

Homeowners: Look up Your Insurance Company Here to Learn How Often They've Closed Claims with No Payment

(Includes U.S. property and casualty insurers with \$1 million or more in homeowners premiums, representing 30% or more of business and with at least 2,000 homeowner or farmowner claims received and closed in 2024.)

Insurance Company Name	State of Domicile	Total Claims Closed (number)	Closed with No Payment (number)	Closed with No Payment (% of total)
Adirondack Insurance Exchange	NY	3,605	1,278	35.5%
Aegis Security Insurance Co.	PA	4,857	1,244	25.6%
Agraria Insurance Co.	ND	2,680	922	34.4%
Alfa Mutual Insurance Co.	AL	9,040	1,188	13.1%
Allied Trust Insurance Co.	TX	5,653	2,897	51.2%
Allstate Insurance Co.	IL	952,222	474,384	49.8%
Allstate New Jersey Insurance Co.	IL	19,277	9,978	51.8%
Allstate Texas Lloyd's	TX	25,075	12,471	49.7%
Allstate Vehicle & Property Insurance Co.	IL	630,930	321,090	50.9%
Amer Family Mutual Insurance Co. S.I.	WI	336,453	123,116	36.6%
Amer Integrity Insurance Co. of FL	FL	8,838	5,713	64.6%
American Bankers Insurance Co. of FL	FL	115,112	51,660	44.9%
American Mercury Insurance Co.	OK	8,807	3,145	35.7%
American Mercury Lloyds Insurance Co.	TX	6,940	2,487	35.8%
American Risk Insurance Co.	TX	4,015	2,281	56.8%
American Strategic Insurance Corp.	IN	79,591	32,930	41.4%
American Traditions Insurance Co.	FL	10,514	3,032	28.8%
Amica Mutual Insurance Co.	RI	28,254	7,966	28.2%
Armed Forces Insurance Exchange	KS	2,494	871	34.9%
ASI Home Insurance Corp.	FL	2,081	861	41.4%
ASI Lloyds	TX	17,687	7,318	41.4%
ASI Preferred Insurance Corp.	FL	7,531	4,012	53.3%
ASI Select Insurance Corp.	IN	2,081	861	41.4%
Auto Club Indemnity Co.	TX	24,312	10,262	42.2%
Auto Club Insurance Assn.	MI	32,376	13,018	40.2%
Auto Club Insurance Co. of FL	FL	4,250	1,746	41.1%
Automobile Insurance Co. of Hartford	CT	2,734	145	5.3%
Auto-Owners Insurance Co.	MI	139,039	22,082	15.9%
Branch Insurance Exchange	OH	2,289	952	41.6%
California Automobile Insurance Co.	CA	13,095	4,710	36.0%
Cambridge Mutual Fire Insurance Co.	MA	3,044	678	22.3%
Castle Key Indemnity Co.	IL	19,982	11,428	57.2%
Castle Key Insurance Co.	IL	24,806	13,659	55.1%
Century-National Insurance Co.	CA	2,238	769	34.4%
Chubb Lloyds Insurance Co. of Texas	TX	2,744	159	5.8%
Cincinnati Casualty Co.	OH	6,466	1,796	27.8%

Citizens Insurance Co. of the Midwest	IN	14,187	3,953	27.9%
Citizens Insurance Co. of IL	IL	3,129	653	20.9%
Citizens Property Insurance Corp.	FL	64,196	24,562	38.3%
Concord General Mutual Insurance Co.	NH	2,722	544	20.0%
COUNTRY Mutual Insurance Co.	IL	49,329	20,162	40.9%
CSAA Affinity Insurance Co.	AZ	2,271	571	25.1%
CSAA General Insurance Co.	IN	17,505	4,477	25.6%
Cumberland Mutual Fire Insurance Co.	NJ	2,642	601	22.7%
Cypress P&C Insurance Co.	FL	2,956	1,157	39.1%
Economy F&C Co.	IL	12,243	5,047	41.2%
Edison Insurance Co.	FL	5,455	2,631	48.2%
Elevate Reciprocal Exchange	TX	2,523	1,386	54.9%
Encompass Home & Auto Insurance Co.	IL	3,898	1,167	29.9%
Encompass Indemnity Co.	IL	10,343	2,328	22.5%
Encompass Independent Insurance Co.	IL	4,631	1,235	26.7%
Encompass Insurance Co.	IL	5,846	1,585	27.1%
Encompass Insurance Co. of America	IL	3,203	740	23.1%
Erie Insurance Co.	PA	5,256	1,050	20.0%
Executive Risk Indemnity Inc.	DE	2,784	193	6.9%
Farm Bureau Mutual Insurance Co. of AR	AR	14,974	4,268	28.5%
Farmers Automobile Insurance Assn.	IL	2,861	687	24.0%
Farmers Direct P&C Insurance	RI	7,280	3,260	44.8%
Farmers Insurance Exchange	CA	110,546	45,486	41.1%
Farmers Lloyds Insurance Co. of TX	TX	3,833	2,086	54.4%
Farmers New Century Insurance Co.	IL	3,279	1,798	54.8%
Farmers P&C Insurance Co.	RI	66,857	30,501	45.6%
Fire Insurance Exchange	CA	16,021	6,592	41.1%
First Protective Insurance Co.	FL	17,320	8,985	51.9%
Florida Peninsula Insurance Co.	FL	9,170	4,843	52.8%
FMI Insurance Co.	NJ	4,044	499	12.3%
Foremost Insurance Co. Grand Rapids	MI	146,757	57,394	39.1%
Heritage P&C Insurance Co.	FL	13,255	4,430	33.4%
High Point Preferred Insurance Co.	NJ	8,256	2,920	35.4%
Homeowners Choice P&C Insurance Co.	FL	8,621	4,064	47.1%
Homeowners of America Insurance Co.	TX	17,864	9,629	53.9%
Homesite Indemnity Co.	WI	9,015	3,947	43.8%
Homesite Insurance Co. of the MW	WI	192,568	84,498	43.9%
Homesite Insurance Co.	WI	81,980	36,401	44.4%
Homesite Insurance Co. of CA	CA	8,940	4,284	47.9%
Homesite Insurance Co. of GA	GA	10,374	4,228	40.8%
Homesite Insurance Co. of NY	NY	5,151	1,855	36.0%
Homesite Lloyd's of Texas	TX	4,810	2,369	49.3%
Horace Mann Insurance Co.	IL	6,054	1,668	27.6%

Kin Interinsurance Network	FL	7,613	5,201	68.3%
LA Farm Bureau Mutual Insurance Co.	LA	2,982	828	27.8%
Lemonade Insurance Co.	NY	43,874	28,632	65.3%
Lititz Mutual Insurance Co.	PA	3,431	774	22.6%
Loggerhead Reciprocal Interinsurance	FL	2,456	1,262	51.4%
Mercury Casualty Co.	CA	13,323	4,624	34.7%
Merrimack Mutual Fire Insurance Co.	MA	4,347	968	22.3%
MIC General Insurance Corp.	MI	3,974	1,250	31.5%
Monarch National Insurance Co.	FL	4,787	62	1.3%
MS Farm Bureau Casualty Insurance Co	MS	10,388	2,087	20.1%
Narragansett Bay Insurance Co.	RI	5,757	281	4.9%
National Summit Insurance Co.	TX	5,467	1,553	28.4%
Nationwide Mutual Insurance Co.	OH	108,057	17,942	16.6%
NC Farm Bureau Mutual Insurance Co.	NC	56,239	14,165	25.2%
Northern Neck Insurance Co.	VA	2,467	670	27.2%
NY Central Mutual Fire Insurance Co.	NY	6,359	1,117	17.6%
Olympus Insurance Co.	FL	2,092	1,294	61.9%
Orange Insurance Exchange	FL	2,041	984	48.2%
Orion180 Insurance Co.	IN	3,305	364	11.0%
Pacific Indemnity Co.	WI	5,568	386	6.9%
Pacific Specialty Insurance Co.	CA	7,745	3,149	40.7%
Palisades P&C Insurance Co.	NJ	5,972	2,204	36.9%
Peerless Insurance Co.	NH	60,521	24,648	40.7%
PEMCO Mutual Insurance Co.	WA	6,501	2,386	36.7%
People's Trust Insurance Co.	FL	3,455	2,604	75.4%
Pioneer State Mutual Insurance Co.	MI	3,806	1,003	26.4%
Preferred Mutual Insurance Co.	NY	3,001	597	19.9%
Privilege Underwriters Reciprocal	FL	6,432	2,673	41.6%
Progressive Property Insurance Co.	LA	2,081	861	41.4%
Property-Owners Insurance Co.	IN	6,082	1,053	17.3%
Safe Harbor Insurance Co.	FL	2,810	1,245	44.3%
Safeco Insurance Co. of America	NH	18,156	7,394	40.7%
Safeco Insurance Co. of Oregon	OR	4,743	1,657	34.9%
Safepoint Insurance Co.	FL	3,063	1,569	51.2%
Safeport Insurance Co.	FL	2,149	956	44.5%
Security First Insurance Co.	FL	4,964	2,808	56.6%
Slide Insurance Co.	FL	18,553	9,333	50.3%
Southern Oak Insurance Co.	FL	6,343	2,954	46.6%
Spinnaker Insurance Co.	IL	27,874	16,905	60.6%
Standard Casualty Co.	TX	3,721	1,175	31.6%
State Farm F&C Co.	IL	1,044,668	333,315	31.9%
State Farm FL Insurance Co.	FL	34,002	20,137	59.2%
State Farm General Insurance Co.	IL	44,047	18,384	41.7%

State Farm Lloyds	TX	153,028	63,636	41.6%
Stillwater Insurance Co.	CA	21,414	8,749	40.9%
Stillwater P&C Insurance Co.	NY	8,024	3,423	42.7%
SureChoice Underwriters Reciprocal	TX	15,724	8,060	51.3%
Sutton National Insurance Co.	OK	2,529	1,692	66.9%
Teachers Insurance Co.	IL	4,813	1,326	27.6%
Tennessee Farmers Mutual Insurance Co.	TN	34,079	6,958	20.4%
Texas FAIR Plan Assn.	TX	5,570	2,535	45.5%
Texas Farm Bureau Mutual Insurance Co.	TX	3,201	1,212	37.9%
Texas Farmers Insurance Co.	TX	2,136	879	41.2%
Tower Hill Insurance Exchange	FL	17,377	7,313	42.1%
Tower Hill Prime Insurance Co.	FL	5,370	1,817	33.8%
TypTap Insurance Co.	FL	8,200	3,440	42.0%
United Services Automobile Assn.	TX	547,782	270,963	49.5%
Universal North America Insurance Co.	TX	4,872	265	5.4%
Universal P&C Insurance Co.	FL	63,166	25,308	40.1%
US Coastal P&C Insurance Co.	FL	3,433	1,031	30.0%
USAA Casualty Insurance Co.	TX	425,965	207,473	48.7%
USAA General Indemnity Co.	TX	272,617	132,782	48.7%
VA Farm Bureau Mutual Insurance Co.	VA	7,558	1,838	24.3%
Vermont Mutual Insurance Co.	VT	4,915	1,263	25.7%
TOTAL:		6,773,050	2,849,260	AVG: 42.1%

Source: 2024 Company Annual Statement, Schedule P - Part 3A - Homeowners/Farmowners, column 11 & 12, row 11.
Closed claims excludes some subsequently reopened.