

Homeowners/Renters Insurance

2018 Consumer Complaints

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

Homeowners/Renters Insurance Complaints

In 2018, the Ohio Department of Insurance (ODI) received a total of 714 complaints concerning companies that sold homeowners/renters insurance. The chart below shows the top 12 reasons for these complaints.

2018 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 individual health insurance companies received.	Number of insurance companies having at least ten homeowners/renters insurance complaints.
167	88	714*	19
Top 12 Complaint Reasons**			% of Total Complaints
1. Unsatisfactory Settle Offer			22.65%
2. Denial of Claim			21.02%
3. Delay			14.90%
4. Cancellation			5.41%
5. Premium Refund			4.18%
6. Adjuster Handling			3.88%
7. Premium Notice/Billing			3.57%
8. Premium & Rating			3.27%
9. Nonrenewal			2.96%
10. Value Dispute			2.65%
11. Delays / No Response			2.04%
12. Refusal to Insure			1.73%
* 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 2018 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.

2018 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)	\$620,766,639.00	20.90%	102	2.63%	0.13
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY (37907)	\$137,640,376.00	4.63%	43	1.11%	0.24
SAFECO INSURANCE COMPANY OF INDIANA (11215)	\$113,354,052.00	3.82%	16	0.41%	0.11
CINCINNATI INSURANCE COMPANY, THE (10677)	\$108,274,339.00	3.65%	11	0.28%	0.08
ERIE INSURANCE COMPANY (26263)	\$101,530,646.00	3.42%	31	0.80%	0.23
LIBERTY INSURANCE CORPORATION (42404)	\$94,188,152.00	3.17%	27	0.70%	0.22
AUTO-OWNERS INSURANCE COMPANY (18988)	\$91,260,179.00	3.07%	13	0.34%	0.11
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY (37877)	\$83,283,802.00	2.80%	14	0.0036	0.13
GRANGE PROPERTY & CASUALTY INSURANCE COMPANY (11982)	\$71,758,398.00	2.42%	13	0.34%	0.14
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY (17230)	\$69,805,098.00	2.35%	18	0.46%	0.2
GRANGE INSURANCE COMPANY (14060)	\$60,582,408.00	2.04%	9	0.23%	0.11
ERIE INSURANCE EXCHANGE (26271)	\$58,528,204.00	2.04%			
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY (23779)	\$57,536,618.00	1.97%	11	0.28%	0.14
WESTFIELD NATIONAL INSURANCE COMPANY (24120)	\$55,314,210.00	1.97%			
NATIONWIDE GENERAL INSURANCE COMPANY (23760)	\$54,967,701.00	1.94%	4	0.10%	0.05
AMERICAN SELECT INSURANCE COMPANY (19992)	\$50,408,853.00	1.86%			
FARMERS INSURANCE EXCHANGE (21652)	\$49,961,202.00	1.85%	11	0.28%	0.15
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (36161)	\$47,957,282.00	1.70%	3	0.08%	0.05
ALLSTATE INDEMNITY COMPANY (19240)	\$47,872,296.00	1.68%	12	0.31%	0.18
UNITED SERVICES AUTOMOBILE ASSOCIATION (25941)	\$47,067,787.00	1.61%	11	0.28%	0.18
HOMESITE INSURANCE COMPANY OF THE MIDWEST (13927)	\$45,599,737.00	1.61%	22	0.57%	0.35
ALLSTATE INSURANCE COMPANY (19232)	\$42,980,755.00	1.58%	4	0.10%	0.07
MOTORISTS MUTUAL INSURANCE COMPANY (14621)	\$41,296,004.00	1.58%			
AMERICAN FAMILY INSURANCE COMPANY (10386)	\$40,843,254.00	1.54%	8	0.21%	0.13
GRANGE INDEMNITY INSURANCE COMPANY (10322)	\$35,220,759.00	1.45%	14	0.36%	0.25
AMERICAN STRATEGIC INSURANCE CORP (10872)	\$31,954,247.00	1.39%	1	0.03%	0.02
USAA CASUALTY INSURANCE COMPANY (25968)	\$28,956,866.00	1.38%	11	0.28%	0.21
USAA GENERAL INDEMNITY COMPANY (18600)	\$26,051,737.00	1.19%	6	0.15%	0.13
LIBERTY MUTUAL FIRE INSURANCE COMPANY (23035)	\$24,829,856.00	1.08%	7	0.18%	0.17
LM INSURANCE CORPORATION (33600)	\$23,660,243.00	0.98%	1	0.03%	0.03
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY (26298)	\$20,856,158.00	0.88%	8	0.21%	0.24
WESTERN RESERVE MUTUAL CASUALTY COMPANY (26131)	\$20,700,630.00	0.84%	7	0.18%	0.22
CENTRAL MUTUAL INSURANCE COMPANY (20230)	\$20,219,681.00	0.80%	7	0.18%	0.23
OHIO MUTUAL INSURANCE COMPANY (10202)	\$20,203,440.00	0.70%	4	0.001	0.15
LIGHTNING ROD MUTUAL INSURANCE COMPANY (26123)	\$19,563,863.00	0.70%	4	0.10%	0.15
FOREMOST INSURANCE COMPANY (11185)	\$16,350,932.00	0.68%	1	0.03%	0.04
UNITED OHIO INSURANCE COMPANY (13072)	\$15,619,773.00	0.68%			
ENCOMPASS HOME & AUTO INSURANCE COMPANY (11252)	\$15,546,143.00	0.66%	1	0.03%	0.04
PACIFIC INDEMNITY COMPANY (20346)	\$15,463,573.00	0.55%	13	0.34%	0.61
STATE AUTO INSURANCE COMPANY OF OHIO (11017)	\$15,361,107.00	0.53%	5	0.0013	0.25
PEKIN INSURANCE COMPANY (24228)	\$15,123,657.00	0.52%	6	0.15%	0.3
FARMERS INSURANCE OF COLUMBUS INC (36889)	\$14,214,880.00	0.52%			
WAYNE MUTUAL INSURANCE COMPANY (16799)	\$13,853,555.00	0.52%	3	0.08%	0.15
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY (25135)	\$13,484,653.00	0.51%	6	0.15%	0.3
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I. (19275)	\$13,294,152.00	0.48%	5	0.13%	0.27
GOODVILLE MUTUAL CASUALTY COMPANY (14044)	\$12,378,046.00	0.47%	2	0.0005	0.11
PROGRESSIVE SPECIALTY INSURANCE COMPANY (32786)	\$11,812,654.00	0.45%	5	0.0013	0.28
INTEGON NATIONAL INSURANCE COMPANY (29742)	\$11,765,304.00	0.45%	5	0.13%	0.29
HASTINGS MUTUAL INSURANCE COMPANY (14176)	\$11,674,994.00	0.42%			
AMICA MUTUAL INSURANCE COMPANY (19976)	\$11,133,647.00	0.40%	4	0.001	0.26
Total /Average Carriers Above/2018	\$2,672,072,542.00	94.43%	509	13.12%	7.44
All Ohio Homeowners Carriers/2018	\$2,969,406,381.00	100.00%	680	100%	
Total Above Carriers Percent of All	89.99%	94.43%	74.85%		