

New York State Insurers' Report Cards

- Adirondack Insurance Exchange
- Allstate Insurance Group
- Amtrust Financial Service Group
- Assurant Insurance Group
- Andover Group
- Arch Insurance Group
- Berkshire Hathaway (GEICO)
- Central Services Grp (aka New York Central Mutual)
- Chartis/AIG
- Chubb & Son Inc
- FM Global Group
- Hartford Fire & Casualty Group

- Liberty Mutual Group
- Metropolitan Group
- Narragansett Bay Insurance Company
- Nationwide Group
- NY Property Insurance Underwriting Association
- QBE Ins Grp Ltd
- State Farm IL
- Travelers Group
- Tower Group
- USAA Group
- Utica National Insurance Group
- Zurich Insurance Group

Understanding the report cards:

The information in the report cards is as of December 7, 2012. It covers the insurers who make up the majority of t 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 ha been closed with a payment and how many closed without a payment. However, insurers often make partial payme 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, no every claim requires an inspection; in many instances, an insurer can base its assessment of damage entirely on wh 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.

If you have a complaint, please contact the Department of Financial Services at our emergency hotline, 1-800-339-1759, which is staffed 24 hours a day seven days a week.

Where the report card says "pending", we have not received that information yet.

Please check back periodically, as these report cards will be regularly updated.

Adirondack Insurance Exchange

Number of Claims	3,272
Number of Claims Closed with Payment	1,103
Number of Claims Closed without Payment	287
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	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	395
Number of Complaints	13
Number of complaints as percentage of number of claims	0.40%

Allstate Insurance Group

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Number of Claims	76,278
Number of Claims Closed with Payment	34,086
Number of Claims Closed without Payment	9,236
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	2.2
Average time in days from date of estimate to date of claim payment	2.3
Total number of adjusters working in field on losses related to Storm Sandy	631
Number of Complaints	388
Number of complaints as percentage of number of claims	0.51%

^{*}As of COB 12/6/12, Allstate had made payments on 64,609 claims, only 34,086 of which were closed.

Amtrust Financial Service Group

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Average time in days from date of inspection to date of estimate	3
Average time in days from date of claim report to date of inspection	4.50
Number of Claims Closed without Payment	0
Number of Claims Closed with Payment	7
Number of Claims	17

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%	
Assurant Insurance Group		[Back to Top]
Number of Claims	4,141	
Number of Claims Closed with Payment	1,939	
Number of Claims Closed without Payment	951	
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	4	
Total number of adjusters working in field on losses related to Storm Sandy	93	
Number of Complaints	38	
Number of complaints as percentage of number of claims	0.92%	
Andover Insurance Group		[Back to Top]
Number of Claims	5,332	
Number of Claims Closed with Payment	1,387	
Number of Claims Closed without Payment	188	
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	40	
Number of complaints as percentage of number of claims	0.75%	
Arch Insurance Group		[Back to Top]
Number of Claims	220	
Number of Claims Number of Claims Closed with Payment	220	

Number of Claims Closed without Payment	9
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	20
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.

Berkshire Hathaway (GEICO)	[Back to Top]
Number of Claims	33,236
Number of Claims Closed with Payment	4,656
Number of Claims Closed without Payment	1,199
Average time in days from date of claim report to date of inspection	7.4
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	4.1
Total number of adjusters working in field on losses related to Storm Sandy	134
Number of Complaints	65
Number of complaints as percentage of number of claims	0.20%

^{*}As of 12/6/12, GEICO had made payments on 23,907 claims, only 4,656 of which were closed.

Central Services Grp (aka New York Central Mutual)		[Back to Top]
Number of Claims	4,836	
Number of Claims Closed with Payment	2,444	
Number of Claims Closed without Payment	1,175	
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	49	

Number of Claims Closed without Payment	193	
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	10	
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	97	
	1	
Number of Complaints	-	
Number of Complaints Number of complaints as percentage of number of claims	0.04%	
Number of complaints as percentage of number of claims	0.04%	
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Number of Claims Closed with Payment

Number of Claims Closed without Payment

Number of Claims

317

0

55

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 Sand	y 97
Number of Complaints	0
Number of complaints as percentage of number of claims	0.00%

Hartford Fire & Casualty Group	[Back to Top]
Number of Claims	12,493
Number of Claims Closed with Payment	3,529
Number of Claims Closed without Payment	2,152
Average time in days from date of claim report to date of inspection	12.7
Average time in days from date of inspection to date of estimate	3.1
Average time in days from date of estimate to date of claim payment	4.9
Total number of adjusters working in field on losses related to Storm Sandy	84
Number of Complaints	73
Number of complaints as percentage of number of claims	0.58%

Liberty Mutual Group	[Back to Top]
Number of Claims	30,633
Number of Claims Closed with Payment	10,691
Number of Claims Closed without Payment	7,897
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	2.6
Total number of adjusters working in field on losses related to Storm Sandy	576
Number of Complaints	152
Number of complaints as percentage of number of claims	0.50%

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

Metropolitan Group		[Back to Top]
Number of Claims	19,706	
Number of Claims Closed with Payment	14,200	
Number of Claims Closed without Payment	3,023	
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	2	
Average time in days from date of estimate to date of claim payment	1.5	
Total number of adjusters working in field on losses related to Storm Sandy	172	
Number of Complaints	21	
Number of complaints as percentage of number of claims	0.11%	
Narragansett Bay Insurance Company		[Back to Top]
Number of Claims	10,236	
Number of Claims Closed with Payment	1,622	
Number of Claims Closed without Payment	511	
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	137	
Number of complaints as percentage of number of claims	1.34%	
Nationwide Group		[Back to Top]
Number of Claims	14,945	
Number of Claims Closed with Payment	6,779	
Number of Claims Closed without Payment	725	
Average time in days from date of claim report to date of inspection	14.2	

Average time in days from date of estimate to date of claim payment	1.5	
Total number of adjusters working in field on losses related to Storm Sandy	544	
Number of Complaints	68	
Number of complaints as percentage of number of claims	0.46%	
NY Property Insurance Underwriting Association		[Back to Top]
Number of Claims	8,206	
Number of Claims Closed with Payment	1,657	
Number of Claims Closed without Payment	1,007	
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	150	
Number of Complaints	159	
Number of complaints as percentage of number of claims	1.94%	
QBE Insurance Group Ltd		[Back to Top]
Number of Claims	1,521	
Number of Claims Closed with Payment	421	
Number of Claims Closed without Payment	299	
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	4	
Total number of adjusters working in field on losses related to Storm Sandy	192	
Number of Complaints	14	
Number of Complaints Number of complaints as percentage of number of claims	14 0.92%	
Number of complaints as percentage of number of claims		[Back to Top
		[Back to Top]
Number of complaints as percentage of number of claims State Farm IL	0.92%	[Back to Top

Number of Claims Closed without Payment	7,097
Average time in days from date of claim report to date of inspection	19.5*
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	3.3
Total number of adjusters working in field on losses related to Storm Sandy	1,212
Number of Complaints	264
Number of complaints as percentage of number of claims	0.52%

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

Travelers Group	[Back to Top]
Number of Claims	38,677
Number of Claims Closed with Payment	21,317
Number of Claims Closed without Payment	6,043
Average time in days from date of claim report to date of inspection	10.9
Average time in days from date of inspection to date of estimate	1.9
Average time in days from date of estimate to date of claim payment	4.9
Total number of adjusters working in field on losses related to Storm Sandy	1,595
Number of Complaints	230
Number of complaints as percentage of number of claims	0.59%

Tower Group	[Back to Top]
Number of Claims	14,827
Number of Claims Closed with Payment	2,067
Number of Claims Closed without Payment	1120
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	5
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	395
Number of Complaints	167

Number of complaints as percentage of number of claims	1.13%	
JSAA Group		[Back to Top]
Number of Claims	11,004	
Number of Claims Closed with Payment	7,509	
Number of Claims Closed without Payment	752	
Average time in days from date of claim report to date of inspection	5.2	
Average time in days from date of inspection to date of estimate	2.2	
Average time in days from date of estimate to date of claim payment	2.8	
Total number of adjusters working in field on losses related to Storm Sandy	v 80	
Number of Complaints	17	
Number of complaints as percentage of number of claims	0.15%	
Jtica National Insurance Group		[Back to Top]
Number of Claims	3,463	
Number of Claims Closed with Payment	823	
Number of Claims Closed without Payment	628	
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	42	
Number of Complaints	6	
Number of complaints as percentage of number of claims	0.17%	
Zurich Insurance Group		[Back to Top]
Number of Claims	6,196	
Number of Claims Closed with Payment	2,260	
Number of Claims Closed without Payment	1,011	
Average time in days		

Average time in days from date of inspection to date of estimate	
Average time in days from date of claim payment	6
Total number of adjusters working in field on losses related to Storm Sandy	220
Number of Complaints	10
Number of complaints as percentage of number of claims	0.169

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