

UNDERSTANDING THE REPORT CARDS:

The information in the report cards is as of October 18, 2013. It covers the insurers who make up the majority of the insurance market in areas affected by Storm Sandy, including:

- Consumer policies such as homeowners' and auto insurance.
- Business policies such as business interruption insurance.

The report cards list the number of claims each company has received from its policyholders. They list how many have been closed with a payment and how many closed without a payment. However, insurers often make partial payments before closing a claim, so the actual amount of payments from a company may be higher.

There are four steps in the handling of a claim:

- The policyholder—a consumer or a business—makes a claim with the insurer.
- The insurer sends an adjuster to inspect the damage and report on what is covered.
- The insurance company sends an estimate of what it will pay to the policyholder.
- If the policyholder agrees, the insurer makes a payment.

The report card shows how many days on average between each of these steps for each company. This shows how quickly each company is responding to claims.

The report card also shows how many adjusters each company has in the field conducting inspections. However, not every claim requires an inspection; in many instances, an insurer can base its assessment of damage entirely on what a policyholder reports to the company by phone. Finally, the report card shows the number of complaints received by the Department of Financial Services for each company and those complaints as a percentage of that company's total claims.

There is a separate report card for each company and a big list of all the companies together to make it easier to compare their performance. [[VIEW THE SPREADSHEET HERE.](#)]

If you have a complaint, please contact the Department of Financial Services at our emergency hotline, 1-800-339-1759, which is staffed 8:30 a.m. – 4:30 a.m. Monday through Friday.

Where the report card says “pending”, we have not received that information yet. The data for the average time to inspect, estimate, and pay claims as well as the number of adjusters working the field is no longer being updated.

TABLE OF CONTENTS

Allstate Insurance Group
Chartis/AIG
Assurant Insurance Group
Andover Group
Berkshire Hathaway (GEICO)
Chubb & Son Inc.
FM Global Group
Hartford Fire & Casualty Group
Liberty Mutual Group
Nationwide Group
State Farm IL
USAA Group
Utica National Insurance Group
Zurich Insurance Group
Metropolitan Group
Narragansett Bay Insurance Company
QBE Ins Grp Ltd
Arch Insurance Group
Central Services Grp
(aka New York Central Mutual)
Amtrust Financial Services Group
Travelers Group
Tower Group
Adirondack Insurance Exchange
NY Property Insurance Underwriting Association

There is a separate report card for each company and a big list of all the companies together to make it easier to compare their performance.

[Download the Excel File](#)

ALLSTATE INSURANCE GROUP

<i>Number of Claims</i>	84,081
Number of Claims Closed with Payment	71,355
Number of Claims Closed without Payment	11,608
Average time in days from date of claim report to date of inspection	7
Average time in days from date of inspection to date of estimate	4
Average time in days from date of estimate to date of claim payment	5
Total number of adjusters working in field on losses related to Storm Sandy	30
Number of Complaints	796
Number of complaints as percentage of number of claims	0.95%

CHARTIS

<i>Number of Claims</i>	3,039
Number of Claims Closed with Payment	2,259
Number of Claims Closed without Payment	644
Average time in days from date of claim report to date of inspection	9*
Average time in days from date of inspection to date of estimate	9*
Average time in days from date of estimate to date of claim payment	19*
Total number of adjusters working in field on losses related to Storm Sandy	71
Number of Complaints	16
Number of complaints as percentage of number of claims	0.53%

*These time frames relate to personal lines (as opposed to commercial lines) policies

ASSURANT INSURANCE GROUP

<i>Number of Claims</i>	5,391
Number of Claims Closed with Payment	3,908
Number of Claims Closed without Payment	1,420
Average time in days from date of claim report to date of inspection	8
Average time in days from date of inspection to date of estimate	3
Average time in days from date of estimate to date of claim payment	9
Total number of adjusters working in field on losses related to Storm Sandy	6
Number of Complaints	106
Number of complaints as percentage of number of claims	1.97%

ANDOVER GROUP

<i>Number of Claims</i>	6,235
Number of Claims Closed with Payment	5,396
Number of Claims Closed without Payment	791
Average time in days from date of claim report to date of inspection	6
Average time in days from date of inspection to date of estimate	Pending
Average time in days from date of estimate to date of claim payment	2
Total number of adjusters working in field on losses related to Storm Sandy	109
Number of Complaints	64
Number of complaints as percentage of number of claims	1.03%

BERKSHIRE HATHAWAY (GEICO)

<i>Number of Claims</i>	34,458
Number of Claims Closed with Payment	31,953
Number of Claims Closed without Payment	2,477
Average time in days from date of claim report to date of inspection	12
Average time in days from date of inspection to date of estimate	1
Average time in days from date of estimate to date of claim payment	6
Total number of adjusters working in field on losses related to Storm Sandy	152
Number of Complaints	104
Number of complaints as percentage of number of claims	0.30%

CHUBB & SON INC

<i>Number of Claims</i>	8,539
Number of Claims Closed with Payment	5,862
Number of Claims Closed without Payment	2,409
Average time in days from date of claim report to date of inspection	10
Average time in days from date of inspection to date of estimate	Pending
Average time in days from date of estimate to date of claim payment	2
Total number of adjusters working in field on losses related to Storm Sandy	58
Number of Complaints	23
Number of complaints as percentage of number of claims	0.27%

FM GLOBAL GROUP

<i>Number of Claims</i>	413
Number of Claims Closed with Payment	126
Number of Claims Closed without Payment	193
Average time in days from date of claim report to date of inspection	Pending
Average time in days from date of inspection to date of estimate	Pending
Average time in days from date of estimate to date of claim payment	Pending
Total number of adjusters working in field on losses related to Storm Sandy	97
Number of Complaints	2
Number of complaints as percentage of number of claims	0.48%

HARTFORD FIRE & CASUALTY GROUP

<i>Number of Claims</i>	15,356
Number of Claims Closed with Payment	10,309
Number of Claims Closed without Payment	4,768
Average time in days from date of claim report to date of inspection	16
Average time in days from date of inspection to date of estimate	5
Average time in days from date of estimate to date of claim payment	11
Total number of adjusters working in field on losses related to Storm Sandy	24
Number of Complaints	201
Number of complaints as percentage of number of claims	1.31%

LIBERTY MUTUAL GROUP

<i>Number of Claims</i>	34,044
Number of Claims Closed with Payment	24,549
Number of Claims Closed without Payment	7,756
Average time in days from date of claim report to date of inspection	12*
Average time in days from date of inspection to date of estimate	3*
Average time in days from date of estimate to date of claim payment	6*
Total number of adjusters working in field on losses related to Storm Sandy	576
Number of Complaints	274
Number of complaints as percentage of number of claims	0.80%

* These estimates encompass a wide array of claims and vary based on the complexity of the loss and damage severity.

NATIONWIDE GROUP

<i>Number of Claims</i>	16,174
Number of Claims Closed with Payment	14,229
Number of Claims Closed without Payment	1,457
Average time in days from date of claim report to date of inspection	15
Average time in days from date of inspection to date of estimate	7
Average time in days from date of estimate to date of claim payment	2
Total number of adjusters working in field on losses related to Storm Sandy	10
Number of Complaints	195
Number of complaints as percentage of number of claims	1.21%

STATE FARM IL

<i>Number of Claims</i>	59,034
Number of Claims Closed with Payment	48,440*
Number of Claims Closed without Payment	10,148
Average time in days from date of claim report to date of inspection	21*
Average time in days from date of inspection to date of estimate	3*
Average time in days from date of estimate to date of claim payment	5*
Total number of adjusters working in field on losses related to Storm Sandy	33
Number of Complaints	296
Number of complaints as percentage of number of claims	0.50%

USAA GROUP

<i>Number of Claims</i>	11,871
Number of Claims Closed with Payment	10,685
Number of Claims Closed without Payment	1,145
Average time in days from date of claim report to date of inspection	6*
Average time in days from date of inspection to date of estimate	4*
Average time in days from date of estimate to date of claim payment	5*
Total number of adjusters working in field on losses related to Storm Sandy	65
Number of Complaints	24
Number of complaints as percentage of number of claims	0.20%

* The time needed to inspect, estimate, and pay any claim will vary depending on the individual circumstances of each claim.

UTICA NATIONAL INSURANCE GROUP

<i>Number of Claims</i>	4,133
Number of Claims Closed with Payment	2,701
Number of Claims Closed without Payment	1,361
Average time in days from date of claim report to date of inspection	7
Average time in days from date of inspection to date of estimate	6
Average time in days from date of estimate to date of claim payment	9
Total number of adjusters working in field on losses related to Storm Sandy	5
Number of Complaints	7
Number of complaints as percentage of number of claims	0.17%

ZURICH INSURANCE GROUP

<i>Number of Claims</i>	6,833
Number of Claims Closed with Payment	5,037
Number of Claims Closed without Payment	1,493
Average time in days from date of claim report to date of inspection	7
Average time in days from date of inspection to date of estimate	4
Average time in days from date of estimate to date of claim payment	5
Total number of adjusters working in field on losses related to Storm Sandy	169
Number of Complaints	45
Number of complaints as percentage of number of claims	0.66%

METROPOLITAN GROUP

<i>Number of Claims</i>	22,137
Number of Claims Closed with Payment	17,933
Number of Claims Closed without Payment	4,081
Average time in days from date of claim report to date of inspection	5
Average time in days from date of inspection to date of estimate	2
Average time in days from date of estimate to date of claim payment	2
Total number of adjusters working in field on losses related to Storm Sandy	10
Number of Complaints	70
Number of complaints as percentage of number of claims	0.32%

NARRAGANSETT BAY INSURANCE COMPANY

<i>Number of Claims</i>	11,500
Number of Claims Closed with Payment	9,915
Number of Claims Closed without Payment	1,425
Average time in days from date of claim report to date of inspection	8
Average time in days from date of inspection to date of estimate	2
Average time in days from date of estimate to date of claim payment	6
Total number of adjusters working in field on losses related to Storm Sandy	186
Number of Complaints	244
Number of complaints as percentage of number of claims	2.12%

QBE INSURANCE GROUP LTD

<i>Number of Claims</i>	2,091
Number of Claims Closed with Payment	1,267
Number of Claims Closed without Payment	697
Average time in days from date of claim report to date of inspection	9
Average time in days from date of inspection to date of estimate	3
Average time in days from date of estimate to date of claim payment	6
Total number of adjusters working in field on losses related to Storm Sandy	192
Number of Complaints	39
Number of complaints as percentage of number of claims	1.87%

ARCH INSURANCE GROUP

<i>Number of Claims</i>	262*
Number of Claims Closed with Payment	170
Number of Claims Closed without Payment	68
Average time in days from date of claim report to date of inspection	3
Average time in days from date of inspection to date of estimate	Pending
Average time in days from date of estimate to date of claim payment	Pending
Total number of adjusters working in field on losses related to Storm Sandy	70
Number of Complaints	0
Number of complaints as percentage of number of claims	0.00%

*All losses are commercial property, with 51 being large commercial property accounts – no personal lines/homeowners claims

CENTRAL SERVICES GROUP (AKA NEW YORK CENTRAL MUTUAL)

<i>Number of Claims</i>	4,999
Number of Claims Closed with Payment	3,322
Number of Claims Closed without Payment	1,538
Average time in days from date of claim report to date of inspection	5
Average time in days from date of inspection to date of estimate	4
Average time in days from date of estimate to date of claim payment	3
Total number of adjusters working in field on losses related to Storm Sandy	12
Number of Complaints	37
Number of complaints as percentage of number of claims	0.74%

AMTRUST FINANCIAL SERVICES GROUP

<i>Number of Claims</i>	18
Number of Claims Closed with Payment	18
Number of Claims Closed without Payment	0
Average time in days from date of claim report to date of inspection	5
Average time in days from date of inspection to date of estimate	3
Average time in days from date of estimate to date of claim payment	10
Total number of adjusters working in field on losses related to Storm Sandy	0
Number of Complaints	0
Number of complaints as percentage of number of claims	0.00%

TRAVELERS GROUP

<i>Number of Claims</i>	43,313
Number of Claims Closed with Payment	34,546
Number of Claims Closed without Payment	8,266
Average time in days from date of claim report to date of inspection	11
Average time in days from date of inspection to date of estimate	3
Average time in days from date of estimate to date of claim payment	9
Total number of adjusters working in field on losses related to Storm Sandy	1,595
Number of Complaints	636
Number of complaints as percentage of number of claims	1.47%

TOWER GROUP

<i>Number of Claims</i>	17,870
Number of Claims Closed with Payment	12,594
Number of Claims Closed without Payment	5,097
Average time in days from date of claim report to date of inspection	11
Average time in days from date of inspection to date of estimate	11
Average time in days from date of estimate to date of claim payment	13
Total number of adjusters working in field on losses related to Storm Sandy	35
Number of Complaints	353
Number of complaints as percentage of number of claims	1.98%

ADIRONDACK INSURANCE EXCHANGE

<i>Number of Claims</i>	3,697
Number of Claims Closed with Payment	3,030
Number of Claims Closed without Payment	648
Average time in days from date of claim report to date of inspection	11
Average time in days from date of inspection to date of estimate	8
Average time in days from date of estimate to date of claim payment	16
Total number of adjusters working in field on losses related to Storm Sandy	35
Number of Complaints	28
Number of complaints as percentage of number of claims	0.76%

N.Y. PROPERTY INSURANCE UNDERWRITING ASSOCIATION

<i>Number of Claims</i>	11240
Number of Claims Closed with Payment	6,478
Number of Claims Closed without Payment	4,659
Average time in days from date of claim report to date of inspection	6
Average time in days from date of inspection to date of estimate	4
Average time in days from date of estimate to date of claim payment	3
Total number of adjusters working in field on losses related to Storm Sandy	10
Number of Complaints	317
Number of complaints as percentage of number of claims	2.82%