



DEPARTMENT OF

**Professional &
Financial Regulation**

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

2024 Homeowners Insurance Complaint Comparison

Prepared by the Maine Bureau of Insurance
June 2025

Janet T. Mills
Governor

Joan Cohen
Commissioner

Robert Carey
Superintendent

Background

Pursuant to 24-A M.R.S. §§ 212 and 216(2), the Maine Bureau of Insurance compiles complaint ratios for Homeowners insurance companies for use as a comparison tool when researching companies. In addition to comparing complaint ratios, consumers are encouraged to consider:

- Policy prices
- What the policies cover
- What the policies don't cover (policy exclusions)
- Financial strength of the company

A consumer complaint is a written communication from an insurance consumer expressing a grievance that results in the need for the Bureau to conduct further investigation or to communicate in writing with a company to resolve the complaint.

The Complaint Index is the ratio of an insurer's consumer complaint share to its market share.

The Complaint Share is the percentage of consumer complaints received by the Bureau against an insurer for a given line of insurance compared to the total consumer complaints received by the Bureau for that line of insurance.

The Market Share is the percentage of an insurer's direct written premium for the specified lines of insurance compared to the total direct written premium by all insurers for the specified lines of insurance.

Information is usually reported by insurance group. A list of insurers within each insurance group is provided. Only those insurers and groups with sufficient premium volume to produce credible consumer complaint ratios are included.

Homeowners Complaint Comparison Table

The table below displays the complaint indices for the past two calendar years, the written premium for the most recent calendar year and the number of complaints for the most recent calendar year for the specified insurance groups. The complaint index compares the share of complaints to the share of written premium.

What Does the Complaint Index Tell You?

A complaint index shows you how an insurance group compares to the average.

- A complaint index of 1 is average
- Less than 1 is better than average
- Greater than 1 is worse than average

Are All Companies that Sell Homeowners Insurance in Maine Listed in the Tables?

No, not all companies selling Homeowners insurance in Maine are listed. Some companies or insurance groups do not write enough insurance in Maine to provide meaningful information. This publication only looks at companies or groups that had five or more complaints received by the Bureau **AND/OR** collected premiums for Homeowners insurance policies in Maine that represented at least 1 percent of all premiums collected by all insurers who sold Homeowners policies in Maine.

Where Can You Find Your Company?

Many companies are listed under their insurance group (i.e., companies under common ownership) because the company alone did not have a sufficient volume of information to produce a credible complaint index. Look for your company within its insurance group. If your company is not listed, it did not meet the criteria described above.

| Homeowners Insurance Group Name | 2024 Complaint Index | 2023 Complaint Index | 2024 Written Premium in Maine | 2024 Number of Complaints |
|---|-------------------------------------|-------------------------------------|--|--------------------------------------|
| <u>ALLSTATE INSURANCE GROUP</u> Allstate Indemnity Company Allstate Insurance Company Allstate Property & Casualty Ins. Company Century National Insurance Company Encompass Insurance Company of America Integon National Insurance Company MIC General Insurance Corp | 0.9 | 1.8 | \$47,444,240 | 6 |
| <u>AMERICAN FAMILY INSURANCE GROUP</u> Homesite Insurance Company Homesite Ins. Company of the Midwest NGM Insurance Company | 2.4 | 1.9 | \$27,274,848 | 9 |
| <u>AMICA MUTUAL GROUP</u> AMICA Mutual Insurance Company | 0.8 | -- | \$8,855,228 | 1 |
| <u>ANDOVER GROUP</u> Cambridge Mutual Fire Insurance Company Merrimack Mutual Fire Insurance Company | 0.6 | 0.4 | \$25,286,141 | 2 |
| <u>AUTO CLUB ENTERPRISES INSURANCE GROUP</u> Interinsurance Exchange of the Automobile Club | 0.7 | 1.0 | \$11,315,690 | 1 |
| <u>Auto Owners Group</u> Concord General Mutual Insurance Company Green Mountain Insurance Company Inc. State Mutual Insurance Company | 0.3 | 0.4 | \$29,114,976 | 1 |

| Homeowners Insurance Group Name | 2024 Complaint Index | 2023 Complaint Index | 2024 Written Premium in Maine | 2024 Number of Complaints |
|---|-------------------------------------|-------------------------------------|--|--------------------------------------|
| <u>CHUBB LTD GROUP</u> Ace American Insurance Company Chubb Indemnity Insurance Company Chubb National Insurance Company Executive Risk Indemnity Inc. Federal Insurance Company Great Northern Insurance Company Pacific Indemnity Company Vigilant Insurance Company | -- | -- | \$31,070,997 | 0 |
| <u>FARMERS INSURANCE GROUP</u> Farmers Casualty Insurance Company Farmers Insurance Exchange Farmers Property & Casualty Ins. Company Foremost Ins. Company Grand Rapids MI Foremost Property & Casualty Ins. Company Truck Insurance Exchange | 0.6 | 1.4 | \$47,401,619 | 4 |
| <u>FRANKENMUTH GROUP</u> Patriot Insurance Company | -- | -- | \$11,676,981 | 0 |
| <u>HORACE MANN GROUP</u> Horace Mann Insurance Company Teachers Insurance Company | 1.8 | -- | \$8,426,146 | 2 |

| Homeowners Insurance Group Name | 2024 Complaint Index | 2023 Complaint Index | 2024 Written Premium in Maine | 2024 Number of Complaints |
|---|-------------------------------------|-------------------------------------|--|--------------------------------------|
| <u>LIBERTY MUTUAL GROUP</u> American Economy Insurance Company Liberty Insurance Corp Liberty Mutual Fire Insurance Company Liberty Mutual Insurance Company Liberty Mutual Personal Insurance Company LM Insurance Company Safeco National Insurance Company | 1.5 | 1.2 | \$75,054,483 | 15 |
| <u>MMG INSURANCE COMPANY</u> MMG Insurance Company | -- | 0.7 | \$30,657,316 | 0 |
| <u>QUINCY GROUP</u> Patrons Oxford Insurance Company | 0.9 | 0.4 | \$26,050,401 | 3 |
| <u>STATE FARM GROUP</u> State Farm Fire & Casualty Company | 0.9 | 1.2 | \$78,394,045 | 10 |
| <u>The HANOVER INSURANCE GROUP</u> Citizens Insurance Company of America Hanover Insurance Company Massachusetts Bay Insurance Company | 0.9 | 1.0 | \$33,907,175 | 4 |
| <u>TRAVELERS GROUP</u> Automobile Ins Co of Hartford CT Standard Fire Insurance Company Travelers Commercial Insurance Company Travelers Home & Marine Ins. Company Travelers Indemnity Co of America Travelers Personal Insurance Company | 1.0 | 0.4 | \$28,290,799 | 4 |

| Homeowners Insurance Group Name | 2024 Complaint Index | 2023 Complaint Index | 2024 Written Premium in Maine | 2024 Number of Complaints |
|--|----------------------------|----------------------------|----------------------------------|------------------------------|
| <u>UNITED SERVICES AUTOMOBILE ASSOC GROUP</u> Garrison Property & Casualty Ins. Company United Services Automobile Association USAA Casualty Insurance Company USAA General Indemnity Company | 0.7 | 1.8 | \$42,211,931 | 4 |
| <u>VERMONT MUTUAL GROUP</u> Northern Security Insurance Company Inc. Vermont Mutual Insurance Company | 0.2 | 0.7 | \$33,147,588 | 1 |
| Totals for Above Groups: | | | \$595,580,604 | 67 |