

Homeowners: Look up Your Insurance Company Here to Learn How Often They Closed Claims with No Payment in 2025

(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 2025.)

Insurance Company Name	State of Domicile	Total Claims Closed (number)	Closed with No Payment (number)	Closed with No Payment (% of total)
Aegis Security Insurance Co.	PA	2,762	706	25.6%
Agraria Insurance Co.	ND	2,364	750	31.7%
Alfa Mutual Insurance Co.	AL	9,859	1,308	13.3%
Allstate Insurance Co.	IL	799,205	373,285	46.7%
Allstate New Jersey Insurance Co.	IL	15,748	7,549	47.9%
Allstate Texas Lloyd's	TX	14,402	5,833	40.5%
Allstate Vehicle & Property Insurance Co.	IL	520,085	242,194	46.6%
American Family Mutual Insurance Co. S.I.	WI	269,922	103,762	38.4%
American Integrity Insurance Co. FL	FL	3,917	1,984	50.7%
American Bankers Insurance Co. FL	FL	82,069	39,713	48.4%
American Family Insurance Co.	WI	41,599	14,757	35.5%
American Mercury Insurance Co.	OK	6,389	2,374	37.2%
American Mercury Lloyds Insurance Co.	TX	4,758	1,767	37.1%
American Strategic Insurance Corp.	IN	55,452	22,054	39.8%
American Traditions Insurance Co.	FL	2,289	793	34.6%
Amica Mutual Insurance Co.	RI	19,289	5,676	29.4%
Arkansas Farm Bureau Insurance Co.	AR	15,527	3,841	24.7%
ASI Lloyds	TX	12,323	4,901	39.8%
ASI Preferred Insurance Corp.	FL	2,106	808	38.4%
Auto Club Indemnity Co.	TX	18,107	6,400	35.3%
Auto Club Insurance Assn.	MI	30,914	13,904	45.0%
Auto-Owners Insurance Co.	MI	114,430	19,816	17.3%
Benchmark Insurance Co.	KS	2,325	1,027	44.2%
California Automobile Insurance Co.	CA	11,710	3,766	32.2%
Cambridge Insurance Co.	MA	2,439	527	21.6%
Castle Key Indemnity Co.	IL	7,483	4,097	54.8%
Castle Key Insurance Co.	IL	9,644	4,947	51.3%
Cincinnati Casualty Co.	OH	8,413	2,407	28.6%
Citizens Insurance Co. of the Midwest	IN	10,608	3,702	34.9%
Citizens Property Insurance Corp.	FL	16,296	9,878	60.6%
Columbia Lloyds Insurance Co.	TX	2,013	437	21.7%
Cumberland Mutual Fire Insurance Co.	NJ	2,368	579	24.5%
Economy Fire & Casualty Co.	IL	10,155	4,217	41.5%

Economy Preferred Insurance Co.	IL	4,930	2,007	40.7%
Edison Insurance Co.	FL	2,773	962	34.7%
Encompass Home & Auto Insurance Co.	IL	5,332	1,879	35.2%
Encompass Indemnity Co.	IL	5,641	1,856	32.9%
Encompass Independent Insurance Co.	IL	3,218	1,063	33.0%
Encompass Insurance Co.	IL	12,741	4,536	35.6%
Encompass Insurance Co. of America	IL	2,793	982	35.2%
Erie Insurance Co.	PA	5,503	961	17.5%
Esurance Insurance Co.	IL	3,917	1,775	45.3%
Executive Risk Indemnity Inc.	DE	2,442	144	5.9%
Farmers & Mechanics Mutual (WV)	WV	2,267	479	21.1%
Farmers Casualty Insurance Co.	RI	3,541	1,727	48.8%
Farmers Direct Property & Casualty Ins.	RI	4,496	2,171	48.3%
Farmers Insurance Exchange	CA	168,450	93,487	55.5%
Farmers New Century Insurance Co.	IL	2,441	1,355	55.5%
Farmers Property & Casualty Insurance Co.	RI	47,103	21,838	46.4%
Fire Insurance Exchange	CA	24,413	13,549	55.5%
First Protective Insurance Co.	FL	7,135	3,256	45.6%
Florida Peninsula Insurance Co.	FL	3,648	1,218	33.4%
FMI Insurance Co.	NJ	3,235	597	18.5%
Foremost Insurance Co. Grand Rapids	MI	112,615	47,839	42.5%
Heritage Property & Casualty Insurance Co.	FL	3,293	884	26.8%
High Point Preferred Insurance Co.	NJ	6,613	2,417	36.5%
Homebound Insurance Exchange	TX	6,091	1,872	30.7%
Homeowners Choice P&C Insurance Co.	FL	3,076	930	30.2%
Homeowners of America Insurance Co.	TX	6,973	3,735	53.6%
Homesite Indemnity Co.	WI	8,751	4,024	46.0%
Homesite Insurance Co. of the MW	WI	170,509	72,152	42.3%
Homesite Insurance Co.	WI	43,165	3,708	8.6%
Homesite Insurance Co. of CA	CA	7,838	3,708	47.3%
Homesite Insurance Co. of GA	GA	5,389	2,044	37.9%
Homesite Insurance Co. of NY	NY	4,897	1,814	37.0%
Horace Mann Insurance Co.	IL	4,298	1,160	27.0%
Kin Interinsurance Network	FL	3,019	1,678	55.6%
Lemonade Insurance Co.	NY	40,263	25,767	64.0%
Lititz Mutual Insurance Co.	PA	3,279	648	19.8%
Manatee Insurance Exchange	FL	2,534	1,121	44.2%
Massachusetts Bay Insurance Co.	NH	4,796	1,656	34.5%
Mercury Casualty Co.	CA	9,876	3,699	37.5%

Merrimack Mutual Fire Insurance Co.	MA	3,483	752	21.6%
MIC General Insurance Corp.	IL	2,705	850	31.4%
Mid-Century Insurance Co. of TX	TX	17,908	14,031	78.4%
Monarch National Insurance Co.	FL	3,157	40	1.3%
MS Farm Bureau Casualty Insurance Co.	MS	8,154	614	7.5%
Narragansett Bay Insurance Co.	RI	3,900	255	6.5%
National Summit Insurance Co.	TX	3,417	999	29.2%
Nationwide Mutual Insurance Co	OH	67,931	10,119	14.9%
NC Farm Bureau Mutual Insurance Co.	NC	36,950	10,209	27.6%
Northern Neck Insurance Co.	VA	2,252	650	28.9%
NY Central Mutual Fire Insurance Co.	NY	5,955	1,109	18.6%
One Alliance North America Insurance Co.	TX	2,923	180	6.2%
Orion180 Insurance Co.	IN	2,550	1,099	43.1%
Orion180 Select Insurance Co.	IN	2,960	1,103	37.3%
Pacific Indemnity Co.	WI	4,885	289	5.9%
Pacific Specialty Insurance Co.	CA	4,906	1,702	34.7%
Palisades P&C Insurance Co.	NJ	4,405	1,749	39.7%
Peerless Insurance Co.	NH	37,502	15,524	41.4%
PEMCO Mutual Insurance Co.	WA	3,892	1,533	39.4%
Pioneer State Mutual Insurance Co.	MI	3,995	898	22.5%
Preferred Mutual Insurance Co.	NY	2,871	596	20.8%
Privilege Underwriters Reciprocal	FL	3,226	11	0.3%
Property-Owners Insurance Co.	IN	8,316	1,196	14.4%
Residence Mutual Insurance Co.	CA	2,335	737	31.6%
Safeco Insurance Co. of America	NH	11,250	4,657	41.4%
Safeco Insurance Co. of Oregon	OR	2,380	945	39.7%
Slide Insurance Co.	FL	12,284	6,101	49.7%
Southern Oak Insurance Co.	FL	2,168	803	37.0%
Spinnaker Insurance Co.	IL	21,091	12,861	61.0%
Standard Casualty Co.	TX	2,280	667	29.3%
State Farm Fire & Casualty Co.	IL	874,149	266,077	30.4%
State Farm FL Insurance Co.	FL	12,598	6,669	52.9%
State Farm General Insurance Co.	IL	49,489	15,464	31.2%
State Farm Lloyds	TX	107,585	33,820	31.4%
Stillwater Insurance Co.	CA	11,378	5,658	49.7%
Stillwater P&C Insurance Co.	NY	4,530	2,232	49.3%
SureChoice Underwriters Reciprocal	TX	5,486	1,756	32.0%
Sutton National Insurance Co.	OK	2,401	1,598	66.6%
Teachers Insurance Co.	IL	3,132	922	29.4%

Tennessee Farmers Mutual Insurance Co.	TN	31,474	6,097	19.4%
Texas FAIR Plan Association	TX	2,388	1,503	62.9%
Texas Farm Bureau Mutual Insurance Co.	TX	2,741	1,092	39.8%
Texas Farmers Insurance Co.	TX	3,256	1,807	55.5%
Tower Hill Insurance Exchange	FL	6,152	2,410	39.2%
Tower Hill Prime Insurance Co.	FL	3,196	1,197	37.5%
TypTap Insurance Co.	FL	3,108	760	24.5%
United Services Automobile Assn.	TX	406,513	207,026	50.9%
Universal P&C Insurance Co.	FL	34,191	12,322	36.0%
USAA Casualty Insurance Co.	TX	332,335	169,570	51.0%
USAA General Indemnity Co.	TX	212,693	108,524	51.0%
VA Farm Bureau Mutual Insurance Co.	VA	5,667	1,153	20.3%
Vermont Mutual Insurance Co.	VT	3,786	953	25.2%
TOTAL:		5,300,543	2,187,346	AVG: 41.3%

Source: 2025 Company Annual Statement, Schedule P - Part 3A - Homeowners/Farmowners, column 11 & 12, row 11.
Closed claims excludes some subsequently reopened.