## **Homeowners by Complaint Ratio**

2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners	Complaints Closed During 2011	Homeowners 2011 Illinois Direct Written Premium \$	2011 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2010 Consumer Complaint Report Ratio
				under- writing	marketing - sales	claims	policy service	
Country Mutual Insurance Company	42	244,141,582	0.17	11	1	30	0	0.23
Liberty Mutual Fire Insurance Company	8	41,057,999	0.19	1	0	7	0	0.69
USAA Casualty Insurance Company	5	25,063,990	0.20	3	1	1	0	0.34
United Services Automobile Association	8	34,035,723	0.24	3	0	4	1	-
Safeco Insurance Company of Illinois	11	37,472,103	0.29	2	0	8	1	0.32
Liberty Mutual Corporation	6	18,981,776	0.32	1	0	5	0	-
Metropolitan Casualty Insurance Company	15	44,138,018	0.34	1	0	13	1	0.31
State Farm Fire & Casualty Company	334	927,837,154	0.36	173	6	144	11	0.26
Travelers Home And Marine Ins Co (The)	24	64,615,917	0.37	15	0	8	1	0.43
Erie Insurance Exchange	13	34,838,865	0.37	4	0	8	1	0.31
Allstate Indemnity Company	76	201,686,059	0.38	13	1	62	0	-
Farmers Automobile Insurance Association (The)	14	36,645,620	0.38	4	1	8	1	0.36
Pekin Insurance Company	5	12,984,892	0.39	0	0	5	0	-
Travelers Property Casualty Ins Co	8	19,599,262	0.41	1	0	7	0	_
Farmers Insurance Exchange	35	85,452,278	0.41	5	0	26	4	1.20
American Family Mutual Insurance Company	61	140,041,466	0.44	13	0	48	0	0.58

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				under- writing	marketing - sales	claims	policy service	
Illinois Farmers Insurance Company	27	60,897,108	0.44	4	1	20	2	0.67
Standard Mutual Insurance Company	6	12,311,656	0.49	0	0	6	0	0.98
Auto Owners Insurance Company	13	25,588,195	0.51	5	0	8	0	0.28
Allied Property & Casualty Insurance Company	5	9,409,817	0.53	4	0	1	0	-
Owners Insurance Company	11	18,907,797	0.58	3	0	8	0	-
Property & Casualty Insurance Co of Hartford	14	21,013,997	0.67	5	0	8	1	0.36
General Casualty Insurance Company	8	11,520,924	0.69	2	0	6	0	1.17
Allstate Insurance Company	92	126,266,333	0.73	17	5	69	1	1.68
MemberSelect Insurance Company	30	38,257,286	0.78	18	0	12	0	0.88
Hartford Insurance Company Of Illinois	9	10,943,217	0.82	7	0	2	0	0.91
Country Casualty Insurance Company	5	5,846,093	0.86	1	0	4	0	-
IMT Insurance Company	5	5,225,160	0.96	1	0	4	0	1.19
Shelter Mutual Insurance Company	8	8,046,403		1	0	7	0	-
Homesite Insurance Company of Illinois	16	15,395,327	1.04	2	0	14	0	0.88
Madison Mutual Insurance Company	10	9,403,025	1.06	3	0	7	0	1.01
Foremost Insurance Company	11	8,074,692	1.36	3	0	8	0	0.11

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				under- writing	marketing - sales	claims	policy service		
Balboa Insurance Company	12	3,937,790	3.05	6	1	5	0	2.04	
North Pointe Insurance Company	6	662,985	9.05	1	0	5	0	-	
Praetorian Insurance Company	7	441,060	15.87	0	0	7	0	-	
Total	960	2,360,741,569	1.31	Mean (The "average" of compalint ratios)					
			0.49	Median (The "middle" value of complaint ratios)					

<sup>&</sup>quot;-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.