

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

(Includes U.S. property and casualty insurers with at least 2,000 homeowner or farmowner claims received and closed in 2023.)

Insurance Company Name	State of Domicile	Claims Received and Closed in 2023 (number)	Claims Closed without Payment (number of 2023 claims)	Claims Closed without Payment (% of 2023 claims closed)
ACE American Insurance Co.	PA	7,715	533	6.9%
Acuity A Mutual Insurance Co.	WI	9,597	2,347	24.5%
Adirondack Insurance Exchange	NY	4,421	1,701	38.5%
Aegis Security Insurance Co.	PA	5,483	1,302	23.7%
Agraria Insurance Co.	ND	3,823	982	25.7%
Alfa Mutual Insurance Co.	AL	9,487	230	2.4%
Allied Trust Insurance Co.	TX	3,881	1,669	43.0%
Allstate F&C Ins	IL	11,962	4,918	41.1%
Allstate Indemnity Co	IL	86,917	43,854	50.5%
Allstate Ins	IL	893,407	414,492	46.4%
Allstate New Jersey Ins Co	IL	20,954	11,141	53.2%
Allstate NJ P&C Ins Co	NJ	14,914	8,104	54.3%
Allstate P&C Ins	IL	56,425	23,433	41.5%
Allstate Texas Lloyd's	TX	23,702	10,443	44.1%
Allstate Vehicle & Ppty Ins Co	IL	545,807	257,272	47.1%
Amer Family Mutl Ins Co S.I.	WI	359,582	144,019	40.1%
Amer Farmers & Ranchers Mutl	OK	5,508	839	15.2%
Amer Integrity Ins Co. of FL	FL	5,158	2,263	43.9%
American Bankers Ins Co of FL	FL	93,814	48,059	51.2%
American Family Connect P&C Co	WI	20,524	7,633	37.2%
American Family Home Ins Co.	FL	13,280	5,000	37.7%
American Family Insurance Co.	WI	51,404	12,671	24.6%
American Home Assurance Co.	NY	26,417	6,876	26.0%
American Mercury Insurance Co.	OK	8,959	3,507	39.1%
American Mercury Lloyds Ins Co	TX	6,361	2,631	41.4%
American Modern Home Ins Co.	OH	15,935	6,000	37.7%
American Modern P&C Ins Co.	OH	9,296	3,500	37.7%
American Modern Select Ins Co.	OH	5,312	2,000	37.7%
American National P&C Co.	MO	19,046	4,815	25.3%
American Risk Ins	TX	3,680	1,614	43.9%
American Standard Ins Co of OH	WI	2,390	774	32.4%
American Strategic Ins Corp.	FL	67,262	19,856	29.5%
American Traditions Ins Co.	FL	3,845	777	20.2%
American Western Home Ins Co.	OK	5,312	2,000	37.7%
AmGUARD Insurance Co.	NE	4,718	642	13.6%
Amica Mutual Insurance Co.	RI	27,383	8,073	29.5%
Arbella Mutual Insurance Co.	MA	2,130	370	17.4%

Armed Forces Ins Exchange	KS	2,567	871	33.9%
ASI Lloyds	TX	14,948	4,413	29.5%
ASI Preferred Insurance Corp.	FL	5,865	1,391	23.7%
Atlantic States Insurance Co.	PA	6,828	883	12.9%
Auto Club Group Insurance Co.	MI	3,712	1,206	32.5%
Auto Club Indemnity Co.	TX	16,768	5,589	33.3%
Auto Club Insurance Assn.	MI	39,248	12,752	32.5%
Auto Club Insurance Co. of FL	FL	3,105	375	12.1%
Automobile Ins Co. of Hartford	CT	3,001	187	6.2%
Auto-Owners Insurance Co.	MI	126,417	20,090	15.9%
Badger Mutual Insurance Co.	WI	2,512	598	23.8%
Bear River Mutual Insurance Co	UT	4,128	1,363	33.0%
Branch Insurance Exchange	OH	4,465	1,803	40.4%
California Automobile Ins Co.	CA	22,218	7,534	33.9%
California Cas Indem Exchange	CA	7,980	2,505	31.4%
Cambridge Mutual Fire Ins Co.	MA	3,622	760	21.0%
Castle Key Indemnity	IL	22,652	10,667	47.1%
Castle Key Ins	IL	26,274	12,089	46.0%
Central Mutual Insurance Co.	OH	6,035	1,745	28.9%
Century-National Ins Co	CA	10,632	5,784	54.4%
Charter Oak Fire Insurance Co.	CT	2,779	173	6.2%
Chubb Lloyds Ins Co. of Texas	TX	2,044	113	5.5%
Cincinnati Casualty Co.	OH	4,461	1,177	26.4%
Cincinnati Insurance Co.	OH	11,874	2,539	21.4%
Citizens Ins Co of the Midwest	IN	23,648	5,670	24.0%
Citizens Insurance Co. of Am	MI	29,851	7,242	24.3%
Citizens Insurance Co. of IL	IL	4,622	887	19.2%
Civic Property & Casualty Co	CA	4,969	2,471	49.7%
Clear Blue Insurance Co.	TX	6,233	1,468	23.6%
Clear Blue Specialty Ins Co.	NC	4,258	1,003	23.6%
Colorado Farm Bureau Ins Co.	MS	2,123	680	32.0%
Columbia Lloyds Insurance Co.	TX	2,541	493	19.4%
Commerce & Industry Ins Co.	NY	2,477	645	26.0%
Concord General Mutual Ins Co.	NH	3,262	739	22.7%
COUNTRY Mutual Insurance Co.	IL	58,773	19,718	33.5%
CSAA General Insurance Co.	IN	13,835	3,441	24.9%
CSAA Insurance Exchange	CA	17,876	4,992	27.9%
Cumberland Mutual Fire Ins Co.	NJ	2,545	597	23.5%
Cypress P&C Insurance Co.	FL	2,242	569	25.4%
Donegal Mutual Insurance Co.	PA	6,534	856	13.1%
Economy Premier Assurance Co.	IL	2,728	701	25.7%
Edison Insurance Co.	FL	2,781	940	33.8%
Electric Insurance Co.	MA	2,899	483	16.7%
Encompass Home & Auto Ins Co.	IL	4,650	1,224	26.3%
Encompass Indemnity Co.	IL	7,742	2,018	26.1%
Encompass Independent Ins Co.	IL	4,179	1,084	25.9%
Encompass Insurance Co. of Am	IL	4,237	775	18.3%

Erie Insurance Co.	PA	5,592	935	16.7%
Erie Insurance Exchange	PA	105,675	17,667	16.7%
Esurance Insurance Co.	IL	7,633	3,472	45.5%
Evanston Insurance Co.	IL	4,038	1,458	36.1%
Exact P&C Co	CA	4,969	2,471	49.7%
Executive Risk Indemnity Inc.	DE	3,086	213	6.9%
Farm Bureau Genl Ins Co. of MI	MI	17,471	4,539	26.0%
Farm Bureau Mutl Ins Co. of AR	AR	20,804	5,416	26.0%
Farm Bureau Mutl Ins Co. of ID	ID	3,227	692	21.4%
Farm Bureau Ppty & Cas Ins Co	IA	89,607	63,208	70.5%
Farm Bureau Town & Country Ins	MO	16,926	4,564	27.0%
Farmers Alliance Mutl Ins Co.	KS	2,749	358	13.0%
Farmers Automobile Ins Assn.	IL	6,040	1,263	20.9%
Farmers Ins Co	KS	3,728	1,854	49.7%
Farmers Ins Co of Arizona	AZ	2,295	1,208	52.6%
Farmers Ins Co of Idaho	ID	3,728	1,854	49.7%
Farmers Ins Co of Oregon	OR	34,788	17,300	49.7%
Farmers Ins Exchange	CA	257,189	127,900	49.7%
Farmers Ins of Columbus Inc.	OH	4,969	2,471	49.7%
Farmers Insurance Co. of WA	WA	9,940	4,943	49.7%
Farmers Mutual Ins Co. of NE	NE	9,936	2,436	24.5%
Farmers New Century Ins Co	IL	3,728	1,854	49.7%
Farmers Ppty & Cas Ins Co.	RI	73,326	21,817	29.8%
Farmington Casualty Co.	CT	3,246	203	6.3%
Federal Insurance Co.	IN	7,715	533	6.9%
Fire Ins Exchange	CA	37,274	18,536	49.7%
First Protective Insurance Co.	FL	9,142	3,332	36.4%
FL Farm Bureau General Ins Co.	FL	4,111	1,111	27.0%
Florida Farm Bureau Cas Ins Co	FL	7,680	2,144	27.9%
Florida Peninsula Insurance Co	FL	2,720	985	36.2%
FMI Insurance Co.	NJ	3,964	372	9.4%
Foremost Ins Co. Grand Rapids	MI	142,678	52,998	37.1%
Frankenmuth Insurance Co.	MI	5,339	1,284	24.0%
GA Farm Bureau Mutual Ins Co.	GA	11,907	1,075	9.0%
Garrison P&C Ins Co	TX	154,121	74,046	48.0%
Goodville Mutual Casualty Co.	PA	5,607	1,106	19.7%
Grange Insurance Assn.	WA	3,412	1,298	38.0%
Grange Insurance Co.	OH	46,872	11,826	25.2%
Hanover Insurance Co.	NH	26,981	6,751	25.0%
Hartford Accident & Indem	CT	18,986	8,115	42.7%
Hartford Casualty Insurance Co	IN	3,194	1,365	42.7%
Hartford Fire Ins Co	CT	24,102	10,302	42.7%
Hartford Insurance Co. of IL	IL	5,866	2,507	42.7%
Hartford Underwriters Ins Co.	CT	2,323	993	42.7%
Hastings Mutual Insurance Co.	MI	5,407	1,080	20.0%
Heritage P&C Insurance Co.	FL	7,421	2,322	31.3%
High Point Preferred Ins Co.	NJ	9,704	3,640	37.5%

Homeowners Choice P&C Ins Co.	FL	2,384	685	28.7%
Homeowners of America Ins Co.	TX	14,830	5,375	36.2%
Homesite Indemnity Co.	WI	7,833	3,430	43.8%
Homesite Ins Co of CA	CA	10,029	4,836	48.2%
Homesite Ins Co. of the MW	WI	67,325	1,566	2.3%
Homesite Insurance Co.	WI	62,568	24,948	39.9%
Homesite Insurance Co. of FL	IL	4,779	1,921	40.2%
Homesite Insurance Co. of GA	GA	5,311	2,194	41.3%
Homesite Insurance Co. of NY	NY	4,560	1,867	40.9%
Horace Mann Insurance Co.	IL	5,706	1,610	28.2%
Horace Mann P&C Insurance Co.	IL	3,675	1,037	28.2%
Illinois Farmers Ins Co	IL	3,728	1,854	49.7%
Imperial F&C Insurance Co.	NC	3,106	1,038	33.4%
IMT Insurance Co.	IA	4,067	1,005	24.7%
Indiana Farmers Mutual Ins Co.	IN	5,997	912	15.2%
Integon National Insurance Co.	NC	17,960	5,955	33.2%
Interinsurance Exchange	CA	74,494	28,821	38.7%
Kemper Independence Ins Co.	IL	3,265	1,021	31.3%
Kentucky National Insurance Co	KY	2,425	328	13.5%
Kin InterIns Network	FL	3,090	1,361	44.0%
KnightBrook Insurance Co.	DE	2,110	1,511	71.6%
KY Farm Bureau Mutual Ins Co.	KY	57,806	9,133	15.8%
LA Farm Bureau Mutual Ins Co.	LA	2,919	732	25.1%
Lemonade Ins Co	NY	43,162	25,742	59.6%
Lexington Insurance Co.	DE	24,766	6,446	26.0%
Liberty Mutual Fire Ins Co.	WI	33,195	11,210	33.8%
Liberty Mutual Insurance Co.	MA	207,468	70,063	33.8%
Lightning Rod Mutual Ins Co.	OH	2,951	508	17.2%
Lititz Mutual Insurance Co.	PA	2,918	633	21.7%
Massachusetts Bay Insurance Co	NH	9,451	2,312	24.5%
Meemic Insurance Co.	MI	2,652	862	32.5%
MemberSelect Insurance Co.	MI	4,773	1,551	32.5%
Mercury Casualty Co.	CA	13,737	5,224	38.0%
Merrimack Mutual Fire Ins Co.	MA	5,174	1,085	21.0%
MIC General Insurance Corp.	MI	4,801	1,561	32.5%
Mid-Century Ins Co	CA	79,517	39,544	49.7%
Mid-Century Insurance Co of TX	TX	5,525	3,620	65.5%
MMG Insurance Co.	ME	2,691	1,029	38.2%
Monarch National Insurance Co.	FL	2,640	57	2.2%
Motors Insurance Corp.	MI	5,663	1,040	18.4%
MS Farm Bureau Casualty Ins Co	MS	13,219	2,337	17.7%
Mutual of Enumclaw Ins Co.	OR	4,810	1,152	24.0%
Narragansett Bay Insurance Co.	RI	7,349	522	7.1%
National Summit Insurance Co.	TX	5,583	1,659	29.7%
National Union Fire Ins Co.	PA	28,893	7,520	26.0%
Nationwide Agribusiness Ins Co	IA	4,421	702	15.9%
Nationwide Mutual Insurance Co	OH	138,533	21,999	15.9%

NC Farm Bureau Mutual Ins Co.	NC	40,382	10,514	26.0%
Neighborhood Spirit P&C Co	CA	4,969	2,471	49.7%
NGM Insurance Co.	FL	5,905	984	16.7%
NJ Manufacturers Insurance Co.	NJ	25,505	9,612	37.7%
Nodak Insurance Co.	ND	2,395	717	29.9%
North Star Mutual Insurance Co	MN	10,718	1,810	16.9%
Northern Neck Insurance Co.	VA	2,605	1,009	38.7%
NY Central Mutual Fire Ins Co.	NY	5,310	995	18.7%
Ocean Harbor Casualty Ins Co.	FL	2,108	511	24.2%
Ohio Casualty Insurance Co.	NH	33,195	11,210	33.8%
OK Farm Bureau Mutual Ins Co.	OK	8,390	2,318	27.6%
Old Guard Insurance Co.	OH	2,748	560	20.4%
Owners Insurance Co.	OH	6,017	973	16.2%
PA National Mutual Cas Ins Co.	PA	2,860	604	21.1%
Pacific Indemnity Co.	WI	6,172	426	6.9%
Pacific Specialty Insurance Co	CA	10,066	2,377	23.6%
Palisades P&C Insurance Co.	NJ	7,826	3,010	38.5%
Patrons Co-op Fire Ins Co.	VT	2,029	544	26.8%
Peerless Insurance Co.	NH	82,987	28,025	33.8%
PEMCO Mutual Insurance Co.	WA	5,961	2,362	39.6%
Phoenix Insurance Co.	CT	10,977	699	6.4%
Pioneer State Mutual Ins Co.	MI	6,054	1,354	22.4%
Preferred Mutual Insurance Co.	NY	2,865	664	23.2%
Privilege Underwriters Recpl	FL	7,605	2,913	38.3%
Progressive Casualty Ins Co.	OH	4,020	1,228	30.5%
Property-Owners Insurance Co.	IN	7,557	909	12.0%
Rock Ridge Insurance Co.	TX	2,378	560	23.5%
Rural Mutual Insurance Co.	WI	2,841	722	25.4%
Safe Harbor Insurance Co.	FL	2,146	566	26.4%
Safeco Insurance Co of America	NH	24,897	8,408	33.8%
Safeco Insurance Co. of Oregon	OR	4,607	1,382	30.0%
Safepoint Insurance Co.	FL	2,102	665	31.6%
Safety Insurance Co.	MA	3,709	1,243	33.5%
SC Farm Bureau Mutual Ins Co.	SC	2,330	0	0.0%
Seaview Insurance Co.	CA	3,162	1,027	32.5%
SECURA Insurance Co.	WI	4,864	1,431	29.4%
Security First Insurance Co.	FL	3,710	122	3.3%
Selective Insurance Co. of Am	NJ	2,166	474	21.9%
Shelter Mutual Insurance Co.	MO	87,134	22,214	25.5%
Slide Insurance Co.	FL	7,277	2,227	30.6%
Southern Oak Insurance Co.	FL	2,614	787	30.1%
Spinnaker Ins Co	IL	32,666	16,114	49.3%
Standard Casualty Co.	TX	3,210	923	28.8%
Standard Fire Insurance Co.	CT	10,622	672	6.3%
State Farm F&C Co.	IL	1,037,595	304,425	29.3%
State Farm Florida Ins	FL	19,022	8,829	46.4%
State Farm General Ins Co.	IL	78,289	29,624	37.8%

State Farm Lloyds	TX	127,930	45,964	35.9%
Stillwater Ins	CA	18,350	7,342	40.0%
Stillwater P&C Insurance Co.	NY	6,502	2,464	37.9%
Summit Specialty Insurance Co.	NE	2,894	860	29.7%
SureChoice Underwriters Recpl	TX	6,011	3,074	51.1%
Sutton Specialty Ins Co	OK	2,100	1,344	64.0%
Teachers Insurance Co.	IL	4,537	1,280	28.2%
Tennessee Farmers Mutl Ins Co.	TN	55,640	10,562	19.0%
Texas Farm Bureau Mutl Ins Co.	TX	23,809	1,997	8.4%
Texas Farm Bureau Underwriters	TX	10,025	995	9.9%
Texas Farmers Ins Co	TX	4,969	2,471	49.7%
Toggle Ins Co	DE	2,595	1,362	52.5%
Tower Hill Insurance Exchange	FL	8,187	2,395	29.3%
Tower Hill Prime Insurance Co.	FL	4,349	1,407	32.4%
Travelers Casualty & Surety Co	CT	44,697	2,843	6.4%
Travelers Indemnity Co.	CT	55,432	3,594	6.5%
Travelers Indemnity Co. of CT	CT	3,001	187	6.2%
Travelers Lloyds of TX Ins Co.	TX	2,282	127	5.6%
Trinity Universal Insurance Co	TX	8,534	2,629	30.8%
Trisura Insurance Co.	OK	4,367	139	3.2%
Trisura Spclty Ins Co	OK	3,306	19	0.6%
Truck Ins Exchange	CA	38,516	19,154	49.7%
TypTap Insurance Co.	FL	3,879	938	24.2%
United Ohio Insurance Co.	OH	2,911	204	7.0%
United Svcs Automobile Assn	TX	550,099	265,120	48.2%
Unitrin Safeguard Insurance Co	WI	3,586	1,063	29.6%
Universal Insurance Co (PR)	PR	4,801	736	15.3%
Universal North America Ins Co	TX	4,348	327	7.5%
Universal P&C Insurance Co.	FL	40,238	14,774	36.7%
Untd Farm Family Mutual Ins Co	IN	19,250	6,258	32.5%
USAA Casualty Ins Co	TX	428,116	205,684	48.0%
USAA General Indemnity Co	TX	273,994	131,638	48.0%
Utica Mutual Insurance Co.	NY	2,255	911	40.4%
VA Farm Bureau Mutual Ins Co.	VA	7,166	2,062	28.8%
Vermont Mutual Insurance Co.	VT	29,513	9,237	31.3%
Vigilant Insurance Co.	NY	2,200	143	6.5%
Wawanesa General Insurance Co.	CA	2,914	634	21.8%
West Bend Mutual Insurance Co.	WI	12,111	2,690	22.2%
Western National Mutual Ins Co	MN	2,786	130	4.7%
Western Reserve Mutual Cas Co.	OH	2,146	370	17.2%
Westfield Insurance Co.	OH	16,484	3,358	20.4%
Westfield National Ins Co.	OH	3,968	808	20.4%
Zurich American Insurance Co.	NY	4,041	1,549	38.3%
TOTAL:		8,789,432	3,283,035	AVG: 37.4%

Source: Weiss Ratings. Data: Company Annual Statements filed with National Association of Insurance Commissioners, Schedule P, Part 3A, Homeowners/Farmowners, columns 11-12, row 11