

Homeowners/Renters Insurance

2017 Consumer Complaints

Consumers 1-800-686-1526 | Medicare 1-800-686-1578 | Fraud & Enforcement 1-800-686-1527

Homeowners/Renters Insurance Complaints

In 2017, the Ohio Department of Insurance (ODI) received a total of 673 complaints concerning companies that sold homeowners/renters insurance. The chart below shows the top 12 reasons for these complaints.

2017 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.
167	93	673*	15
Top 12 Complaint Reasons**			% of Total Complaints
1. Unsatisfactory Settlement Offer			24.92%
2. Denial of Claim			16.93%
3. Delay			16.83%
4. Cancellation			7.45%
5. Adjuster Handling			5.75%
6. Premium Refund			4.90%
7. Nonrenewal			3.73%
8. Premium Notice/Billing			3.19%
9. Premium & Rating			2.77%
10. Agent Handling			1.70%
11. Value Dispute			1.70%
12. Coverage Question			1.06%
* 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 2017 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).

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.



2017 Ohio Homeowners Insurance Complaint Ratios						
Respondent	Premium Amount	Market Share Reported	Complaint Count	Percent of Total Complaints	Complaint to Market Share Ratio	
STATE FARM FIRE AND CASUALTY COMPANY (25143)	\$605,644,748.00	21.05%	95	14.75%	0.7	
SAFECO INSURANCE COMPANY OF INDIANA (11215)	\$115,538,757.00	4.02%	18	2.80%	0.7	
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY (37907)	\$113,645,051.00	3.95%	44	6.83%	1.73	
CINCINNATI INSURANCE COMPANY, THE (10677)	\$107,113,016.00	3.72%	10	1.55%	0.42	
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY (37877)	\$93,590,500.00	3.25%	8	1.24%	0.38	
ERIE INSURANCE COMPANY (26263)	\$87,462,553.00	3.04%	12	1.86%	0.61	
AUTO-OWNERS INSURANCE COMPANY (18988)	\$84,742,155.00	2.95%	19	2.95%	1	
GRANGE PROPERTY & CASUALTY INSURANCE COMPANY (11982)	\$80,844,566.00	2.81%	11	0.0171	0.61	
LIBERTY INSURANCE CORPORATION (42404)	\$78,647,365.00	2.73%	12	1.86%	0.68	
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY (17230)	\$76,966,603.00	2.68%	26	4.04%	1.51	
GRANGE INSURANCE COMPANY (14060)	\$64,607,888.00	2.25%	12	1.86%	0.83	
ERIE INSURANCE EXCHANGE (26271)	\$63,151,912.00	2.20%	17	2.64%	1.2	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY (23779)	\$62,469,951.00	2.17%	6	0.93%	0.43	
WESTFIELD NATIONAL INSURANCE COMPANY (24120)	\$60,244,911.00	2.09%	2	0.31%	0.15	
NATIONWIDE GENERAL INSURANCE COMPANY (23760)	\$54,327,213.00	1.89%	10	1.55%	0.82	
ALLSTATE INDEMNITY COMPANY (19240)	\$49,963,436.00	1.74%	25	3.88%	2.24	
FARMERS INSURANCE EXCHANGE (21652)	\$49,648,841.00	1.73%	14	2.17%	1.26	
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (36161)	\$46,097,238.00	1.60%	7	1.09%	0.68	
ALLSTATE INSURANCE COMPANY (19232)	\$45,188,367.00	1.57%	30	4.66%	2.97	
UNITED SERVICES AUTOMOBILE ASSOCIATION (25941)	\$44,837,140.00	1.56%	1	0.16%	0.1	
AMERICAN FAMILY INSURANCE COMPANY (10386)	\$44,116,494.00	1.53%	17	2.64%	1.72	
MOTORISTS MUTUAL INSURANCE COMPANY (14621)	\$43,069,117.00	1.50%	2	0.31%	0.21	
AMERICAN SELECT INSURANCE COMPANY (19992)	\$40,445,440.00	1.41%	2	0.31%	0.22	
HOMESITE INSURANCE COMPANY OF THE MIDWEST (13927)	\$39,146,186.00	1.36%	5	0.78%	0.57	
LIBERTY MUTUAL FIRE INSURANCE COMPANY (23035)	\$27,849,489.00	0.97%	6	0.93%	0.96	
USAA CASUALTY INSURANCE COMPANY (25968)	\$27,109,832.00	0.94%	5	0.78%	0.82	
LM INSURANCE CORPORATION (33600)	\$26,781,166.00	0.93%	7	1.09%	1.17	
USAA GENERAL INDEMNITY COMPANY (18600)	\$23,207,129.00	0.81%	8	1.24%	1.54	
LIGHTNING ROD MUTUAL INSURANCE COMPANY (26123)	\$21,510,513.00	0.75%	1	0.16%	0.21	
CENTRAL MUTUAL INSURANCE COMPANY (20230)	\$20,438,970.00	0.71%				
GRANGE INDEMNITY INSURANCE COMPANY (10322)	\$19,388,055.00	0.67%	1	0.16%	0.23	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY (26298)	\$19,193,768.00	0.67%	3	0.47%	0.7	
STATE AUTO INSURANCE COMPANY OF OHIO (11017)	\$18,999,526.00	0.66%	3	0.47%	0.71	
ENCOMPASS HOME & AUTO INSURANCE COMPANY (11252)	\$18,351,541.00	0.64%	3	0.0047	0.73	
WESTERN RESERVE MUTUAL CASUALTY COMPANY (26131)	\$18,301,207.00	0.64%	2	0.31%	0.49	
UNITED OHIO INSURANCE COMPANY (13072)	\$17,314,654.00	0.60%	7	1.09%	1.81	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY (25135)	\$16,597,313.00	0.58%	1	0.16%	0.27	
AMERICAN STRATEGIC INSURANCE CORP (10872)	\$16,560,337.00	0.58%	3	0.47%	0.81	
PEKIN INSURANCE COMPANY (24228)	\$16,451,562.00	0.57%	3	0.47%	0.81	
FOREMOST INSURANCE COMPANY (11185)	\$16,118,729.00	0.56%	5	0.0078	1.39	
FARMERS INSURANCE OF COLUMBUS INC (36889)	\$15,659,548.00	0.54%	5	0.78%	1.43	
OHIO MUTUAL INSURANCE COMPANY (10202)	\$15,313,565.00	0.53%	1	0.16%	0.29	
PACIFIC INDEMNITY COMPANY (20346)	\$14,893,763.00	0.52%	1	0.16%	0.3	
WESTFIELD INSURANCE COMPANY (24112)	\$12,336,515.00	0.43%	1	0.16%	0.36	
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY (29068)	\$11,954,654.00	0.42%	2	0.31%	0.75	
STANDARD FIRE INSURANCE COMPANY, THE (19070)	\$11,819,262.00	0.41%	3	0.0047	1.13	
WAYNE MUTUAL INSURANCE COMPANY (16799)	\$11,804,020.00	0.41%	4	0.0062	1.51	
HASTINGS MUTUAL INSURANCE COMPANY (14176)	\$11,606,048.00	0.40%	1	0.16%	0.39	
PROGRESSIVE SPECIALTY INSURANCE COMPANY (32786)	\$11,573,700.00	0.40%				
Ohio FAIR Plan Underwriting Association (32573)	\$11,447,471.00	0.40%	6	0.0093	2.34	
Total /Average Carriers Above/2017	\$2,604,091,785.00	90.54%	487	75.68%	40.55	
All Ohio Homeowners Carriers/2017	\$2,877,671,267.00	100.00%	644	100%		
Total Above Carriers Percent of All	90.49%	90.54%	75.62%			