

HOMEOWNERS/RENTERS INSURANCE CONSUMER COMPLAINTS

Ohio Department of Insurance

Mary Taylor, Lt. Governor/Director

Homeowners/Renters Insurance Complaints

In 2015, the Ohio Department of Insurance (ODI) received a total of 584 complaints concerning companies that sold homeowners/renters insurance. The chart below shows the top 12 reasons for these complaints.

2015 Ohio HOMEOWNERS/RENTERS Insurance Complaint Statistics			
Number of authorized companies having homeowners/renters insurance premiums.	Number of authorized companies having homeowners/renters insurance complaints.	Consumer complaints concerning homeowners/renters insurance companies received.	Number of insurance companies having at least ten homeowners/renters insurance complaints.
164	90	584*	13
Top 12 Complaint Reasons**			% of Total Complaints
1. Claim denial			33.7%
2. Claim unsatisfactory settlement offer			30.8%
3. Claim delay			22.0%
4. Policy cancellation or non-renewal			21.9%
5. Claim adjuster handling			18.3%
6. Premium amount or rating			7.5%
7. Premium refund due but not paid			7.0%
8. Agent handling			5.1%
9. Sales misrepresentation			2.3%
10. Premium notice or billing			2.3%
11. Coverage question			1.8%
12. Refusal to insure			1.8%
* Number of complaints may include agents, service processors, and others who are not insurance companies.			
**Complaints may have more than one reason.			

Homeowners/Renters Insurance Complaint Ratios

The chart on page two shows the 50 companies that earned the most Ohio homeowners/renters insurance premium in 2015 and how each company's consumer complaints compare to the average. A 1.00 ratio means an insurer had the same percent share of all Ohio homeowners/renters insurance complaints as its share percent of all Ohio homeowners/renters insurance premium. A 1.50 ratio means an insurer had a 50% higher percent share of all Ohio homeowners/renters insurance complaints compared to its percent of Ohio homeowners/renters insurance premium. If a company had 12.0 percent of all complaints and a 10.0 percent market share, its complaint ratio would be 1.20 (12.0 divided by 10.0). The 50 companies displayed on page two had an aggregate average 2015 complaint to market share ratio of 0.86.

Notes:

"Market Share" refers to each company's percentage of Ohio total homeowners/renters insurance premium. "Complaint Share" is each company's percentage of Ohio total homeowners/renters insurance complaints. "Complaint Ratio" is a comparison of Ohio homeowners/renters insurance market share to the number of complaints.



HOMEOWNERS/RENTERS INSURANCE CONSUMER COMPLAINTS

2015 Ohio Homeowners/Renters Insurance Complaint Ratios					
Homeowners/Renters Insurers in Order of Ohio Market Share	Ohio Homeowners/Renters Premium	Ohio Market Share	Ohio Consumer Complaints	Ohio Complaint Share	Complaint to Market Share Ratio
State Farm Fire & Cas Co	\$616,840,354	22.15%	90	14.56%	0.66
Cincinnati Ins Co	\$111,859,097	4.02%	9	1.46%	0.36
Nationwide Prop & Cas Ins Co	\$110,214,371	3.96%	15	2.43%	0.61
Safeco Ins Co Of IN	\$104,630,611	3.76%	20	3.24%	0.86
Allstate Prop & Cas Ins Co	\$91,804,411	3.30%	29	4.69%	1.42
Grange Prop & Cas Ins Co	\$86,034,993	3.09%	17	2.75%	0.89
Erie Ins Exch	\$76,785,795	2.76%	14	2.27%	0.82
Allstate Vehicle & Prop Ins Co	\$75,684,945	2.72%	27	4.37%	1.61
Grange Mut Cas Co	\$73,013,325	2.62%	21	3.40%	1.30
Westfield Natl Ins Co	\$69,573,828	2.50%	8	1.29%	0.52
Nationwide Mut Fire Ins Co	\$63,638,089	2.28%	6	0.97%	0.42
Erie Ins Co	\$62,605,118	2.25%	7	1.13%	0.50
Allstate Ind Co	\$53,806,452	1.93%	18	2.91%	1.51
Motorists Mut Ins Co	\$52,479,180	1.88%	5	0.81%	0.43
American Family Ins Co	\$51,702,893	1.86%	13	2.10%	1.13
Allstate Ins Co	\$51,562,893	1.85%	17	2.75%	1.49
Liberty Ins Corp	\$48,573,210	1.74%	9	1.46%	0.84
Farmers Ins Exch	\$45,349,781	1.63%	10	1.62%	0.99
United Serv Automobile Assn	\$41,483,399	1.49%	2	0.32%	0.22
Liberty Mut Fire Ins Co	\$34,709,540	1.25%	9	1.46%	1.17
Travelers Prop Cas Ins Co	\$33,775,310	1.21%	7	1.13%	0.93
Home Owners Ins Co	\$33,454,551	1.20%	8	1.29%	1.08
LM Ins Corp	\$30,395,860	1.09%	13	2.10%	1.93
Nationwide Gen Ins Co	\$29,512,803	1.06%	2	0.32%	0.31
Homesite Ins Co Of The Midwest	\$28,435,382	1.02%	8	1.29%	1.27
Auto Owners Ins Co	\$26,033,134	0.93%	9	1.46%	1.56
American Select Ins Co	\$25,258,233	0.91%	0	0.00%	0.00
State Auto Ins Co of OH	\$23,856,881	0.86%	2	0.32%	0.38
USAA Cas Ins Co	\$23,813,026	0.86%	4	0.65%	0.76
Lightning Rod Mut Ins Co	\$23,388,917	0.84%	3	0.49%	0.58
State Automobile Mut Ins Co	\$21,939,274	0.79%	4	0.65%	0.82
Owners Ins Co	\$21,917,088	0.79%	7	1.13%	1.44
United Ohio Ins Co	\$21,875,082	0.79%	8	1.29%	1.65
Metropolitan Prop & Cas Ins Co	\$20,755,347	0.75%	0	0.00%	0.00
Central Mut Ins Co	\$20,481,588	0.74%	0	0.00%	0.00
Encompass Home & Auto Ins Co	\$19,805,024	0.71%	0	0.00%	0.00
Farmers Ins Of Columbus Inc	\$18,424,833	0.66%	4	0.65%	0.98
Pekin Ins Co	\$18,082,911	0.65%	6	0.97%	1.50
Foremost Ins Co Grand Rapids MI	\$16,260,933	0.58%	8	1.29%	2.22
USAA Gen Ind Co	\$15,697,172	0.56%	6	0.97%	1.72
Ohio Fair Plan Underwriting	\$15,005,086	0.54%	7	1.13%	2.10
Standard Fire Ins Co	\$14,852,116	0.53%	7	1.13%	2.12
Westfield Ins Co	\$14,714,150	0.53%	5	0.81%	1.53
Pacific Ind Co	\$14,053,600	0.50%	0	0.00%	0.00
Western Reserve Mut Cas Co	\$14,053,173	0.50%	0	0.00%	0.00
IDS Prop Cas Ins Co	\$13,667,485	0.49%	7	1.13%	2.31
Hastings Mut Ins Co	\$12,135,016	0.44%	3	0.49%	1.11
Ohio Mut Ins Co	\$11,108,396	0.40%	4	0.65%	1.62
National Mut Ins Co	\$10,853,343	0.39%	0	0.00%	0.00
Progressive Specialty Ins Co	\$10,610,371	0.38%	2	0.32%	0.85
Total / Average Carriers Above / 2015	\$2,526,568,370	90.72%	480	77.67%	0.86
All Ohio HO & R Carriers / 2015	\$2,785,091,630	100.00%	584	100.00%	
Total Above Carriers Percent of All	90.72%	90.72%	82.19%		

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