

Homeowners/Renters Insurance

2019 Consumer Complaints

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

Homeowners/Renters Insurance Complaints

In 2019, the Ohio Department of Insurance (ODI) received a total of 880 complaints concerning companies that sold homeowners/renters insurance. The chart below shows the top 12 reasons for these complaints.

2019 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.
97	104	880*	24
Top 12 Complaint Reasons**			% of Total Complaints
1. Unsatisfactory Settle Offer			30.90%
2. Denial of Claim			17.54%
3. Delay			15.19%
4. Other			4.56%
5. Adjuster Handling			4.10%
6. Nonrenewal			2.96%
7. Premium Refund			2.73%
8. Cancellation			2.73%
9. Premium/Rating			2.58%
10. Value Dispute			1.97%
11. Delays / No Response			1.97%
12. Agent Handling			1.67%
* 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 2019 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.



2019 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)	\$619,780,391.00	20.30%	133	15.11%	0.74
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY (37907)	\$162,005,056.00	5.31%	90	10.23%	1.93
SAFECO INSURANCE COMPANY OF INDIANA (11215)	\$116,301,051.00	3.81%	26	2.95%	0.78
ERIE INSURANCE COMPANY (26263)	\$114,482,137.00	3.75%	25	2.84%	0.76
CINCINNATI INSURANCE COMPANY, THE (10677)	\$111,109,433.00	3.64%	10	1.14%	0.31
AUTO-OWNERS INSURANCE COMPANY (18988)	\$95,137,891.00	3.12%	26	2.95%	0.95
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY (37877)	\$73,993,126.00	2.42%	8	0.91%	0.38
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY (17230)	\$64,208,454.00	2.10%	36	0.0409	1.95
HOMESITE INSURANCE COMPANY OF THE MIDWEST (13927)	\$63,308,673.00	2.07%	11	1.25%	0.6
GRANGE PROPERTY & CASUALTY INSURANCE COMPANY (11982)	\$63,174,692.00	2.07%	9	1.02%	0.49
AMERICAN SELECT INSURANCE COMPANY (19992)	\$58,123,289.00	1.90%	2	0.23%	0.12
GRANGE INDEMNITY INSURANCE COMPANY (10322)	\$56,854,780.00	1.86%	5	0.57%	0.31
GRANGE INSURANCE COMPANY (14060)	\$55,752,815.00	1.83%	6	0.68%	0.37
ERIE INSURANCE EXCHANGE (26271)	\$54,449,359.00	1.78%	8	0.91%	0.51
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY (23779)	\$53,396,789.00	1.75%	12	1.36%	0.78
WESTFIELD NATIONAL INSURANCE COMPANY (24120)	\$53,022,242.00	1.74%	3	0.34%	0.2
FARMERS INSURANCE EXCHANGE (21652)	\$48,892,770.00	1.60%	19	2.16%	1.35
UNITED SERVICES AUTOMOBILE ASSOCIATION (25941)	\$48,776,374.00	1.60%	10	1.14%	0.71
NATIONWIDE GENERAL INSURANCE COMPANY (23760)	\$47,915,971.00	1.57%	5	0.57%	0.36
ALLSTATE INDEMNITY COMPANY (19240)	\$45,730,412.00	1.50%	31	3.52%	2.35
LIBERTY INSURANCE CORPORATION (42404)	\$43,969,558.00	1.44%	38	4.32%	3
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY (36161)	\$40,658,228.00	1.33%	12	1.36%	1.02
ALLSTATE INSURANCE COMPANY (19232)	\$40,417,069.00	1.32%	20	2.27%	1.72
AMERICAN STRATEGIC INSURANCE CORP (10872)	\$40,254,802.00	1.32%	13	1.48%	1.12
MOTORISTS MUTUAL INSURANCE COMPANY (14621)	\$39,038,731.00	1.28%	2	0.23%	0.18
AMERICAN FAMILY INSURANCE COMPANY (10386)	\$37,576,972.00	1.23%	8	0.91%	0.74
USAA CASUALTY INSURANCE COMPANY (25968)	\$30,718,421.00	1.01%	5	0.57%	0.56
USAA GENERAL INDEMNITY COMPANY (18600)	\$29,650,630.00	0.97%	9	1.02%	1.05
OHIO MUTUAL INSURANCE COMPANY (10202)	\$23,177,872.00	0.76%	3	0.34%	0.45
WESTERN RESERVE MUTUAL CASUALTY COMPANY (26131)	\$23,078,626.00	0.76%	5	0.57%	0.75
METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY (26298)	\$23,002,470.00	0.75%	7	0.80%	1.06
GRANGE MUTUAL CASUALTY COMPANY (14060)	\$55,752,815.00	1.83%			
ERIE INSURANCE EXCHANGE (26271)	\$54,449,359.00	1.78%			
NATIONWIDE INSURANCE COMPANY OF AMERICA (25453)	\$21,441,976.00	0.70%	5	0.0057	0.81
LIBERTY MUTUAL FIRE INSURANCE COMPANY (23035)	\$21,302,763.00	0.70%	6	0.68%	0.98
TRAVCO INSURANCE COMPANY (28188)	\$20,569,642.00	0.67%	3	0.34%	0.51
CENTRAL MUTUAL INSURANCE COMPANY (20230)	\$20,344,552.00	0.67%	2	0.23%	0.34
LM INSURANCE CORPORATION (33600)	\$19,805,342.00	0.65%	5	0.57%	0.88
UNITED SERVICES AUTOMOBILE ASSOCIATION (25941)	\$48,776,374.00	1.60%			
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I. (19275)	\$17,959,319.00	0.59%	8	0.0091	1.55
LIGHTNING ROD MUTUAL INSURANCE COMPANY (26123)	\$17,834,082.00	0.58%	5	0.57%	0.97
PACIFIC INDEMNITY COMPANY (20346)	\$16,379,137.00	0.54%	1	0.11%	0.21
FOREMOST INSURANCE COMPANY (11185)	\$15,996,676.00	0.52%	13	1.48%	2.82
WAYNE MUTUAL INSURANCE COMPANY (16799)	\$15,995,992.00	0.52%	5	0.57%	1.08
UNITED OHIO INSURANCE COMPANY (13072)	\$14,142,639.00	0.46%	6	0.68%	1.47
PEKIN INSURANCE COMPANY (24228)	\$13,947,732.00	0.46%	7	0.008	1.74
INTEGON NATIONAL INSURANCE COMPANY (29742)	\$13,701,630.00	0.45%	10	0.0114	2.53
ENCOMPASS HOME & AUTO INSURANCE COMPANY (11252)	\$13,487,851.00	0.44%	3	0.34%	0.77
FARMERS INSURANCE OF COLUMBUS INC (36889)	\$12,577,657.00	0.41%	10	1.14%	2.76
STATE AUTO INSURANCE COMPANY OF OHIO (11017)	\$12,375,711.00	0.41%	4	0.0045	1.12
Total /Average Carriers Above/2019	\$2,804,800,333.00	91.87%	690	78.42%	47.02
All Ohio Homeowners Carriers/2019	\$3,165,582,260.00	100.00%	880	100%	
Total Above Carriers Percent of All	88.60%	91.87%	78.41%		