSURANCE COMPANY	0	8,973	0.00
WESTFIELD INSURANCE COMPANY	0	4	0.00
WILSHIRE INSURANCE COMPANY	0	19	0.00
Worth Casualty Company	0	6,921	0.00
ZURICH AMERICAN INSURANCE COMPANY	0	101	0.00

TOTAL	**285**	**7,121,451**	1.00