# 2008 Missouri Complaint Report

(Insurance companies only)

**Missouri Department of Insurance, Financial Institutions, & Professional Registration**
**Statistics Section**
**June 2009**

***Preface***

The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by DIFP between 2006 and 2008, and that were closed as of time of writing in 2009. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data is presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Eight business lines are included:

- Total property and casualty (excluding accident and health
- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\dfrac{\textbf{Company complaints}}{\textbf{Company premium}}}{\dfrac{\textbf{Industry-wide complaints}}{\textbf{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of $35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

***Databases:*** *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at http://www.insurance.mo.gov/reports/complaint/index.htm.

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

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| Private Passenger Automobile Insurance | 59 |
| Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines | 67 |
| Accident and Health Insurance (Excluding HMOs | 75 |
| Long Term Care Insurance | 87 |
| Medicare Supplement Insurance | 93 |
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## Complaints by Line of Business

| Total Complaints by Line 2004-2008 | | | | | |
|---|---|---|---|---|---|
| **Line of Business** | **2004** | **2005** | **2006** | **2007** | **2008** |
| Private Passenger Auto | 1,325 | 1,093 | 1,063 | 993 | 944 |
| Homeowners | 585 | 419 | 577 | 497 | 553 |
| Other P&C | 353 | 312 | 254 | 284 | 248 |
| **Total P&C Complaints** | **2,263** | **1,824** | **1,894** | **1,774** | **1,745** |
| Long Term Care | 104 | 129 | 73 | 78 | 83 |
| Medicare Supplement | 60 | 56 | 86 | 101 | 67 |
| HMO | 277 | 216 | 136 | 156 | 121 |
| All Other A&H | 805 | 818 | 818 | 1,060 | 1,065 |
| **Total A&H Complaints** | **1,246** | **1,219** | **1,113** | **1,395** | **1,336** |
| Life and Annuities | 582 | 537 | 485 | 511 | 453 |
| **Total** | **4,091** | **3,580** | **3,492** | **3,680** | **3,534** |

| Complaint Resolution by Line, 2004 - 2008 % of Complaints Resolved with Consumer Relief | | | | | |
|---|---|---|---|---|---|
| **Line of Business** | **2004** | **2005** | **2006** | **2007** | **2008** |
| Private Passenger Auto | 33.9% | 34.1% | 37.7% | 38.4% | 39.4% |
| Homeowners | 33.7% | 32.2% | 30.5% | 27.8% | 31.5% |
| Other P&C | 33.1% | 31.4% | 32.7% | 39.4% | 40.3% |
| **Total P&C Complaints** | **33.7%** | **33.2%** | **34.8%** | **35.6%** | **37.0%** |
| Long Term Care | 48.1% | 34.9% | 37.0% | 33.3% | 45.8% |
| Medicare Supplement | 50.0% | 53.6% | 54.7% | 53.5% | 50.7% |
| HMO | 45.1% | 36.1% | 35.3% | 36.5% | 39.7% |
| All Other A&H | 36.9% | 39.0% | 45.4% | 43.6% | 40.8% |
| **Total A&H Complaints** | **40.3%** | **38.7%** | **44.3%** | **42.9%** | **41.5%** |
| Life and Annuities | 32.6% | 31.1% | 33.8% | 32.5% | 31.1% |
| **Total** | **35.6%** | **34.8%** | **37.7%** | **37.9%** | **38.0%** |

**Total Property & Casualty Complaints**
**Excluding A&H**
**2006-2008**

| Line of Business | Complaints 2006 | Complaints 2007 | Complaints 2008 | % Change, 2006-2008 | % Change, 2007-2008 |
|---|---|---|---|---|---|
| Boiler Machinery | 0 | 1 | 0 | . | -100.0% |
| Builders Risk | 8 | 7 | 5 | -37.5% | -28.6% |
| Commercial Auto | 73 | 77 | 63 | -13.7% | -18.2% |
| Commercial Multi-Peril | 69 | 71 | 78 | 13.0% | 9.9% |
| Condo/Town | 7 | 8 | 9 | 28.6% | 12.5% |
| Credit Property | 0 | 2 | 6 | . | 200.0% |
| Crop/Hail | 0 | 0 | 2 | . | . |
| Dwelling Fire | 0 | 3 | 4 | . | 33.3% |
| Farmowner/Ranchowner | 11 | 19 | 18 | 63.6% | - 5.3% |
| Federal Crop | 1 | 1 | 1 | 0.0% | 0.0% |
| Federal Flood | 0 | 0 | 3 | . | . |
| Fidelity and Surety | 3 | 2 | 3 | 0.0% | 50.0% |
| Fire and Allied Lines - All | 1 | 2 | 6 | 500.0% | 200.0% |
| General Liability | 18 | 13 | 17 | - 5.6% | 30.8% |
| Group Homeowners | 3 | 0 | 0 | -100.0% | . |
| Group Private Passenger | 1 | 0 | 0 | -100.0% | . |
| Homeowners | 511 | 431 | 475 | - 7.0% | 10.2% |
| In Home/Incidental Business | 0 | 1 | 0 | . | -100.0% |
| Inland Marine | 6 | 9 | 5 | -16.7% | -44.4% |
| Medical Malpractice | 4 | 1 | 2 | -50.0% | 100.0% |
| Mobile Homeowner | 21 | 21 | 20 | - 4.8% | - 4.8% |
| Motorcycle | 8 | 14 | 7 | -12.5% | -50.0% |
| Motorhome | 8 | 2 | 9 | 12.5% | 350.0% |
| Motorsport | 2 | 1 | 0 | -100.0% | -100.0% |
| Other | 14 | 17 | 10 | -28.6% | -41.2% |
| Private Mortgage Insurance | 0 | 0 | 1 | . | . |
| Private Passenger | 1,037 | 976 | 926 | -10.7% | - 5.1% |
| Products Liability | 0 | 0 | 4 | . | . |
| Professional Liability/E&O | 3 | 2 | 2 | -33.3% | 0.0% |
| Rental | 1 | 0 | 0 | -100.0% | . |
| Renters/Tenants | 19 | 10 | 17 | -10.5% | 70.0% |
| Umbrella | 1 | 2 | 3 | 200.0% | 50.0% |
| Vehicle Service Contract | 6 | 0 | 2 | -66.7% | . |
| Warranty Contract | 2 | 10 | 2 | 0.0% | -80.0% |
| Watercraft | 4 | 18 | 1 | -75.0% | -94.4% |
| Workers' Compensation | 52 | 53 | 44 | -15.4% | -17.0% |

| Accident and Health Insurance Complaints by Line, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Line of Business** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change, 2006-2008** | **% Change, 2007-2008** |
| Individual Accident and Health | 454 | 660 | 554 | 22.0% | -16.1% |
| Group Accident and Health | 519 | 571 | 660 | 27.2% | 15.6% |
| Credit Accident and Health | 4 | 8 | 1 | -75.0% | -87.5% |
| HMO | 136 | 156 | 121 | -11.0% | -22.4% |
| **Total** | **1,113** | **1,395** | **1,336** | **20.0%** | **- 4.2%** |

| Life and Annuities<br>Complaints by Line, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Line of Business** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change, 2006-2008** | **% Change, 2007-2008** |
| Individual Life | 310 | 382 | 319 | 2.9% | -16.5% |
| Group Life | 48 | 42 | 56 | 16.7% | 33.3% |
| Annuities | 115 | 77 | 63 | -45.2% | -18.2% |
| Credit Life | 12 | 10 | 15 | 25.0% | 50.0% |
| **Total** | **485** | **511** | **453** | **- 6.6%** | **-11.4%** |

# Complaints by Reason

| Private Passenger Automobile Insurance<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| **Claim Handling** | | | | | |
| Adjuster Handling | 7 | 25 | 11 | 57.1% | -56.0% |
| Adjuster Not Responding | 2 | 0 | 0 | -100.0% | . |
| Adverse Benefit Determination | 2 | 1 | 3 | 50.0% | 200.0% |
| Assignment of Benefits | 0 | 0 | 1 | . | . |
| Co-pay Issues | 0 | 1 | 0 | . | -100.0% |
| Comparative Negligence | 7 | 21 | 9 | 28.6% | -57.1% |
| Cost of Containment | 0 | 1 | 0 | . | -100.0% |
| Delays | 228 | 236 | 249 | 9.2% | 5.5% |
| Denial of Claim | 173 | 168 | 127 | -26.6% | -24.4% |
| Other | 25 | 31 | 30 | 20.0% | - 3.2% |
| Post Claim Underwriting | 2 | 2 | 3 | 50.0% | 50.0% |
| Preexisting Condition | 1 | 0 | 0 | -100.0% | . |
| Prompt Pay | 3 | 0 | 1 | -66.7% | . |
| Subrogation | 2 | 6 | 4 | 100.0% | -33.3% |
| Timeliness | 2 | 0 | 0 | -100.0% | . |
| Total Loss | 0 | 8 | 0 | . | -100.0% |
| Unsatisfactory Settlement/Offer | 429 | 320 | 328 | -23.5% | 2.5% |
| Usual, Customary, Reasonable | 0 | 1 | 0 | . | -100.0% |
| Value Dispute | 1 | 3 | 0 | -100.0% | -100.0% |
| *Subtotal* | *884* | *824* | *766* | *-13.3%* | *- 7.0%* |
| **Marketing** | | | | | |
| Agent Handling | 9 | 6 | 7 | -22.2% | 16.7% |
| Delays | 1 | 2 | 0 | -100.0% | -100.0% |
| Failure to Place | 2 | 1 | 0 | -100.0% | -100.0% |
| Fiduciary Theft | 0 | 1 | 0 | . | -100.0% |
| Fraud/Forgery | 0 | 1 | 1 | . | 0.0% |
| Misappropriation of Premium | 0 | 0 | 1 | . | . |
| Misleading Advertising | 0 | 1 | 1 | . | 0.0% |
| Other | 0 | 1 | 1 | . | 0.0% |
| Replacement | 0 | 1 | 0 | . | -100.0% |
| *Subtotal* | *12* | *14* | *11* | *- 8.3%* | *-21.4%* |
| **Policy Service** | | | | | |
| Abusive Service | 0 | 2 | 1 | . | -50.0% |
| Coverage Question | 18 | 15 | 15 | -16.7% | 0.0% |
| Delays / No Response | 1 | 2 | 2 | 100.0% | 0.0% |
| Information Requested | 0 | 1 | 1 | . | 0.0% |
| Other | 8 | 6 | 8 | 0.0% | 33.3% |

| Private Passenger Automobile Insurance<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| Payment Not Credited | 7 | 0 | 1 | -85.7% | . |
| Policy Delivery | 2 | 2 | 2 | 0.0% | 0.0% |
| Premium Notice/Billing | 60 | 40 | 40 | -33.3% | 0.0% |
| Premium Refund | 18 | 13 | 21 | 16.7% | 61.5% |
| *Subtotal* | *114* | *81* | *91* | *-20.2%* | *12.3%* |
| **Underwriting** | | | | | |
| CLUE Reports | 0 | 1 | 0 | . | -100.0% |
| Cancellation | 7 | 24 | 17 | 142.9% | -29.2% |
| Credit Report | 1 | 1 | 2 | 100.0% | 100.0% |
| Credit Scoring | 0 | 1 | 0 | . | -100.0% |
| Delays | 0 | 2 | 0 | . | -100.0% |
| Endorsement / Rider | 2 | 1 | 0 | -100.0% | -100.0% |
| Forced Placement | 0 | 1 | 0 | . | -100.0% |
| Nonrenewal | 2 | 5 | 10 | 400.0% | 100.0% |
| Other | 3 | 1 | 3 | 0.0% | 200.0% |
| Premium and Rating | 36 | 33 | 43 | 19.4% | 30.3% |
| Refusal to Insure | 2 | 4 | 1 | -50.0% | -75.0% |
| *Subtotal* | *53* | *74* | *76* | *43.4%* | *2.7%* |
| **Total** | **1,063** | **993** | **944** | **-11.2%** | **- 4.9%** |

| Homeowners Insurance<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| **Claim Handling** | | | | | |
| Adjuster Handling | 5 | 5 | 3 | -40.0% | -40.0% |
| Adjuster Not Responding | 1 | 1 | 0 | -100.0% | -100.0% |
| Adverse Benefit Determination | 0 | 1 | 1 | . | 0.0% |
| Coordination of Benefits | 0 | 0 | 1 | . | . |
| Delays | 73 | 69 | 87 | 19.2% | 26.1% |
| Denial of Claim | 95 | 109 | 123 | 29.5% | 12.8% |
| Other | 8 | 4 | 7 | -12.5% | 75.0% |
| Post Claim Underwriting | 1 | 1 | 3 | 200.0% | 200.0% |
| Prompt Pay | 1 | 0 | 0 | -100.0% | . |
| Subrogation | 0 | 1 | 1 | . | 0.0% |
| Timeliness | 2 | 0 | 0 | -100.0% | . |
| Unsatisfactory Settlement/Offer | 258 | 161 | 199 | -22.9% | 23.6% |
| Willing Provider | 0 | 1 | 0 | . | -100.0% |
| *Subtotal* | *444* | *353* | *425* | *- 4.3%* | *20.4%* |
| **Marketing** | | | | | |
| Agent Handling | 4 | 5 | 11 | 175.0% | 120.0% |
| Deceptive Cold Lead Advertising | 0 | 0 | 1 | . | . |
| Delays | 1 | 1 | 0 | -100.0% | -100.0% |
| Failure to Place | 4 | 4 | 1 | -75.0% | -75.0% |
| Fiduciary Theft | 1 | 0 | 0 | -100.0% | . |
| Fraud/Forgery | 1 | 0 | 0 | -100.0% | . |
| High Pressure Tactics | 0 | 1 | 0 | . | -100.0% |
| Misappropriation of Premium | 1 | 0 | 1 | 0.0% | . |
| Misleading Advertising | 0 | 1 | 0 | . | -100.0% |
| Misrepresentation | 0 | 1 | 3 | . | 200.0% |
| Other | 0 | 0 | 1 | . | . |
| Twisting | 0 | 0 | 1 | . | . |
| Unfair Discrimination | 0 | 1 | 0 | . | -100.0% |
| *Subtotal* | *12* | *14* | *19* | *58.3%* | *35.7%* |
| **Policy Service** | | | | | |
| Abusive Service | 1 | 0 | 0 | -100.0% | . |
| Coverage Question | 13 | 22 | 7 | -46.2% | -68.2% |
| Delays / No Response | 1 | 2 | 1 | 0.0% | -50.0% |
| Information Requested | 0 | 0 | 1 | . | . |
| Other | 10 | 1 | 4 | -60.0% | 300.0% |
| Payment Not Credited | 1 | 0 | 1 | 0.0% | . |
| Policy Delivery | 3 | 4 | 1 | -66.7% | -75.0% |

| Homeowners Insurance<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| Premium Notice/Billing | 24 | 17 | 19 | -20.8% | 11.8% |
| Premium Refund | 12 | 14 | 9 | -25.0% | -35.7% |
| *Subtotal* | *65* | *60* | *43* | *-33.8%* | *-28.3%* |
| **Underwriting** | | | | | |
| CLUE Reports | 1 | 2 | 0 | -100.0% | -100.0% |
| Cancellation | 11 | 14 | 12 | 9.1% | -14.3% |
| Credit Report | 2 | 3 | 4 | 100.0% | 33.3% |
| Credit Scoring | 1 | 7 | 2 | 100.0% | -71.4% |
| Delays | 1 | 1 | 0 | -100.0% | -100.0% |
| Endorsement / Rider | 3 | 1 | 0 | -100.0% | -100.0% |
| Nonrenewal | 19 | 17 | 17 | -10.5% | 0.0% |
| Other | 1 | 2 | 1 | 0.0% | -50.0% |
| Premium and Rating | 16 | 22 | 28 | 75.0% | 27.3% |
| Rate Classification | 0 | 1 | 0 | . | -100.0% |
| Refusal to Insure | 1 | 0 | 0 | -100.0% | . |
| Surcharge | 0 | 0 | 2 | . | . |
| *Subtotal* | *56* | *70* | *66* | *17.9%* | *- 5.7%* |
| **Total** | **577** | **497** | **553** | **- 4.2%** | **11.3%** |

| Accident and Health Insurance Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| **Claim Handling** | | | | | |
| Adjuster Handling | 0 | 0 | 1 | . | . |
| Assignment of Benefits | 0 | 0 | 1 | . | . |
| Co-pay Issues | 1 | 0 | 0 | -100.0% | . |
| Coordination of Benefits | 6 | 3 | 2 | -66.7% | -33.3% |
| Cost of Containment | 1 | 3 | 0 | -100.0% | -100.0% |
| Delays | 115 | 147 | 138 | 20.0% | - 6.1% |
| Denial of Claim | 414 | 445 | 552 | 33.3% | 24.0% |
| Experimental | 8 | 3 | 3 | -62.5% | 0.0% |
| Fraud | 0 | 0 | 1 | . | . |
| Lead | 0 | 0 | 1 | . | . |
| Medical Necessity | 10 | 9 | 17 | 70.0% | 88.9% |
| Other | 98 | 257 | 330 | 236.7% | 28.4% |
| Other-Pre-Existing | 0 | 1 | 1 | . | 0.0% |
| Other-Provider Balance Billing | 1 | 0 | 1 | 0.0% | . |
| Out-of-Network Benefits | 1 | 0 | 4 | 300.0% | . |
| PCP Referrals | 0 | 1 | 1 | . | 0.0% |
| Post Claim Underwriting | 2 | 1 | 1 | -50.0% | 0.0% |
| Preexisting Condition | 1 | 1 | 2 | 100.0% | 100.0% |
| Prompt Pay | 0 | 0 | 6 | . | . |
| Total Loss | 0 | 1 | 0 | . | -100.0% |
| Unsatisfactory Settlement/Offer | 74 | 47 | 9 | -87.8% | -80.9% |
| Usual, Customary, Reasonable | 1 | 2 | 1 | 0.0% | -50.0% |
| Utilization Review | 0 | 0 | 7 | . | . |
| *Subtotal* | *733* | *921* | *1,079* | *47.2%* | *17.2%* |
| **Marketing** | | | | | |
| Agent Handling | 7 | 10 | 8 | 14.3% | -20.0% |
| Delays | 6 | 2 | 3 | -50.0% | 50.0% |
| Duplication of Coverage | 0 | 0 | 1 | . | . |
| Failure to Place | 1 | 1 | 0 | -100.0% | -100.0% |
| Fiduciary Theft | 0 | 1 | 0 | . | -100.0% |
| Fraud/Forgery | 5 | 1 | 3 | -40.0% | 200.0% |
| High Pressure Tactics | 5 | 5 | 1 | -80.0% | -80.0% |
| Misleading Advertising | 1 | 2 | 0 | -100.0% | -100.0% |
| Misrepresentation | 16 | 39 | 15 | - 6.3% | -61.5% |
| Misstatement on Application | 0 | 0 | 2 | . | . |
| Policy Delivery | 0 | 1 | 0 | . | -100.0% |
| Suitability | 1 | 0 | 0 | -100.0% | . |

| Accident and Health Insurance<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| *Subtotal* | *42* | *62* | *33* | *-21.4%* | *-46.8%* |
| **Policy Service** | | | | | |
| Access to Care | 8 | 5 | 1 | -87.5% | -80.0% |
| Coverage Question | 93 | 173 | 32 | -65.6% | -81.5% |
| Delays / No Response | 8 | 6 | 3 | -62.5% | -50.0% |
| Information Requested | 1 | 0 | 1 | 0.0% | . |
| Other | 7 | 9 | 7 | 0.0% | -22.2% |
| Payment Not Credited | 2 | 2 | 1 | -50.0% | -50.0% |
| Policy Delivery | 0 | 0 | 2 | . | . |
| Premium Notice/Billing | 13 | 23 | 25 | 92.3% | 8.7% |
| Premium Refund | 28 | 17 | 16 | -42.9% | - 5.9% |
| Surrender Problems | 0 | 1 | 1 | . | 0.0% |
| *Subtotal* | *160* | *236* | *89* | *-44.4%* | *-62.3%* |
| **Underwriting** | | | | | |
| Cancellation | 8 | 4 | 3 | -62.5% | -25.0% |
| Delays | 3 | 2 | 0 | -100.0% | -100.0% |
| Endorsement / Rider | 1 | 0 | 0 | -100.0% | . |
| Nonrenewal | 0 | 0 | 1 | . | . |
| Other | 6 | 3 | 1 | -83.3% | -66.7% |
| Premium and Rating | 19 | 5 | 6 | -68.4% | 20.0% |
| Rate Classification | 0 | 1 | 1 | . | 0.0% |
| Refusal to Insure | 4 | 3 | 2 | -50.0% | -33.3% |
| Rescission | 1 | 2 | 0 | -100.0% | -100.0% |
| *Subtotal* | *42* | *20* | *14* | *-66.7%* | *-30.0%* |
| **Total** | **977** | **1,239** | **1,215** | **24.4%** | **- 1.9%** |

| Long Term Care Insurance<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| **Claim Handling** | | | | | |
| Cost of Containment | 0 | 1 | 0 | . | -100.0% |
| Delays | 16 | 25 | 18 | 12.5% | -28.0% |
| Denial of Claim | 10 | 13 | 23 | 130.0% | 76.9% |
| Other | 10 | 14 | 28 | 180.0% | 100.0% |
| Unsatisfactory Settlement/Offer | 6 | 1 | 0 | -100.0% | -100.0% |
| *Subtotal* | *42* | *54* | *69* | *64.3%* | *27.8%* |
| **Marketing** | | | | | |
| Agent Handling | 2 | 2 | 0 | -100.0% | -100.0% |
| Delays | 2 | 0 | 0 | -100.0% | . |
| Misrepresentation | 2 | 0 | 0 | -100.0% | . |
| *Subtotal* | *6* | *2* | *0* | *-100.0%* | *-100.0%* |
| **Policy Service** | | | | | |
| Coverage Question | 3 | 10 | 2 | -33.3% | -80.0% |
| Delays / No Response | 3 | 0 | 1 | -66.7% | . |
| Other | 1 | 0 | 0 | -100.0% | . |
| Premium Notice/Billing | 2 | 9 | 4 | 100.0% | -55.6% |
| Premium Refund | 2 | 2 | 1 | -50.0% | -50.0% |
| *Subtotal* | *11* | *21* | *8* | *-27.3%* | *-61.9%* |
| **Underwriting** | | | | | |
| Cancellation | 1 | 0 | 0 | -100.0% | . |
| Delays | 1 | 0 | 0 | -100.0% | . |
| Premium and Rating | 12 | 1 | 5 | -58.3% | 400.0% |
| Rate Classification | 0 | 0 | 1 | . | . |
| *Subtotal* | *14* | *1* | *6* | *-57.1%* | *500.0%* |
| **Total** | **73** | **78** | **83** | **13.7%** | **6.4%** |

| Medicare Supplement Insurance Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| **Claim Handling** | | | | | |
| Coordination of Benefits | 0 | 1 | 0 | . | -100.0% |
| Delays | 6 | 14 | 4 | -33.3% | -71.4% |
| Denial of Claim | 18 | 12 | 14 | -22.2% | 16.7% |
| Experimental | 0 | 0 | 1 | . | . |
| Other | 12 | 36 | 30 | 150.0% | -16.7% |
| Out-of-Network Benefits | 0 | 0 | 1 | . | . |
| Provider Balance Billing | 1 | 0 | 0 | -100.0% | . |
| Unsatisfactory Settlement/Offer | 4 | 1 | 2 | -50.0% | 100.0% |
| *Subtotal* | *41* | *64* | *52* | *26.8%* | *-18.8%* |
| **Marketing** | | | | | |
| Agent Handling | 1 | 0 | 0 | -100.0% | . |
| Delays | 1 | 2 | 0 | -100.0% | -100.0% |
| Failure to Place | 1 | 0 | 0 | -100.0% | . |
| Fiduciary Theft | 0 | 1 | 0 | . | -100.0% |
| High Pressure Tactics | 3 | 2 | 0 | -100.0% | -100.0% |
| Misrepresentation | 7 | 5 | 4 | -42.9% | -20.0% |
| *Subtotal* | *13* | *10* | *4* | *-69.2%* | *-60.0%* |
| **Policy Service** | | | | | |
| Access to Care | 1 | 0 | 0 | -100.0% | . |
| Coverage Question | 8 | 11 | 0 | -100.0% | -100.0% |
| Delays / No Response | 1 | 0 | 1 | 0.0% | . |
| Other | 1 | 4 | 1 | 0.0% | -75.0% |
| Payment Not Credited | 0 | 1 | 0 | . | -100.0% |
| Policy Delivery | 0 | 0 | 1 | . | . |
| Premium Notice/Billing | 6 | 3 | 5 | -16.7% | 66.7% |
| Premium Refund | 10 | 4 | 3 | -70.0% | -25.0% |
| *Subtotal* | *27* | *23* | *11* | *-59.3%* | *-52.2%* |
| **Underwriting** | | | | | |
| Cancellation | 1 | 0 | 0 | -100.0% | . |
| Delays | 1 | 0 | 0 | -100.0% | . |
| Premium and Rating | 2 | 3 | 0 | -100.0% | -100.0% |
| Rate Classification | 0 | 1 | 0 | . | -100.0% |
| Refusal to Insure | 1 | 0 | 0 | -100.0% | . |
| *Subtotal* | *5* | *4* | *0* | *-100.0%* | *-100.0%* |
| **Total** | **86** | **101** | **67** | **-22.1%** | **-33.7%** |

| Life and Annuities<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| **Claim Handling** | | | | | |
| Assignment of Benefits | 0 | 0 | 1 | . | . |
| Delays | 67 | 66 | 64 | - 4.5% | - 3.0% |
| Denial of Claim | 52 | 34 | 50 | - 3.8% | 47.1% |
| Fraud | 0 | 0 | 1 | . | . |
| Other | 107 | 197 | 191 | 78.5% | - 3.0% |
| Unsatisfactory Settlement/Offer | 16 | 7 | 3 | -81.3% | -57.1% |
| Value Dispute | 0 | 0 | 1 | . | . |
| *Subtotal* | *242* | *304* | *311* | *28.5%* | *2.3%* |
| **Marketing** | | | | | |
| Agent Handling | 18 | 12 | 4 | -77.8% | -66.7% |
| Churning | 2 | 3 | 2 | 0.0% | -33.3% |
| Delays | 5 | 1 | 0 | -100.0% | -100.0% |
| Failure to Place | 0 | 1 | 0 | . | -100.0% |
| Fiduciary Theft | 0 | 1 | 0 | . | -100.0% |
| Fraud/Forgery | 1 | 5 | 2 | 100.0% | -60.0% |
| High Pressure Tactics | 3 | 1 | 1 | -66.7% | 0.0% |
| Misappropriation of Premium | 3 | 0 | 2 | -33.3% | . |
| Misleading Advertising | 1 | 0 | 0 | -100.0% | . |
| Misrepresentation | 35 | 23 | 38 | 8.6% | 65.2% |
| Not Licensed | 2 | 0 | 2 | 0.0% | . |
| Replacement | 2 | 1 | 5 | 150.0% | 400.0% |
| Suitability | 11 | 11 | 1 | -90.9% | -90.9% |
| *Subtotal* | *83* | *59* | *57* | *-31.3%* | *- 3.4%* |
| **Policy Service** | | | | | |
| 1035 Exchange | 0 | 0 | 1 | . | . |
| Abusive Service | 1 | 0 | 0 | -100.0% | . |
| Cash Value | 20 | 19 | 39 | 95.0% | 105.3% |
| Coverage Question | 36 | 54 | 8 | -77.8% | -85.2% |
| Delays / No Response | 23 | 17 | 5 | -78.3% | -70.6% |
| Information Requested | 11 | 13 | 7 | -36.4% | -46.2% |
| Other | 15 | 8 | 3 | -80.0% | -62.5% |
| Payment Not Credited | 2 | 3 | 3 | 50.0% | 0.0% |
| Policy Delivery | 2 | 0 | 0 | -100.0% | . |
| Premium Notice/Billing | 15 | 17 | 12 | -20.0% | -29.4% |
| Premium Refund | 14 | 3 | 3 | -78.6% | 0.0% |
| Surrender Problems | 1 | 5 | 1 | 0.0% | -80.0% |
| *Subtotal* | *140* | *139* | *82* | *-41.4%* | *-41.0%* |

| Life and Annuities<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| **Underwriting** | | | | | |
| Cancellation | 3 | 4 | 1 | -66.7% | -75.0% |
| Continuation of Benefits | 0 | 0 | 1 | . | . |
| Delays | 3 | 1 | 1 | -66.7% | 0.0% |
| Endorsement / Rider | 1 | 1 | 0 | -100.0% | -100.0% |
| Other | 1 | 1 | 0 | -100.0% | -100.0% |
| Premium and Rating | 10 | 1 | 0 | -100.0% | -100.0% |
| Rate Classification | 1 | 0 | 0 | -100.0% | . |
| Refusal to Insure | 1 | 1 | 0 | -100.0% | -100.0% |
| *Subtotal* | *20* | *9* | *3* | *-85.0%* | *-66.7%* |
| **Total** | **485** | **511** | **453** | **- 6.6%** | **-11.4%** |

| Health Maintenance Organizations<br>Complaints by Reason, 2006-2008 | | | | | |
|---|---|---|---|---|---|
| **Reason** | **Complaints 2006** | **Complaints 2007** | **Complaints 2008** | **% Change 2006-2008** | **% Change 2007-2008** |
| **Claim Handling** | | | | | |
| Coordination of Benefits | 3 | 0 | 0 | -100.0% | . |
| Cost of Containment | 2 | 1 | 0 | -100.0% | -100.0% |
| Delays | 7 | 6 | 7 | 0.0% | 16.7% |
| Denial of Claim | 65 | 74 | 59 | - 9.2% | -20.3% |
| Experimental | 6 | 1 | 0 | -100.0% | -100.0% |
| Medical Necessity | 3 | 4 | 2 | -33.3% | -50.0% |
| Other | 12 | 25 | 31 | 158.3% | 24.0% |
| Prompt Pay | 0 | 0 | 3 | . | . |
| Unsatisfactory Settlement/Offer | 13 | 5 | 2 | -84.6% | -60.0% |
| Utilization Review | 0 | 0 | 2 | . | . |
| *Subtotal* | *111* | *116* | *106* | *- 4.5%* | *- 8.6%* |
| **Marketing** | | | | | |
| Agent Handling | 0 | 2 | 4 | . | 100.0% |
| Delays | 0 | 1 | 1 | . | 0.0% |
| Fraud/Forgery | 0 | 1 | 0 | . | -100.0% |
| High Pressure Tactics | 1 | 0 | 0 | -100.0% | . |
| Misrepresentation | 4 | 8 | 7 | 75.0% | -12.5% |
| *Subtotal* | *5* | *12* | *12* | *140.0%* | *0.0%* |
| **Policy Service** | | | | | |
| Access to Care | 2 | 2 | 1 | -50.0% | -50.0% |
| Coverage Question | 13 | 19 | 1 | -92.3% | -94.7% |
| Delays / No Response | 1 | 0 | 0 | -100.0% | . |
| Other | 2 | 2 | 0 | -100.0% | -100.0% |
| Premium Notice/Billing | 1 | 3 | 1 | 0.0% | -66.7% |
| *Subtotal* | *19* | *26* | *3* | *-84.2%* | *-88.5%* |
| **Underwriting** | | | | | |
| Cancellation | 0 | 1 | 0 | . | -100.0% |
| Premium and Rating | 0 | 1 | 0 | . | -100.0% |
| Refusal to Insure | 1 | 0 | 0 | -100.0% | . |
| *Subtotal* | *1* | *2* | *0* | *-100.0%* | *-100.0%* |
| **Total** | **136** | **156** | **121** | **-11.0%** | **-22.4%** |

# Complaint Indices

## Top 40 Writers by Line

## Ordered by Market Share

**Property and Casualty Insurance Complaint Indices (Excluding Accident & Health)**
**Top Forty Writers by Market Share**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2008-2008 | Complaint Index |
|---|---|---|---|---|---|
| 19275 | American Family Mutual Insurance Company | 568 | $794,528,265 | 9.5% | 110 |
| 25178 | State Farm Mutual Automobile Insurance Co | 303 | $595,038,294 | 7.1% | 79 |
| 25143 | State Farm Fire & Casualty Company | 301 | $468,862,444 | 5.6% | 99 |
| 23388 | Shelter Mutual Insurance Company | 208 | $275,293,006 | 3.3% | 117 |
| 35289 | Continental Insurance Company The | 3 | $161,423,623 | 1.9% | 3 |
| 10191 | Missouri Employers Mutual Insurance Company | 24 | $138,136,347 | 1.7% | 27 |
| 21628 | Farmers Insurance Company Inc | 137 | $133,377,451 | 1.6% | 159 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 170 | $124,046,716 | 1.5% | 212 |
| 39012 | Safeco Insurance Company Of Illinois | 156 | $123,074,110 | 1.5% | 196 |
| 23035 | Liberty Mutual Fire Insurance Company | 55 | $90,404,983 | 1.1% | 94 |
| 15512 | Automobile Club Inter-insurance Exchange | 97 | $90,124,539 | 1.1% | 166 |
| 17230 | Allstate Property & Casualty Insurance Company | 112 | $84,887,713 | 1.0% | 204 |
| 21687 | Mid Century Insurance Company | 105 | $80,682,390 | 1.0% | 201 |
| 20281 | Federal Insurance Company | 4 | $80,415,669 | 1.0% | 8 |
| 16535 | Zurich American Insurance Company | 8 | $79,671,073 | 1.0% | 16 |
| 10677 | Cincinnati Insurance Company The | 15 | $78,354,321 | 0.9% | 30 |
| 19380 | American Home Assurance Company | 30 | $76,935,826 | 0.9% | 60 |
| 19232 | Allstate Insurance Company | 117 | $74,297,692 | 0.9% | 243 |
| 20699 | Ace Property & Casualty Insurance Company | 0 | $72,680,441 | 0.9% | 0 |
| 19283 | American Standard Insurance Co of WI | 87 | $72,110,014 | 0.9% | 186 |
| 19445 | National Union Fire Ins Co of Pittsburgh | 7 | $71,559,614 | 0.9% | 15 |
| 25674 | Travelers Prop Casualty Co of America | 12 | $68,199,618 | 0.8% | 27 |
| 22667 | Ace American Insurance Company | 10 | $67,328,162 | 0.8% | 23 |
| 37834 | Progressive Preferred Insurance Company | 75 | $66,243,394 | 0.8% | 175 |
| 19100 | AMCO Insurance Company | 36 | $62,717,242 | 0.8% | 89 |
| 20443 | Continental Casualty Company | 6 | $62,538,724 | 0.7% | 15 |
| 25941 | United Services Automobile Association | 36 | $57,526,216 | 0.7% | 97 |
| 21326 | Empire Fire & Marine Insurance Co | 8 | $54,438,953 | 0.7% | 23 |
| 30104 | Hartford Underwriters Insurance Company | 37 | $53,575,152 | 0.6% | 107 |
| 24740 | Safeco Insurance Company Of America | 52 | $52,736,268 | 0.6% | 152 |
| 21482 | Factory Mutual Insurance Company | 0 | $50,562,656 | 0.6% | 0 |
| 15725 | Cameron Mutual Insurance Company | 43 | $48,701,511 | 0.6% | 136 |
| 27235 | Auto Club Family Insurance Company | 81 | $47,068,671 | 0.6% | 266 |
| 18988 | Auto Owners Insurance Company | 21 | $46,795,028 | 0.6% | 69 |
| 35882 | GEICO General Ins Co | 63 | $45,382,131 | 0.5% | 214 |
| 23515 | Midwestern Indemnity Company The | 27 | $44,160,331 | 0.5% | 94 |
| 22136 | Great American Insurance Company Of NY | 2 | $43,811,790 | 0.5% | 7 |
| 19682 | Hartford Fire Insurance Company | 10 | $43,440,900 | 0.5% | 36 |
| 19410 | Commerce & Industry Insurance Co | 12 | $42,685,779 | 0.5% | 43 |
| 11582 | Missouri Professionals Mutual | 3 | $41,308,384 | 0.5% | 11 |
| | **Top 40 Writers** | **3,041** | **$4,765,125,441** | **57.0%** | **.** |
| | **Total** | **5,413** | **$8,356,360,928** | **100.0%** | **.** |

**Private Passenger Automobile Insurance Complaint Indices**
**Top Forty Writers by Market Share**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 25178 | State Farm Mutual Automobile Insurance Co | 297 | $576,526,936 | 20.8% | 48 |
| 19275 | American Family Mutual Insurance Company | 303 | $433,329,229 | 15.7% | 65 |
| 23388 | Shelter Mutual Insurance Company | 86 | $145,341,596 | 5.2% | 55 |
| 21628 | Farmers Insurance Company Inc | 136 | $133,377,451 | 4.8% | 94 |
| 39012 | Safeco Insurance Company Of Illinois | 156 | $123,074,110 | 4.4% | 117 |
| 15512 | Automobile Club Inter-insurance Exchange | 97 | $89,851,869 | 3.2% | 100 |
| 19283 | American Standard Insurance Co of WI | 87 | $72,085,297 | 2.6% | 111 |
| 37834 | Progressive Preferred Insurance Company | 73 | $66,092,407 | 2.4% | 102 |
| 17230 | Allstate Property & Casualty Insurance Company | 71 | $56,155,762 | 2.0% | 117 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 61 | $55,292,699 | 2.0% | 102 |
| 19232 | Allstate Insurance Company | 66 | $46,926,155 | 1.7% | 130 |
| 35882 | GEICO General Ins Co | 63 | $45,382,117 | 1.6% | 128 |
| 25143 | State Farm Fire & Casualty Company | 39 | $44,798,493 | 1.6% | 80 |
| 25941 | United Services Automobile Association | 31 | $36,894,790 | 1.3% | 78 |
| 16322 | Progressive Direct Insurance Company | 34 | $35,935,934 | 1.3% | 87 |
| 21687 | Mid Century Insurance Company | 43 | $31,831,056 | 1.1% | 125 |
| 24279 | Progressive Max Insurance Company | 34 | $31,332,396 | 1.1% | 100 |
| 42919 | Progressive Northwestern Insurance Company | 46 | $28,943,545 | 1.0% | 147 |
| 23035 | Liberty Mutual Fire Insurance Company | 24 | $27,786,037 | 1.0% | 80 |
| 42579 | Allied Property & Casualty Insurance Company | 16 | $27,347,665 | 1.0% | 54 |
| 27998 | Travelers Home & Marine Insurance Company | 18 | $26,982,776 | 1.0% | 62 |
| 29688 | Allstate Fire & Casualty Insurance Company | 24 | $25,842,859 | 0.9% | 86 |
| 25968 | USAA Casualty Insurance Company | 9 | $21,871,512 | 0.8% | 38 |
| 22055 | GEICO Indemnity Company | 35 | $21,731,436 | 0.8% | 149 |
| 22063 | Government Employees Insurance Co | 26 | $18,963,091 | 0.7% | 127 |
| 15725 | Cameron Mutual Insurance Company | 19 | $18,273,739 | 0.7% | 96 |
| 28401 | American National Property & Casualty Co | 14 | $17,234,764 | 0.6% | 75 |
| 26093 | Nationwide Affinity Insurance Co Of America | 14 | $16,977,042 | 0.6% | 76 |
| 10783 | Cornerstone National Insurance Company | 20 | $16,308,310 | 0.6% | 113 |
| 30104 | Hartford Underwriters Insurance Company | 23 | $16,032,246 | 0.6% | 132 |
| 25712 | Esurance Insurance Company | 36 | $15,695,459 | 0.6% | 212 |
| 23515 | Midwestern Indemnity Company The | 13 | $15,595,845 | 0.6% | 77 |
| 21164 | Dairyland Insurance Company | 19 | $14,435,144 | 0.5% | 121 |
| 34690 | Property & Casualty Insurance Co of Hartford | 21 | $13,256,836 | 0.5% | 146 |
| 27235 | Auto Club Family Insurance Company | 30 | $12,594,204 | 0.5% | 220 |
| 42609 | Affirmative Insurance Company | 117 | $12,513,083 | 0.5% | 863 |
| 40371 | Columbia Mutual Insurance Company | 15 | $12,068,718 | 0.4% | 115 |
| 19852 | Financial Indemnity Company | 39 | $11,466,543 | 0.4% | 314 |
| 29459 | Twin City Fire Insurance Company | 17 | $10,388,467 | 0.4% | 151 |
| 19100 | AMCO Insurance Company | 9 | $9,937,443 | 0.4% | 84 |
| | **Top 40 Writers** | **2,281** | **$2,436,475,062** | **88.0%** | **.** |
| | **Total** | **3,000** | **$2,768,694,291** | **100.0%** | **.** |

**Homeowners Insurance Complaint Indices**
**Top Forty Writers by Market Share**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 25143 | State Farm Fire & Casualty Company | 246 | $332,364,650 | 23.7% | 64 |
| 19275 | American Family Mutual Insurance Company | 211 | $248,925,441 | 17.8% | 73 |
| 23388 | Shelter Mutual Insurance Company | 114 | $103,282,617 | 7.4% | 95 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 96 | $56,297,348 | 4.0% | 147 |
| 21687 | Mid Century Insurance Company | 62 | $40,385,701 | 2.9% | 132 |
| 24740 | Safeco Insurance Company Of America | 42 | $37,790,271 | 2.7% | 96 |
| 27235 | Auto Club Family Insurance Company | 51 | $31,947,485 | 2.3% | 138 |
| 17230 | Allstate Property & Casualty Insurance Co | 38 | $27,546,469 | 2.0% | 119 |
| 21660 | Fire Insurance Exchange | 39 | $27,471,981 | 2.0% | 122 |
| 19070 | Standard Fire Insurance Company | 45 | $25,879,122 | 1.8% | 150 |
| 19240 | Allstate Indemnity Company | 44 | $24,831,287 | 1.8% | 153 |
| 19232 | Allstate Insurance Company | 44 | $20,011,586 | 1.4% | 189 |
| 23035 | Liberty Mutual Fire Insurance Company | 19 | $19,372,896 | 1.4% | 84 |
| 25941 | United Services Automobile Association | 5 | $17,925,101 | 1.3% | 24 |
| 19100 | AMCO Insurance Company | 9 | $17,696,280 | 1.3% | 44 |
| 15725 | Cameron Mutual Insurance Company | 18 | $17,003,626 | 1.2% | 91 |
| 18988 | Auto Owners Insurance Company | 10 | $15,530,174 | 1.1% | 55 |
| 42978 | American Security Insurance Company | 8 | $14,957,752 | 1.1% | 46 |
| 23515 | Midwestern Indemnity Company The | 11 | $11,426,099 | 0.8% | 83 |
| 28401 | American National Property & Casualty Co | 13 | $11,136,624 | 0.8% | 101 |
| 42579 | Allied Property & Casualty Insurance Co | 14 | $10,561,428 | 0.8% | 114 |
| 21482 | Factory Mutual Insurance Company | 0 | $9,854,805 | 0.7% | 0 |
| 21849 | American Automobile Insurance Company | 3 | $9,677,171 | 0.7% | 27 |
| 21652 | Farmers Insurance Exchange | 26 | $9,559,611 | 0.7% | 234 |
| 20990 | Country Mutual Insurance Company | 21 | $9,200,264 | 0.7% | 197 |
| 25968 | USAA Casualty Insurance Company | 2 | $8,697,838 | 0.6% | 20 |
| 27998 | Travelers Home & Marine Insurance Company | 11 | $8,597,556 | 0.6% | 110 |
| 34690 | Property & Casualty Insurance Co of Hartford | 12 | $8,562,778 | 0.6% | 121 |
| 30104 | Hartford Underwriters Insurance Company | 12 | $8,562,037 | 0.6% | 121 |
| 11185 | Foremost Insurance Company | 20 | $8,553,062 | 0.6% | 201 |
| 20303 | Great Northern Insurance Company | 0 | $7,946,875 | 0.6% | 0 |
| 14400 | Lititz Mutual Insurance Company | 10 | $7,844,612 | 0.6% | 110 |
| 23787 | Nationwide Mutual Insurance Company | 4 | $6,878,110 | 0.5% | 50 |
| 24260 | Progressive Casualty Insurance Company | 19 | $5,639,822 | 0.4% | 290 |
| 25180 | Fidelity National Insurance Company | 30 | $5,451,498 | 0.4% | 474 |
| 25127 | State Auto Property & Casualty Insurance Co | 4 | $5,359,641 | 0.4% | 64 |
| 20419 | Homesite Indemnity Company | 39 | $5,281,305 | 0.4% | 636 |
| 40371 | Columbia Mutual Insurance Company | 3 | $4,959,654 | 0.4% | 52 |
| 41513 | Foremost Signature Insurance Company | 5 | $4,849,614 | 0.3% | 89 |
| 10677 | Cincinnati Insurance Company The | 3 | $4,729,508 | 0.3% | 55 |
| | **Top 40 Writers** | **1,363** | **$1,252,549,697** | **89.4%** | **.** |
| | **Total** | **1,627** | **$1,401,697,926** | **100.0%** | **.** |

**Accident and Health Insurance Complaint Indices**
**Top Forty Writers by Market Share**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 78972 | Healthy Alliance Life Insurance Co | 1,090 | $1,497,904,678 | 23.7% | 134 |
| 79413 | United Healthcare Insurance Company | 331 | $936,155,061 | 14.8% | 65 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 190 | $568,651,022 | 9.0% | 61 |
| 73288 | Humana Insurance Company | 59 | $342,099,675 | 5.4% | 32 |
| 81973 | Coventry Health & Life Insurance Company | 85 | $326,837,780 | 5.2% | 48 |
| 11529 | Mercy Health Plans | 53 | $190,137,164 | 3.0% | 51 |
| 60054 | Aetna Life Insurance Company | 45 | $135,917,059 | 2.2% | 61 |
| 19445 | National Union Fire Ins Co of Pittsburgh | 18 | $116,766,767 | 1.9% | 28 |
| 65978 | Metropolitan Life Insurance Company | 20 | $85,202,509 | 1.4% | 43 |
| 61271 | Principal Life Insurance Company | 51 | $79,563,488 | 1.3% | 118 |
| 60380 | American Family Life Assurance Co of Col. | 41 | $76,529,199 | 1.2% | 99 |
| 64246 | Guardian Life Insurance Company Of America | 21 | $62,425,799 | 1.0% | 62 |
| 70815 | Hartford Life & Accident Insurance Company | 13 | $57,346,627 | 0.9% | 42 |
| 60040 | Cox Health Systems Insurance Company | 32 | $56,786,485 | 0.9% | 104 |
| 62308 | Connecticut General Life Ins Co | 20 | $55,499,646 | 0.9% | 66 |
| 71412 | Mutual Of Omaha Insurance Company | 26 | $54,074,440 | 0.9% | 88 |
| 90328 | First Health Life & Health Insurance Company | 1 | $53,643,790 | 0.9% | 3 |
| 62235 | Unum Life Insurance Company Of America | 29 | $51,947,754 | 0.8% | 103 |
| 62286 | Golden Rule Insurance Company | 52 | $48,791,451 | 0.8% | 196 |
| 69477 | Time Insurance Company | 94 | $44,814,968 | 0.7% | 386 |
| 61263 | Bankers Life & Casualty Company | 79 | $44,079,539 | 0.7% | 330 |
| 60305 | American Community Mutual Insurance Co | 79 | $42,753,793 | 0.7% | 340 |
| 67660 | Pennsylvania Life Insurance Company | 5 | $42,251,602 | 0.7% | 22 |
| 28207 | Anthem Insurance Companies Inc | 0 | $37,068,185 | 0.6% | 0 |
| 70025 | Genworth Life Insurance Company | 13 | $33,670,196 | 0.5% | 71 |
| 69019 | Standard Insurance Company | 15 | $33,054,119 | 0.5% | 83 |
| 19275 | American Family Mutual Insurance Company | 13 | $32,486,788 | 0.5% | 74 |
| 70408 | Union Security Insurance Company | 14 | $31,541,234 | 0.5% | 82 |
| 25178 | State Farm Mutual Automobile Insurance Co | 2 | $31,536,564 | 0.5% | 12 |
| 60836 | American Republic Insurance Company | 16 | $31,052,930 | 0.5% | 95 |
| 80314 | Unicare Life & Health Insurance Company | 16 | $29,596,823 | 0.5% | 99 |
| 32395 | Vision Service Plan Insurance Company | 1 | $27,640,989 | 0.4% | 7 |
| 86231 | Transamerica Life Insurance Company | 37 | $25,604,546 | 0.4% | 266 |
| 92916 | United American Insurance Company | 68 | $25,472,261 | 0.4% | 491 |
| 10155 | Wellcare Prescription Insurance Inc | 1 | $23,229,516 | 0.4% | 8 |
| 65099 | John Hancock Life Insurance Company | 8 | $23,064,111 | 0.4% | 64 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 6 | $22,748,618 | 0.4% | 49 |
| 62146 | Combined Insurance Co Of America | 18 | $22,251,364 | 0.4% | 149 |
| 13935 | Federated Mutual Insurance Company | 8 | $20,988,686 | 0.3% | 70 |
| 16535 | Zurich American Insurance Company | 3 | $19,648,536 | 0.3% | 28 |
| | **Top 40 Writers** | **2,673** | **$5,440,835,760** | **86.2%** | **.** |
| | **Total** | **3,431** | **$6,309,213,882** | **100.0%** | **.** |

**Long Term Care Insurance Complaint Indices**
**Top Forty Writers by Market Share**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 70025 | Genworth Life Insurance Company | 13 | $33,513,836 | 15.3% | 36 |
| 65099 | John Hancock Life Insurance Company | 8 | $22,942,304 | 10.4% | 33 |
| 65978 | Metropolitan Life Insurance Company | 4 | $20,074,935 | 9.1% | 19 |
| 61263 | Bankers Life & Casualty Company | 54 | $19,632,380 | 8.9% | 258 |
| 86231 | Transamerica Life Insurance Company | 22 | $12,114,873 | 5.5% | 171 |
| 62235 | Unum Life Insurance Company Of America | 1 | $9,690,222 | 4.4% | 10 |
| 62952 | Equitable Life & Casualty Insurance Company | 10 | $8,664,050 | 3.9% | 108 |
| 56014 | Thrivent Financial For Lutherans | 0 | $7,402,156 | 3.4% | 0 |
| 20443 | Continental Casualty Company | 6 | $6,735,128 | 3.1% | 84 |
| 76325 | Senior Health Insurance Company of PA | 46 | $6,282,813 | 2.9% | 687 |
| 71412 | Mutual Of Omaha Insurance Company | 1 | $5,291,541 | 2.4% | 18 |
| 25178 | State Farm Mutual Automobile Insurance Co | 0 | $5,173,734 | 2.4% | 0 |
| 90611 | Allianz Life Insurance Co Of North America | 0 | $5,115,481 | 2.3% | 0 |
| 65595 | Lincoln Benefit Life Company | 2 | $4,703,348 | 2.1% | 40 |
| 65005 | Riversource Life Insurance Company | 1 | $3,893,998 | 1.8% | 24 |
| 31119 | Medico Insurance Company | 5 | $3,337,248 | 1.5% | 141 |
| 68241 | Prudential Insurance Company Of America The | 0 | $2,973,742 | 1.4% | 0 |
| 66915 | New York Life Insurance Company | 0 | $2,818,850 | 1.3% | 0 |
| 69000 | Northwestern Long Term Care Insurance Co | 0 | $2,796,647 | 1.3% | 0 |
| 63282 | Penn Treaty Network America Ins Co-*Suspended*- | 5 | $2,737,664 | 1.2% | 171 |
| 65021 | Stonebridge Life Insurance Company | 18 | $2,217,325 | 1.0% | 762 |
| 87726 | Metlife Insurance Company Of Connecticut | 2 | $1,741,920 | 0.8% | 108 |
| 69477 | Time Insurance Company | 0 | $1,695,559 | 0.8% | 0 |
| 70408 | Union Security Insurance Company | 0 | $1,692,418 | 0.8% | 0 |
| 65935 | Massachusetts Mutual Life Insurance Company | 0 | $1,543,868 | 0.7% | 0 |
| 58033 | Knights Of Columbus | 0 | $1,467,719 | 0.7% | 0 |
| 70319 | Washington National Insurance Co | 7 | $1,166,649 | 0.5% | 563 |
| 80578 | Physicians Mutual Insurance Company | 0 | $1,010,762 | 0.5% | 0 |
| 60534 | American Heritage Life Insurance Company | 2 | $997,426 | 0.5% | 188 |
| 60836 | American Republic Insurance Company | 1 | $982,871 | 0.4% | 96 |
| 71404 | Continental General Insurance Company | 1 | $981,207 | 0.4% | 96 |
| 71471 | Medico Life Insurance Company | 0 | $975,841 | 0.4% | 0 |
| 69116 | State Life Insurance Company | 0 | $930,055 | 0.4% | 0 |
| 64211 | Guarantee Trust Life Insurance Co | 1 | $880,219 | 0.4% | 107 |
| 60593 | National States Insurance Company | 2 | $868,137 | 0.4% | 216 |
| 92916 | United American Insurance Company | 2 | $838,632 | 0.4% | 224 |
| 19275 | American Family Mutual Insurance Company | 0 | $815,238 | 0.4% | 0 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 1 | $748,661 | 0.3% | 125 |
| 68195 | Provident Life & Accident Insurance Company | 0 | $724,844 | 0.3% | 0 |
| 42129 | United Security Assurance Company Of PA | 0 | $699,515 | 0.3% | 0 |
| | **Top 40 Writers** | **215** | **$208,873,816** | **95.1%** | **.** |
| | **Total** | **234** | **$219,719,269** | **100.0%** | **.** |

**Medicare Supplement Insurance Complaint Indices**
**Top Forty Writers by Market Share**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 79413 | United Healthcare Insurance Company | 16 | $137,278,700 | 25.5% | 25 |
| 78972 | Healthy Alliance Life Insurance Co | 66 | $81,527,706 | 15.1% | 172 |
| 71412 | Mutual Of Omaha Insurance Company | 11 | $35,016,678 | 6.5% | 67 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 15 | $27,387,217 | 5.1% | 116 |
| 60836 | American Republic Insurance Company | 6 | $24,640,614 | 4.6% | 52 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 5 | $21,786,052 | 4.0% | 49 |
| 61263 | Bankers Life & Casualty Company | 19 | $21,363,775 | 4.0% | 189 |
| 61859 | Christian Fidelity Life Insurance Co | 1 | $17,488,424 | 3.2% | 12 |
| 72850 | United World Life Insurance Company | 4 | $13,816,007 | 2.6% | 61 |
| 25178 | State Farm Mutual Automobile Insurance Co | 0 | $10,734,039 | 2.0% | 0 |
| 57657 | Royal Neighbors Of America | 0 | $10,688,704 | 2.0% | 0 |
| 92916 | United American Insurance Company | 2 | $10,688,023 | 2.0% | 40 |
| 19275 | American Family Mutual Insurance Company | 0 | $10,132,324 | 1.9% | 0 |
| 89184 | Sterling Investors Life Insurance Company | 0 | $9,736,719 | 1.8% | 0 |
| 86355 | Standard Life & Accident Insurance Company | 5 | $9,159,468 | 1.7% | 116 |
| 70815 | Hartford Life & Accident Insurance Company | 0 | $7,652,644 | 1.4% | 0 |
| 60763 | American Pioneer Life Insurance Company | 13 | $5,970,841 | 1.1% | 462 |
| 80578 | Physicians Mutual Insurance Company | 3 | $5,639,292 | 1.0% | 113 |
| 78174 | Conseco Health Insurance Company | 10 | $5,430,713 | 1.0% | 391 |
| 62146 | Combined Insurance Co Of America | 1 | $5,412,149 | 1.0% | 39 |
| 86231 | Transamerica Life Insurance Company | 6 | $5,241,561 | 1.0% | 243 |
| 62952 | Equitable Life & Casualty Insurance Company | 3 | $4,818,323 | 0.9% | 132 |
| 65536 | Genworth Life & Annuity Insurance Company | 2 | $4,475,800 | 0.8% | 95 |
| 70319 | Washington National Insurance Co | 5 | $3,584,723 | 0.7% | 296 |
| 61271 | Principal Life Insurance Company | 1 | $3,526,829 | 0.7% | 60 |
| 68462 | Reserve National Insurance Company | 1 | $3,225,267 | 0.6% | 66 |
| 71773 | American National Life Ins Co Of TX | 1 | $2,961,447 | 0.5% | 72 |
| 56014 | Thrivent Financial For Lutherans | 1 | $2,772,552 | 0.5% | 77 |
| 71390 | Admiral Life Insurance Company Of America | 0 | $2,746,418 | 0.5% | 0 |
| 62286 | Golden Rule Insurance Company | 1 | $2,614,742 | 0.5% | 81 |
| 63479 | United Teacher Associates Insurance Co | 21 | $2,093,293 | 0.4% | 2,129 |
| 72125 | Physicians Life Insurance Company | 0 | $1,871,562 | 0.3% | 0 |
| 64211 | Guarantee Trust Life Insurance Co | 1 | $1,683,186 | 0.3% | 126 |
| 71404 | Continental General Insurance Company | 0 | $1,626,417 | 0.3% | 0 |
| 69701 | Union Bankers Insurance Company | 0 | $1,619,832 | 0.3% | 0 |
| 69132 | State Mutual Insurance Company | 1 | $1,590,466 | 0.3% | 133 |
| 69663 | USAA Life Insurance Company | 0 | $1,479,578 | 0.3% | 0 |
| 60682 | Conseco Insurance Company | 1 | $1,395,650 | 0.3% | 152 |
| 70670 | Health Care Service Corporation | 0 | $1,243,253 | 0.2% | 0 |
| 31119 | Medico Insurance Company | 1 | $1,190,087 | 0.2% | 178 |
| | **Top 40 Writers** | **223** | **$523,311,073** | **97.1%** | **.** |
| | **Total** | **254** | **$539,135,882** | **100.0%** | **.** |

**Life and Annuity Complaint Indices**
**Top Forty Writers by Market Share**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 60941 | AIG Sunamerica Life Assurance Company | 3 | $424,515,410 | 5.9% | 4 |
| 65676 | Lincoln National Life Insurance Company | 18 | $373,441,584 | 5.2% | 24 |
| 62944 | AXA Equitable Life Insurance Company | 17 | $320,303,854 | 4.4% | 26 |
| 68136 | Protective Life Insurance Company | 14 | $277,224,806 | 3.8% | 25 |
| 65978 | Metropolitan Life Insurance Company | 59 | $254,613,364 | 3.5% | 116 |
| 70688 | Transamerica Financial Life Ins Co | 1 | $246,973,168 | 3.4% | 2 |
| 67091 | Northwestern Mutual Life Insurance Company | 8 | $204,768,867 | 2.8% | 19 |
| 90611 | Allianz Life Insurance Co Of North America | 43 | $186,824,507 | 2.6% | 115 |
| 65056 | Jackson National Life Insurance Company | 20 | $184,133,768 | 2.5% | 54 |
| 80942 | ING USA Annuity & Life Ins Co | 8 | $176,183,258 | 2.4% | 23 |
| 69345 | Teachers Ins & Annuity Assn of America | 0 | $166,416,496 | 2.3% | 0 |
| 91596 | New York Life Insurance & Annuity Corporation | 8 | $164,699,971 | 2.3% | 24 |
| 65005 | Riversource Life Insurance Company | 3 | $142,723,813 | 2.0% | 10 |
| 67466 | Pacific Life Insurance Company | 1 | $123,824,418 | 1.7% | 4 |
| 61050 | Metlife Investors USA Insurance Company | 3 | $116,919,914 | 1.6% | 13 |
| 69108 | State Farm Life Insurance Company | 15 | $115,424,109 | 1.6% | 65 |
| 86231 | Transamerica Life Insurance Company | 22 | $113,281,007 | 1.6% | 97 |
| 60895 | American United Life Insurance Co | 1 | $102,560,925 | 1.4% | 5 |
| 86630 | Prudential Annuities Life Assurance Corporation | 7 | $100,994,598 | 1.4% | 35 |
| 86509 | ING Life Insurance & Annuity Company | 1 | $98,461,582 | 1.4% | 5 |
| 65935 | Massachusetts Mutual Life Insurance Company | 6 | $91,096,977 | 1.3% | 33 |
| 68241 | Prudential Insurance Company Of America The | 37 | $88,357,602 | 1.2% | 209 |
| 68322 | Great-West Life & Annuity Insurance Company | 0 | $86,944,324 | 1.2% | 0 |
| 93513 | Metlife Investors Insurance Company | 0 | $81,208,296 | 1.1% | 0 |
| 60631 | American Investors Life Ins Co | 14 | $77,864,007 | 1.1% | 90 |
| 56014 | Thrivent Financial For Lutherans | 4 | $77,643,368 | 1.1% | 26 |
| 61689 | Aviva Life & Annuity Company | 19 | $75,478,265 | 1.0% | 126 |
| 79065 | Sun Life Assurance Of Canada (US | 3 | $74,143,798 | 1.0% | 20 |
| 61271 | Principal Life Insurance Company | 3 | $73,385,703 | 1.0% | 20 |
| 60488 | American General Life Insurance Co | 29 | $69,658,643 | 1.0% | 208 |
| 92738 | American Equity Investment Life Ins Co | 10 | $56,291,448 | 0.8% | 89 |
| 66915 | New York Life Insurance Company | 17 | $56,062,272 | 0.8% | 151 |
| 70238 | Variable Annuity Life Insurance Company | 3 | $55,483,818 | 0.8% | 27 |
| 79227 | PRUCO Life Insurance Company | 8 | $55,237,612 | 0.8% | 72 |
| 88072 | Hartford Life Insurance Company | 7 | $54,350,367 | 0.8% | 64 |
| 66168 | Minnesota Life Insurance Company | 4 | $53,731,491 | 0.7% | 37 |
| 60186 | Allstate Life Insurance Company | 10 | $53,534,546 | 0.7% | 93 |
| 70432 | Western National Life Insurance Company | 8 | $51,627,944 | 0.7% | 77 |
| 65536 | Genworth Life & Annuity Insurance Company | 11 | $51,027,873 | 0.7% | 108 |
| 63274 | Om Financial Life Insurance Company | 20 | $50,675,219 | 0.7% | 197 |
| | **Top 40 Writers** | **465** | **$5,228,092,990** | **72.4%** | **.** |
| | **Total** | **1,449** | **$7,226,024,847** | **100.0%** | **.** |

| Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid) by Market Share | | | | | |
|---|---|---|---|---|---|
| **Code** | **Name** | **Complaints 2006-2008** | **Average Annual Premium 2006-2008** | **Average Market Share 2006-2008** | **Complaint Index** |
| 95358 | HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield | 117 | $370,149,591 | 25.7% | 110 |
| 95315 | Good Health HMO Inc DBA Blue-care Inc | 54 | $241,079,218 | 16.7% | 78 |
| 96377 | Group Health Plan Inc | 61 | $221,761,737 | 15.4% | 96 |
| 95489 | Coventry Health Care Of Kansas Inc | 65 | $155,445,075 | 10.8% | 146 |
| 95309 | Mercy Health Plans Of Missouri Inc | 23 | $130,838,770 | 9.1% | 61 |
| 96385 | United Healthcare Of The Midwest Inc | 42 | $100,561,785 | 7.0% | 146 |
| 95885 | Humana Health Plan Inc | 22 | $56,121,091 | 3.9% | 137 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 0 | $50,717,580 | 3.5% | 0 |
| 95810 | Aetna Health Inc | 12 | $44,348,323 | 3.1% | 94 |
| 95145 | Community Health Plan | 7 | $32,690,032 | 2.3% | 75 |
| 95530 | Cox Health Systems HMO Inc | 5 | $19,788,232 | 1.4% | 88 |
| 95635 | CIGNA Healthcare Of St Louis Inc | 1 | $9,314,070 | 0.6% | 37 |
| 95209 | CIGNA Healthcare of Ohio Inc | 2 | $7,251,137 | 0.5% | 96 |
| 96475 | Healthlink HMO Inc | 0 | $685,423 | 0.0% | 0 |
| 10253 | Great-West Healthcare Of KS/MO-*Withdrew-* | 2 | . | . | . |
| | **Total** | **413** | **$1,440,752,063** | **100.0%** | **.** |

# Complaint Indices

# Top 40 Writers by Line

# Alpha by Company

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 22667 | Ace American Insurance Company | 10 | $67,328,162 | 0.8% | 23 |
| 20699 | Ace Property & Casualty Insurance Company | 0 | $72,680,441 | 0.9% | 0 |
| 19232 | Allstate Insurance Company | 117 | $74,297,692 | 0.9% | 243 |
| 17230 | Allstate Property & Casualty Insurance Company | 112 | $84,887,713 | 1.0% | 204 |
| 19100 | AMCO Insurance Company | 36 | $62,717,242 | 0.8% | 89 |
| 19275 | American Family Mutual Insurance Company | 568 | $794,528,265 | 9.5% | 110 |
| 19380 | American Home Assurance Company | 30 | $76,935,826 | 0.9% | 60 |
| 19283 | American Standard Insurance Co of WI | 87 | $72,110,014 | 0.9% | 186 |
| 27235 | Auto Club Family Insurance Company | 81 | $47,068,671 | 0.6% | 266 |
| 18988 | Auto Owners Insurance Company | 21 | $46,795,028 | 0.6% | 69 |
| 15512 | Automobile Club Inter-insurance Exchange | 97 | $90,124,539 | 1.1% | 166 |
| 15725 | Cameron Mutual Insurance Company | 43 | $48,701,511 | 0.6% | 136 |
| 10677 | Cincinnati Insurance Company The | 15 | $78,354,321 | 0.9% | 30 |
| 19410 | Commerce & Industry Insurance Co | 12 | $42,685,779 | 0.5% | 43 |
| 20443 | Continental Casualty Company | 6 | $62,538,724 | 0.7% | 15 |
| 35289 | Continental Insurance Company The | 3 | $161,423,623 | 1.9% | 3 |
| 21326 | Empire Fire & Marine Insurance Co | 8 | $54,438,953 | 0.7% | 23 |
| 21482 | Factory Mutual Insurance Company | 0 | $50,562,656 | 0.6% | 0 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 170 | $124,046,716 | 1.5% | 212 |
| 21628 | Farmers Insurance Company Inc | 137 | $133,377,451 | 1.6% | 159 |
| 20281 | Federal Insurance Company | 4 | $80,415,669 | 1.0% | 8 |
| 35882 | GEICO General Ins Co | 63 | $45,382,131 | 0.5% | 214 |
| 22136 | Great American Insurance Company Of NY | 2 | $43,811,790 | 0.5% | 7 |
| 19682 | Hartford Fire Insurance Company | 10 | $43,440,900 | 0.5% | 36 |
| 30104 | Hartford Underwriters Insurance Company | 37 | $53,575,152 | 0.6% | 107 |
| 23035 | Liberty Mutual Fire Insurance Company | 55 | $90,404,983 | 1.1% | 94 |
| 21687 | Mid Century Insurance Company | 105 | $80,682,390 | 1.0% | 201 |
| 23515 | Midwestern Indemnity Company The | 27 | $44,160,331 | 0.5% | 94 |
| 10191 | Missouri Employers Mutual Insurance Company | 24 | $138,136,347 | 1.7% | 27 |
| 11582 | Missouri Professionals Mutual | 3 | $41,308,384 | 0.5% | 11 |
| 19445 | National Union Fire Ins Co of Pittsburgh | 7 | $71,559,614 | 0.9% | 15 |
| 37834 | Progressive Preferred Insurance Company | 75 | $66,243,394 | 0.8% | 175 |
| 24740 | Safeco Insurance Company Of America | 52 | $52,736,268 | 0.6% | 152 |
| 39012 | Safeco Insurance Company Of Illinois | 156 | $123,074,110 | 1.5% | 196 |
| 23388 | Shelter Mutual Insurance Company | 208 | $275,293,006 | 3.3% | 117 |
| 25143 | State Farm Fire & Casualty Company | 301 | $468,862,444 | 5.6% | 99 |
| 25178 | State Farm Mutual Automobile Insurance Co | 303 | $595,038,294 | 7.1% | 79 |
| 25674 | Travelers Prop Casualty Co of America | 12 | $68,199,618 | 0.8% | 27 |
| 25941 | United Services Automobile Association | 36 | $57,526,216 | 0.7% | 97 |
| 16535 | Zurich American Insurance Company | 8 | $79,671,073 | 1.0% | 16 |
| | **Top 40 Writers** | **3,041** | **$4,765,125,441** | **57.0%** | **.** |
| | **Total** | **5,413** | **$8,356,360,928** | **100.0%** | **.** |

**Private Passenger Automobile Insurance Complaint Indices**
**Top Forty Writers, Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 42609 | Affirmative Insurance Company | 117 | $12,513,083 | 0.5% | 863 |
| 42579 | Allied Property & Casualty Insurance Company | 16 | $27,347,665 | 1.0% | 54 |
| 29688 | Allstate Fire & Casualty Insurance Company | 24 | $25,842,859 | 0.9% | 86 |
| 19232 | Allstate Insurance Company | 66 | $46,926,155 | 1.7% | 130 |
| 17230 | Allstate Property & Casualty Insurance Company | 71 | $56,155,762 | 2.0% | 117 |
| 19100 | AMCO Insurance Company | 9 | $9,937,443 | 0.4% | 84 |
| 19275 | American Family Mutual Insurance Company | 303 | $433,329,229 | 15.7% | 65 |
| 28401 | American National Property & Casualty Co | 14 | $17,234,764 | 0.6% | 75 |
| 19283 | American Standard Insurance Co of WI | 87 | $72,085,297 | 2.6% | 111 |
| 27235 | Auto Club Family Insurance Company | 30 | $12,594,204 | 0.5% | 220 |
| 15512 | Automobile Club Inter-insurance Exchange | 97 | $89,851,869 | 3.2% | 100 |
| 15725 | Cameron Mutual Insurance Company | 19 | $18,273,739 | 0.7% | 96 |
| 40371 | Columbia Mutual Insurance Company | 15 | $12,068,718 | 0.4% | 115 |
| 10783 | Cornerstone National Insurance Company | 20 | $16,308,310 | 0.6% | 113 |
| 21164 | Dairyland Insurance Company | 19 | $14,435,144 | 0.5% | 121 |
| 25712 | Esurance Insurance Company | 36 | $15,695,459 | 0.6% | 212 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 61 | $55,292,699 | 2.0% | 102 |
| 21628 | Farmers Insurance Company Inc | 136 | $133,377,451 | 4.8% | 94 |
| 19852 | Financial Indemnity Company | 39 | $11,466,543 | 0.4% | 314 |
| 35882 | GEICO General Ins Co | 63 | $45,382,117 | 1.6% | 128 |
| 22055 | GEICO Indemnity Company | 35 | $21,731,436 | 0.8% | 149 |
| 22063 | Government Employees Insurance Co | 26 | $18,963,091 | 0.7% | 127 |
| 30104 | Hartford Underwriters Insurance Company | 23 | $16,032,246 | 0.6% | 132 |
| 23035 | Liberty Mutual Fire Insurance Company | 24 | $27,786,037 | 1.0% | 80 |
| 21687 | Mid Century Insurance Company | 43 | $31,831,056 | 1.1% | 125 |
| 23515 | Midwestern Indemnity Company The | 13 | $15,595,845 | 0.6% | 77 |
| 26093 | Nationwide Affinity Insurance Co Of America | 14 | $16,977,042 | 0.6% | 76 |
| 16322 | Progressive Direct Insurance Company | 34 | $35,935,934 | 1.3% | 87 |
| 24279 | Progressive Max Insurance Company | 34 | $31,332,396 | 1.1% | 100 |
| 42919 | Progressive Northwestern Insurance Company | 46 | $28,943,545 | 1.0% | 147 |
| 37834 | Progressive Preferred Insurance Company | 73 | $66,092,407 | 2.4% | 102 |
| 34690 | Property & Casualty Insurance Co of Hartford | 21 | $13,256,836 | 0.5% | 146 |
| 39012 | Safeco Insurance Company Of Illinois | 156 | $123,074,110 | 4.4% | 117 |
| 23388 | Shelter Mutual Insurance Company | 86 | $145,341,596 | 5.2% | 55 |
| 25143 | State Farm Fire & Casualty Company | 39 | $44,798,493 | 1.6% | 80 |
| 25178 | State Farm Mutual Automobile Insurance Co | 297 | $576,526,936 | 20.8% | 48 |
| 27998 | Travelers Home & Marine Insurance Company | 18 | $26,982,776 | 1.0% | 62 |
| 29459 | Twin City Fire Insurance Company | 17 | $10,388,467 | 0.4% | 151 |
| 25941 | United Services Automobile Association | 31 | $36,894,790 | 1.3% | 78 |
| 25968 | USAA Casualty Insurance Company | 9 | $21,871,512 | 0.8% | 38 |
| | **Top 40 Writers** | **2,281** | **$2,436,475,062** | **88.0%** | **.** |
| | **Total** | **3,000** | **$2,768,694,291** | **100.0%** | **.** |

**Homeowners Insurance Complaint Indices**
**Top Forty Writers, Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 42579 | Allied Property & Casualty Insurance Company | 14 | $10,561,428 | 0.8% | 114 |
| 19240 | Allstate Indemnity Company | 44 | $24,831,287 | 1.8% | 153 |
| 19232 | Allstate Insurance Company | 44 | $20,011,586 | 1.4% | 189 |
| 17230 | Allstate Property & Casualty Insurance Company | 38 | $27,546,469 | 2.0% | 119 |
| 19100 | AMCO Insurance Company | 9 | $17,696,280 | 1.3% | 44 |
| 21849 | American Automobile Insurance Company | 3 | $9,677,171 | 0.7% | 27 |
| 19275 | American Family Mutual Insurance Company | 211 | $248,925,441 | 17.8% | 73 |
| 28401 | American National Property & Casualty Co | 13 | $11,136,624 | 0.8% | 101 |
| 42978 | American Security Insurance Company | 8 | $14,957,752 | 1.1% | 46 |
| 27235 | Auto Club Family Insurance Company | 51 | $31,947,485 | 2.3% | 138 |
| 18988 | Auto Owners Insurance Company | 10 | $15,530,174 | 1.1% | 55 |
| 15725 | Cameron Mutual Insurance Company | 18 | $17,003,626 | 1.2% | 91 |
| 10677 | Cincinnati Insurance Company The | 3 | $4,729,508 | 0.3% | 55 |
| 40371 | Columbia Mutual Insurance Company | 3 | $4,959,654 | 0.4% | 52 |
| 20990 | Country Mutual Insurance Company | 21 | $9,200,264 | 0.7% | 197 |
| 21482 | Factory Mutual Insurance Company | 0 | $9,854,805 | 0.7% | 0 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 96 | $56,297,348 | 4.0% | 147 |
| 21652 | Farmers Insurance Exchange | 26 | $9,559,611 | 0.7% | 234 |
| 25180 | Fidelity National Insurance Company | 30 | $5,451,498 | 0.4% | 474 |
| 21660 | Fire Insurance Exchange | 39 | $27,471,981 | 2.0% | 122 |
| 11185 | Foremost Insurance Company | 20 | $8,553,062 | 0.6% | 201 |
| 41513 | Foremost Signature Insurance Company | 5 | $4,849,614 | 0.3% | 89 |
| 20303 | Great Northern Insurance Company | 0 | $7,946,875 | 0.6% | 0 |
| 30104 | Hartford Underwriters Insurance Company | 12 | $8,562,037 | 0.6% | 121 |
| 20419 | Homesite Indemnity Company | 39 | $5,281,305 | 0.4% | 636 |
| 23035 | Liberty Mutual Fire Insurance Company | 19 | $19,372,896 | 1.4% | 84 |
| 14400 | Lititz Mutual Insurance Company | 10 | $7,844,612 | 0.6% | 110 |
| 21687 | Mid Century Insurance Company | 62 | $40,385,701 | 2.9% | 132 |
| 23515 | Midwestern Indemnity Company The | 11 | $11,426,099 | 0.8% | 83 |
| 23787 | Nationwide Mutual Insurance Company | 4 | $6,878,110 | 0.5% | 50 |
| 24260 | Progressive Casualty Insurance Company | 19 | $5,639,822 | 0.4% | 290 |
| 34690 | Property & Casualty Insurance Co of Hartford | 12 | $8,562,778 | 0.6% | 121 |
| 24740 | Safeco Insurance Company Of America | 42 | $37,790,271 | 2.7% | 96 |
| 23388 | Shelter Mutual Insurance Company | 114 | $103,282,617 | 7.4% | 95 |
| 19070 | Standard Fire Insurance Company | 45 | $25,879,122 | 1.8% | 150 |
| 25127 | State Auto Property & Casualty Insurance Co | 4 | $5,359,641 | 0.4% | 64 |
| 25143 | State Farm Fire & Casualty Company | 246 | $332,364,650 | 23.7% | 64 |
| 27998 | Travelers Home & Marine Insurance Company | 11 | $8,597,556 | 0.6% | 110 |
| 25941 | United Services Automobile Association | 5 | $17,925,101 | 1.3% | 24 |
| 25968 | USAA Casualty Insurance Company | 2 | $8,697,838 | 0.6% | 20 |
| | **Top 40 Writers** | **1,363** | **$1,252,549,697** | **89.4%** | **.** |
| | **Total** | **1,627** | **$1,401,697,926** | **100.0%** | **.** |

**Accident and Health Insurance Complaint Indices**
**Top Forty Writers, Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 60054 | Aetna Life Insurance Company | 45 | $135,917,059 | 2.2% | 61 |
| 60305 | American Community Mutual Insurance Co | 79 | $42,753,793 | 0.7% | 340 |
| 60380 | American Family Life Assurance Co of Col. | 41 | $76,529,199 | 1.2% | 99 |
| 19275 | American Family Mutual Insurance Company | 13 | $32,486,788 | 0.5% | 74 |
| 60836 | American Republic Insurance Company | 16 | $31,052,930 | 0.5% | 95 |
| 28207 | Anthem Insurance Companies Inc | 0 | $37,068,185 | 0.6% | 0 |
| 61263 | Bankers Life & Casualty Company | 79 | $44,079,539 | 0.7% | 330 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 190 | $568,651,022 | 9.0% | 61 |
| 62146 | Combined Insurance Co Of America | 18 | $22,251,364 | 0.4% | 149 |
| 62308 | Connecticut General Life Ins Co | 20 | $55,499,646 | 0.9% | 66 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 6 | $22,748,618 | 0.4% | 49 |
| 81973 | Coventry Health & Life Insurance Company | 85 | $326,837,780 | 5.2% | 48 |
| 60040 | Cox Health Systems Insurance Company | 32 | $56,786,485 | 0.9% | 104 |
| 13935 | Federated Mutual Insurance Company | 8 | $20,988,686 | 0.3% | 70 |
| 90328 | First Health Life & Health Insurance Company | 1 | $53,643,790 | 0.9% | 3 |
| 70025 | Genworth Life Insurance Company | 13 | $33,670,196 | 0.5% | 71 |
| 62286 | Golden Rule Insurance Company | 52 | $48,791,451 | 0.8% | 196 |
| 64246 | Guardian Life Insurance Company Of America | 21 | $62,425,799 | 1.0% | 62 |
| 70815 | Hartford Life & Accident Insurance Company | 13 | $57,346,627 | 0.9% | 42 |
| 78972 | Healthy Alliance Life Insurance Co | 1,090 | $1,497,904,678 | 23.7% | 134 |
| 73288 | Humana Insurance Company | 59 | $342,099,675 | 5.4% | 32 |
| 65099 | John Hancock Life Insurance Company | 8 | $23,064,111 | 0.4% | 64 |
| 11529 | Mercy Health Plans | 53 | $190,137,164 | 3.0% | 51 |
| 65978 | Metropolitan Life Insurance Company | 20 | $85,202,509 | 1.4% | 43 |
| 71412 | Mutual Of Omaha Insurance Company | 26 | $54,074,440 | 0.9% | 88 |
| 19445 | National Union Fire Ins Co of Pittsburgh | 18 | $116,766,767 | 1.9% | 28 |
| 67660 | Pennsylvania Life Insurance Company | 5 | $42,251,602 | 0.7% | 22 |
| 61271 | Principal Life Insurance Company | 51 | $79,563,488 | 1.3% | 118 |
| 69019 | Standard Insurance Company | 15 | $33,054,119 | 0.5% | 83 |
| 25178 | State Farm Mutual Automobile Insurance Co | 2 | $31,536,564 | 0.5% | 12 |
| 69477 | Time Insurance Company | 94 | $44,814,968 | 0.7% | 386 |
| 86231 | Transamerica Life Insurance Company | 37 | $25,604,546 | 0.4% | 266 |
| 80314 | Unicare Life & Health Insurance Company | 16 | $29,596,823 | 0.5% | 99 |
| 70408 | Union Security Insurance Company | 14 | $31,541,234 | 0.5% | 82 |
| 92916 | United American Insurance Company | 68 | $25,472,261 | 0.4% | 491 |
| 79413 | United Healthcare Insurance Company | 331 | $936,155,061 | 14.8% | 65 |
| 62235 | Unum Life Insurance Company Of America | 29 | $51,947,754 | 0.8% | 103 |
| 32395 | Vision Service Plan Insurance Company | 1 | $27,640,989 | 0.4% | 7 |
| 10155 | Wellcare Prescription Insurance Inc | 1 | $23,229,516 | 0.4% | 8 |
| 16535 | Zurich American Insurance Company | 3 | $19,648,536 | 0.3% | 28 |
| | **Top 40 Writers** | **2,673** | **$5,440,835,760** | **86.2%** | **.** |
| | **Total** | **3,431** | **$6,309,213,882** | **100.0%** | **.** |

**Long Term Care Insurance Complaint Indices**
**Top Forty Writers, Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 90611 | Allianz Life Insurance Co Of North America | 0 | $5,115,481 | 2.3% | 0 |
| 19275 | American Family Mutual Insurance Company | 0 | $815,238 | 0.4% | 0 |
| 60534 | American Heritage Life Insurance Company | 2 | $997,426 | 0.5% | 188 |
| 60836 | American Republic Insurance Company | 1 | $982,871 | 0.4% | 96 |
| 61263 | Bankers Life & Casualty Company | 54 | $19,632,380 | 8.9% | 258 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 1 | $748,661 | 0.3% | 125 |
| 20443 | Continental Casualty Company | 6 | $6,735,128 | 3.1% | 84 |
| 71404 | Continental General Insurance Company | 1 | $981,207 | 0.4% | 96 |
| 62952 | Equitable Life & Casualty Insurance Company | 10 | $8,664,050 | 3.9% | 108 |
| 70025 | Genworth Life Insurance Company | 13 | $33,513,836 | 15.3% | 36 |
| 64211 | Guarantee Trust Life Insurance Co | 1 | $880,219 | 0.4% | 107 |
| 65099 | John Hancock Life Insurance Company | 8 | $22,942,304 | 10.4% | 33 |
| 58033 | Knights Of Columbus | 0 | $1,467,719 | 0.7% | 0 |
| 65595 | Lincoln Benefit Life Company | 2 | $4,703,348 | 2.1% | 40 |
| 65935 | Massachusetts Mutual Life Insurance Company | 0 | $1,543,868 | 0.7% | 0 |
| 31119 | Medico Insurance Company | 5 | $3,337,248 | 1.5% | 141 |
| 71471 | Medico Life Insurance Company | 0 | $975,841 | 0.4% | 0 |
| 87726 | Metlife Insurance Company Of Connecticut | 2 | $1,741,920 | 0.8% | 108 |
| 65978 | Metropolitan Life Insurance Company | 4 | $20,074,935 | 9.1% | 19 |
| 71412 | Mutual Of Omaha Insurance Company | 1 | $5,291,541 | 2.4% | 18 |
| 60593 | National States Insurance Company | 2 | $868,137 | 0.4% | 216 |
| 66915 | New York Life Insurance Company | 0 | $2,818,850 | 1.3% | 0 |
| 69000 | Northwestern Long Term Care Insurance Co | 0 | $2,796,647 | 1.3% | 0 |
| 63282 | Penn Treaty Network America Ins Co-*Suspended*- | 5 | $2,737,664 | 1.2% | 171 |
| 80578 | Physicians Mutual Insurance Company | 0 | $1,010,762 | 0.5% | 0 |
| 68195 | Provident Life & Accident Insurance Company | 0 | $724,844 | 0.3% | 0 |
| 68241 | Prudential Insurance Company Of America The | 0 | $2,973,742 | 1.4% | 0 |
| 65005 | Riversource Life Insurance Company | 1 | $3,893,998 | 1.8% | 24 |
| 76325 | Senior Health Insurance Company of PA | 46 | $6,282,813 | 2.9% | 687 |
| 25178 | State Farm Mutual Automobile Insurance Co | 0 | $5,173,734 | 2.4% | 0 |
| 69116 | State Life Insurance Company | 0 | $930,055 | 0.4% | 0 |
| 65021 | Stonebridge Life Insurance Company | 18 | $2,217,325 | 1.0% | 762 |
| 56014 | Thrivent Financial For Lutherans | 0 | $7,402,156 | 3.4% | 0 |
| 69477 | Time Insurance Company | 0 | $1,695,559 | 0.8% | 0 |
| 86231 | Transamerica Life Insurance Company | 22 | $12,114,873 | 5.5% | 171 |
| 70408 | Union Security Insurance Company | 0 | $1,692,418 | 0.8% | 0 |
| 92916 | United American Insurance Company | 2 | $838,632 | 0.4% | 224 |
| 42129 | United Security Assurance Company Of PA | 0 | $699,515 | 0.3% | 0 |
| 62235 | Unum Life Insurance Company Of America | 1 | $9,690,222 | 4.4% | 10 |
| 70319 | Washington National Insurance Co | 7 | $1,166,649 | 0.5% | 563 |
| | **Top 40 Writers** | **215** | **$208,873,816** | **95.1%** | **.** |
| | **Total** | **234** | **$219,719,269** | **100.0%** | **.** |

**Medicare Supplement Insurance Complaint Indices**
**Top Forty Writers, Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 71390 | Admiral Life Insurance Company Of America | 0 | $2,746,418 | 0.5% | 0 |
| 19275 | American Family Mutual Insurance Company | 0 | $10,132,324 | 1.9% | 0 |
| 71773 | American National Life Ins Co Of TX | 1 | $2,961,447 | 0.5% | 72 |
| 60763 | American Pioneer Life Insurance Company | 13 | $5,970,841 | 1.1% | 462 |
| 60836 | American Republic Insurance Company | 6 | $24,640,614 | 4.6% | 52 |
| 61263 | Bankers Life & Casualty Company | 19 | $21,363,775 | 4.0% | 189 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 15 | $27,387,217 | 5.1% | 116 |
| 61859 | Christian Fidelity Life Insurance Co | 1 | $17,488,424 | 3.2% | 12 |
| 62146 | Combined Insurance Co Of America | 1 | $5,412,149 | 1.0% | 39 |
| 78174 | Conseco Health Insurance Company | 10 | $5,430,713 | 1.0% | 391 |
| 60682 | Conseco Insurance Company | 1 | $1,395,650 | 0.3% | 152 |
| 71404 | Continental General Insurance Company | 0 | $1,626,417 | 0.3% | 0 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 5 | $21,786,052 | 4.0% | 49 |
| 62952 | Equitable Life & Casualty Insurance Company | 3 | $4,818,323 | 0.9% | 132 |
| 65536 | Genworth Life & Annuity Insurance Company | 2 | $4,475,800 | 0.8% | 95 |
| 62286 | Golden Rule Insurance Company | 1 | $2,614,742 | 0.5% | 81 |
| 64211 | Guarantee Trust Life Insurance Co | 1 | $1,683,186 | 0.3% | 126 |
| 70815 | Hartford Life & Accident Insurance Company | 0 | $7,652,644 | 1.4% | 0 |
| 70670 | Health Care Service Corporation | 0 | $1,243,253 | 0.2% | 0 |
| 78972 | Healthy Alliance Life Insurance Co | 66 | $81,527,706 | 15.1% | 172 |
| 31119 | Medico Insurance Company | 1 | $1,190,087 | 0.2% | 178 |
| 71412 | Mutual Of Omaha Insurance Company | 11 | $35,016,678 | 6.5% | 67 |
| 72125 | Physicians Life Insurance Company | 0 | $1,871,562 | 0.3% | 0 |
| 80578 | Physicians Mutual Insurance Company | 3 | $5,639,292 | 1.0% | 113 |
| 61271 | Principal Life Insurance Company | 1 | $3,526,829 | 0.7% | 60 |
| 68462 | Reserve National Insurance Company | 1 | $3,225,267 | 0.6% | 66 |
| 57657 | Royal Neighbors Of America | 0 | $10,688,704 | 2.0% | 0 |
| 86355 | Standard Life & Accident Insurance Company | 5 | $9,159,468 | 1.7% | 116 |
| 25178 | State Farm Mutual Automobile Insurance Co | 0 | $10,734,039 | 2.0% | 0 |
| 69132 | State Mutual Insurance Company | 1 | $1,590,466 | 0.3% | 133 |
| 89184 | Sterling Investors Life Insurance Company | 0 | $9,736,719 | 1.8% | 0 |
| 56014 | Thrivent Financial For Lutherans | 1 | $2,772,552 | 0.5% | 77 |
| 86231 | Transamerica Life Insurance Company | 6 | $5,241,561 | 1.0% | 243 |
| 69701 | Union Bankers Insurance Company | 0 | $1,619,832 | 0.3% | 0 |
| 92916 | United American Insurance Company | 2 | $10,688,023 | 2.0% | 40 |
| 79413 | United Healthcare Insurance Company | 16 | $137,278,700 | 25.5% | 25 |
| 63479 | United Teacher Associates Insurance Co | 21 | $2,093,293 | 0.4% | 2,129 |
| 72850 | United World Life Insurance Company | 4 | $13,816,007 | 2.6% | 61 |
| 69663 | USAA Life Insurance Company | 0 | $1,479,578 | 0.3% | 0 |
| 70319 | Washington National Insurance Co | 5 | $3,584,723 | 0.7% | 296 |
| | **Top 40 Writers** | **223** | **$523,311,073** | **97.1%** | **.** |
| | **Total** | **254** | **$539,135,882** | **100.0%** | **.** |

**Life and Annuity Complaint Indices**
**Top Forty Writers, Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 60941 | AIG Sunamerica Life Assurance Company | 3 | $424,515,410 | 5.9% | 4 |
| 90611 | Allianz Life Insurance Co Of North America | 43 | $186,824,507 | 2.6% | 115 |
| 60186 | Allstate Life Insurance Company | 10 | $53,534,546 | 0.7% | 93 |
| 92738 | American Equity Investment Life Ins Co | 10 | $56,291,448 | 0.8% | 89 |
| 60488 | American General Life Insurance Co | 29 | $69,658,643 | 1.0% | 208 |
| 60631 | American Investors Life Ins Co | 14 | $77,864,007 | 1.1% | 90 |
| 60895 | American United Life Insurance Co | 1 | $102,560,925 | 1.4% | 5 |
| 61689 | Aviva Life & Annuity Company | 19 | $75,478,265 | 1.0% | 126 |
| 62944 | AXA Equitable Life Insurance Company | 17 | $320,303,854 | 4.4% | 26 |
| 65536 | Genworth Life & Annuity Insurance Company | 11 | $51,027,873 | 0.7% | 108 |
| 68322 | Great-West Life & Annuity Insurance Company | 0 | $86,944,324 | 1.2% | 0 |
| 88072 | Hartford Life Insurance Company | 7 | $54,350,367 | 0.8% | 64 |
| 86509 | ING Life Insurance & Annuity Company | 1 | $98,461,582 | 1.4% | 5 |
| 80942 | ING USA Annuity & Life Ins Co | 8 | $176,183,258 | 2.4% | 23 |
| 65056 | Jackson National Life Insurance Company | 20 | $184,133,768 | 2.5% | 54 |
| 65676 | Lincoln National Life Insurance Company | 18 | $373,441,584 | 5.2% | 24 |
| 65935 | Massachusetts Mutual Life Insurance Company | 6 | $91,096,977 | 1.3% | 33 |
| 93513 | Metlife Investors Insurance Company | 0 | $81,208,296 | 1.1% | 0 |
| 61050 | Metlife Investors USA Insurance Company | 3 | $116,919,914 | 1.6% | 13 |
| 65978 | Metropolitan Life Insurance Company | 59 | $254,613,364 | 3.5% | 116 |
| 66168 | Minnesota Life Insurance Company | 4 | $53,731,491 | 0.7% | 37 |
| 91596 | New York Life Insurance & Annuity Corporation | 8 | $164,699,971 | 2.3% | 24 |
| 66915 | New York Life Insurance Company | 17 | $56,062,272 | 0.8% | 151 |
| 67091 | Northwestern Mutual Life Insurance Company | 8 | $204,768,867 | 2.8% | 19 |
| 63274 | Om Financial Life Insurance Company | 20 | $50,675,219 | 0.7% | 197 |
| 67466 | Pacific Life Insurance Company | 1 | $123,824,418 | 1.7% | 4 |
| 61271 | Principal Life Insurance Company | 3 | $73,385,703 | 1.0% | 20 |
| 68136 | Protective Life Insurance Company | 14 | $277,224,806 | 3.8% | 25 |
| 79227 | PRUCO Life Insurance Company | 8 | $55,237,612 | 0.8% | 72 |
| 86630 | Prudential Annuities Life Assurance Corporation | 7 | $100,994,598 | 1.4% | 35 |
| 68241 | Prudential Insurance Company Of America The | 37 | $88,357,602 | 1.2% | 209 |
| 65005 | Riversource Life Insurance Company | 3 | $142,723,813 | 2.0% | 10 |
| 69108 | State Farm Life Insurance Company | 15 | $115,424,109 | 1.6% | 65 |
| 79065 | Sun Life Assurance Of Canada (US | 3 | $74,143,798 | 1.0% | 20 |
| 69345 | Teachers Ins & Annuity Assn of America | 0 | $166,416,496 | 2.3% | 0 |
| 56014 | Thrivent Financial For Lutherans | 4 | $77,643,368 | 1.1% | 26 |
| 70688 | Transamerica Financial Life Ins Co | 1 | $246,973,168 | 3.4% | 2 |
| 86231 | Transamerica Life Insurance Company | 22 | $113,281,007 | 1.6% | 97 |
| 70238 | Variable Annuity Life Insurance Company | 3 | $55,483,818 | 0.8% | 27 |
| 70432 | Western National Life Insurance Company | 8 | $51,627,944 | 0.7% | 77 |
| | **Top 40 Writers** | **465** | **$5,228,092,990** | **72.4%** | **.** |
| | **Total** | **1,449** | **$7,226,024,847** | **100.0%** | **.** |

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 95810 | Aetna Health Inc | 12 | $44,348,323 | 3.1% | 94 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 0 | $50,717,580 | 3.5% | 0 |
| 95209 | CIGNA Healthcare of Ohio Inc | 2 | $7,251,137 | 0.5% | 96 |
| 95635 | CIGNA Healthcare Of St Louis Inc | 1 | $9,314,070 | 0.6% | 37 |
| 95145 | Community Health Plan | 7 | $32,690,032 | 2.3% | 75 |
| 95489 | Coventry Health Care Of Kansas Inc | 65 | $155,445,075 | 10.8% | 146 |
| 95530 | Cox Health Systems HMO Inc | 5 | $19,788,232 | 1.4% | 88 |
| 95315 | Good Health HMO Inc DBA Blue-care Inc | 54 | $241,079,218 | 16.7% | 78 |
| 10253 | Great-West Healthcare Of KS/MO-*Withdrew*- | 2 | . | . | . |
| 96377 | Group Health Plan Inc | 61 | $221,761,737 | 15.4% | 96 |
| 96475 | Healthlink HMO Inc DBA Healthlink HMO | 0 | $685,423 | 0.0% | 0 |
| 95358 | HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield | 117 | $370,149,591 | 25.7% | 110 |
| 95885 | Humana Health Plan Inc | 22 | $56,121,091 | 3.9% | 137 |
| 95309 | Mercy Health Plans Of Missouri Inc | 23 | $130,838,770 | 9.1% | 61 |
| 96385 | United Healthcare Of The Midwest Inc | 42 | $100,561,785 | 7.0% | 146 |
| | **Total** | **413** | **$1,440,752,063** | **100.0%** | **.** |

# All Property and Casualty Writers

# (Excluding Accident and Health)

# Complaint Indices

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 44725 | 1st Auto & Casualty Insurance Company | 0 | $25,295 | 0.0% | 0 |
| 12963 | 21st Century Insurance Company | 0 | $882,812 | 0.0% | 0 |
| 22896 | ACA Financial Guaranty Corporation | 0 | $263,380 | 0.0% | 0 |
| 10349 | Acceptance Casualty Insurance Co | 1 | $2,357,704 | 0.0% | 65 |
| 20010 | Acceptance Indemnity Insurance Co | 0 | $2,817 | 0.0% | 0 |
| 12304 | Accident Fund General Insurance Company | 0 | $1,137,218 | 0.0% | 0 |
| 10166 | Accident Fund Ins Co Of America | 2 | $26,182,461 | 0.3% | 12 |
| 12305 | Accident Fund National Insurance Company | 1 | $4,851,819 | 0.1% | 32 |
| 11573 | Accident Insurance Company Inc | 0 | $2,279 | 0.0% | 0 |
| 26379 | Accredited Surety & Casualty Company Inc | 0 | $28,490 | 0.0% | 0 |
| 22667 | Ace American Insurance Company | 10 | $67,328,162 | 0.8% | 23 |
| 20702 | Ace Fire Underwriters Insurance Company | 1 | $3,255,154 | 0.0% | 47 |
| 20699 | Ace Property & Casualty Insurance Company | 0 | $72,680,441 | 0.9% | 0 |
| 19984 | ACIG Insurance Company | 0 | $299,445 | 0.0% | 0 |
| 22950 | Acstar Insurance Company | 0 | $115,575 | 0.0% | 0 |
| 14184 | Acuity A Mutual Insurance Company | 4 | $31,537,094 | 0.4% | 20 |
| 10324 | Addison Insurance Company | 2 | $8,463,354 | 0.1% | 36 |
| 40517 | Advantage Workers Compensation Ins Co | 0 | $19,586 | 0.0% | 0 |
| 33898 | Aegis Security Insurance Company | 0 | $159,823 | 0.0% | 0 |
| 10014 | Affiliated FM Insurance Company | 0 | $12,280,903 | 0.1% | 0 |
| 42609 | Affirmative Insurance Company | 117 | $12,513,083 | 0.1% | 1,443 |
| 22837 | AGCS Marine Insurance Company | 0 | $939 | 0.0% | 0 |
| 42757 | Agri General Insurance Company | 1 | $20,067,976 | 0.2% | 8 |
| 25232 | AIG Advantage Insurance Company | 0 | $181,872 | 0.0% | 0 |
| 19402 | AIG Casualty Company | 0 | $2,919,297 | 0.0% | 0 |
| 34789 | AIG Centennial Insurance Company | 4 | $2,441,087 | 0.0% | 253 |
| 36587 | AIG National Insurance Company Inc | 27 | $7,401,663 | 0.1% | 563 |
| 20796 | AIG Premier Insurance Company | 0 | $1,420,490 | 0.0% | 0 |
| 19399 | AIU Insurance Company | 3 | $2,296,522 | 0.0% | 202 |
| 38733 | Alaska National Insurance Company | 0 | $79,986 | 0.0% | 0 |
| 24899 | Alea North America Insurance Company | 0 | $163,627 | 0.0% | 0 |
| 12188 | Alfa Vision Insurance Corporation | 26 | $5,055,400 | 0.1% | 794 |
| 13285 | Allegheny Casualty Company | 0 | $241,056 | 0.0% | 0 |
| 19186 | Alliance Insurance Company Inc | 5 | $2,559,753 | 0.0% | 302 |
| 35300 | Allianz Global Risks US Insurance Company | 0 | $8,827,327 | 0.1% | 0 |
| 42579 | Allied Property & Casualty Insurance Company | 33 | $38,944,290 | 0.5% | 131 |
| 10690 | Allied World National Assurance Company | 0 | $2,435,479 | 0.0% | 0 |
| 22730 | Allied World Reinsurance Company | 0 | $1,314 | 0.0% | 0 |
| 41840 | Allmerica Financial Benefit Insurance Company | 0 | $14,790 | 0.0% | 0 |
| 29688 | Allstate Fire & Casualty Insurance Company | 24 | $25,842,859 | 0.3% | 143 |
| 19240 | Allstate Indemnity Company | 62 | $41,143,497 | 0.5% | 233 |
| 19232 | Allstate Insurance Company | 117 | $74,297,692 | 0.9% | 243 |
| 17230 | Allstate Property & Casualty Insurance Company | 112 | $84,887,713 | 1.0% | 204 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 38156 | Alpha Property & Casualty Insurance Co | 7 | $1,845,711 | 0.0% | 585 |
| 18708 | AMBAC Assurance Corporation | 0 | $6,892,607 | 0.1% | 0 |
| 19100 | AMCO Insurance Company | 36 | $62,717,242 | 0.8% | 89 |
| 25402 | AMCOMP Assurance Corporation | 0 | $775,953 | 0.0% | 0 |
| 10346 | AMCOMP Preferred Insurance Company | 0 | $278 | 0.0% | 0 |
| 12548 | American Agri-business Insurance Company | 0 | $13,011,391 | 0.2% | 0 |
| 10103 | American Agricultural Insurance Co | 0 | $3,561,413 | 0.0% | 0 |
| 19720 | American Alternative Insurance Corporation | 2 | $12,271,567 | 0.1% | 25 |
| 21849 | American Automobile Insurance Company | 3 | $15,848,696 | 0.2% | 29 |
| 10111 | American Bankers Insurance Company Of FL | 16 | $19,082,499 | 0.2% | 129 |
| 20427 | American Casualty Company Of Reading PA | 1 | $7,028,773 | 0.1% | 22 |
| 19941 | American Commerce Insurance Company | 0 | $134,896 | 0.0% | 0 |
| 45934 | American Compensation Insurance Company | 0 | $308,249 | 0.0% | 0 |
| 10216 | American Contractors Indemnity Company | 0 | $526,887 | 0.0% | 0 |
| 19690 | American Economy Insurance Company | 6 | $9,147,076 | 0.1% | 101 |
| 23450 | American Family Home Insurance Company | 5 | $3,935,194 | 0.0% | 196 |
| 19275 | American Family Mutual Insurance Company | 568 | $794,528,265 | 9.5% | 110 |
| 37931 | American Farmers & Ranchers Insurance Co | 0 | $303,739 | 0.0% | 0 |
| 10170 | American Federated Insurance Company | 0 | $234,059 | 0.0% | 0 |
| 24066 | American Fire & Casualty Company | 0 | $3,522,702 | 0.0% | 0 |
| 24376 | American General Indemnity Company | 0 | $503,396 | 0.0% | 0 |
| 26247 | American Guarantee & Liability Insurance Co | 0 | $25,396,140 | 0.3% | 0 |
| 43494 | American Hallmark Insurance Company Of TX | 0 | $63,785 | 0.0% | 0 |
| 13331 | American Hardware Mutual Insurance Company | 0 | $11,398 | 0.0% | 0 |
| 19380 | American Home Assurance Company | 30 | $76,935,826 | 0.9% | 60 |
| 21857 | American Insurance Company The | 1 | $7,013,058 | 0.1% | 22 |
| 32220 | American International Insurance Company | 0 | $5,330,870 | 0.1% | 0 |
| 40258 | American International South Insurance Co | 26 | $7,456,963 | 0.1% | 538 |
| 31895 | American Interstate Insurance Company | 1 | $7,205,176 | 0.1% | 21 |
| 16810 | American Mercury Insurance Company | 0 | $223,902 | 0.0% | 0 |
| 23469 | American Modern Home Insurance Co | 11 | $9,705,923 | 0.1% | 175 |
| 38652 | American Modern Select Insurance Company | 2 | $1,411,972 | 0.0% | 219 |
| 22918 | American Motorists Insurance Company | 0 | $3,939 | 0.0% | 0 |
| 39942 | American National General Insurance Company | 2 | $1,112,908 | 0.0% | 277 |
| 28401 | American National Property & Casualty Co | 30 | $35,280,305 | 0.4% | 131 |
| 19615 | American Reliable Insurance Company | 4 | $2,073,608 | 0.0% | 298 |
| 19631 | American Road Insurance Company | 0 | $5,975,465 | 0.1% | 0 |
| 39969 | American Safety Casualty Insurance Company | 0 | $62,576 | 0.0% | 0 |
| 42978 | American Security Insurance Company | 9 | $15,377,209 | 0.2% | 90 |
| 42897 | American Service Insurance Company | 12 | $1,185,645 | 0.0% | 1,562 |
| 41998 | American Southern Home Insurance Company | 0 | $36,170 | 0.0% | 0 |
| 10235 | American Southern Insurance Company | 0 | $57,769 | 0.0% | 0 |
| 19283 | American Standard Insurance Co of WI | 87 | $72,110,014 | 0.9% | 186 |
| 19704 | American States Insurance Company | 8 | $14,356,299 | 0.2% | 86 |
| 31380 | American Surety Company | 0 | $8,755 | 0.0% | 0 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 40142 | American Zurich Insurance Company | 0 | $10,516,014 | 0.1% | 0 |
| 19488 | Amerisure Insurance Company | 0 | $19,730,312 | 0.2% | 0 |
| 23396 | Amerisure Mutual Insurance Company | 1 | $21,540,245 | 0.3% | 7 |
| 27928 | Amex Assurance Company | 2 | $2,177,720 | 0.0% | 142 |
| 19976 | AMICA Mutual Insurance Company | 1 | $3,738,467 | 0.0% | 41 |
| 34738 | ARAG Insurance Company | 0 | $122,489 | 0.0% | 0 |
| 11150 | Arch Insurance Company | 1 | $11,531,547 | 0.1% | 13 |
| 19860 | Argonaut Great Central Insurance Co | 1 | $9,131,095 | 0.1% | 17 |
| 19801 | Argonaut Insurance Company | 0 | $1,382,888 | 0.0% | 0 |
| 19828 | Argonaut Midwest Insurance Company | 0 | $1,388,968 | 0.0% | 0 |
| 41459 | Armed Forces Insurance Exchange | 3 | $1,824,428 | 0.0% | 254 |
| 10194 | Artisan & Truckers Casualty Company | 1 | $3,469,497 | 0.0% | 44 |
| 21865 | Associated Indemnity Corporation | 1 | $828,316 | 0.0% | 186 |
| 19305 | Assurance Company Of America | 11 | $9,600,468 | 0.1% | 177 |
| 30180 | Assured Guaranty Corp | 0 | $1,852,493 | 0.0% | 0 |
| 41769 | Athena Assurance Company | 0 | $154,400 | 0.0% | 0 |
| 19895 | Atlantic Mutual Insurance Company-*Suspended-* | 1 | $680,524 | 0.0% | 227 |
| 27154 | Atlantic Specialty Insurance Company | 0 | $1,320,458 | 0.0% | 0 |
| 25422 | Atradius Trade Credit Insurance Inc | 0 | $1,450,109 | 0.0% | 0 |
| 13412 | Austin Mutual Insurance Company | 0 | $3,426,125 | 0.0% | 0 |
| 27235 | Auto Club Family Insurance Company | 81 | $47,068,671 | 0.6% | 266 |
| 18988 | Auto Owners Insurance Company | 21 | $46,795,028 | 0.6% | 69 |
| 15512 | Automobile Club Inter-insurance Exchange | 97 | $90,124,539 | 1.1% | 166 |
| 19062 | Automobile Ins Co Of Hartford CT | 6 | $4,796,597 | 0.1% | 193 |
| 10367 | Avemco Insurance Company | 0 | $836,357 | 0.0% | 0 |
| 29530 | AXA Art Insurance Corporation | 0 | $491,471 | 0.0% | 0 |
| 33022 | AXA Insurance Company | 0 | $290,010 | 0.0% | 0 |
| 37273 | Axis Insurance Company | 0 | $2,628,969 | 0.0% | 0 |
| 20370 | Axis Reinsurance Company | 0 | $3,799,275 | 0.0% | 0 |
| 24813 | Balboa Insurance Company | 11 | $7,556,328 | 0.1% | 225 |
| 18538 | Bancinsure Inc | 0 | $1,255,121 | 0.0% | 0 |
| 33162 | Bankers Insurance Company | 0 | $124,013 | 0.0% | 0 |
| 18279 | Bankers Standard Insurance Company | 0 | $296,173 | 0.0% | 0 |
| 29513 | Bar Plan Mutual Insurance Company The | 2 | $14,385,649 | 0.2% | 21 |
| 10966 | Bar Plan Surety & Fidelity Company, The | 0 | $622,053 | 0.0% | 0 |
| 38245 | BCS Insurance Company | 6 | $2,849,208 | 0.0% | 325 |
| 37540 | Beazley Insurance Company Inc | 0 | $1,371,240 | 0.0% | 0 |
| 41394 | Benchmark Insurance Company | 0 | $1,939,753 | 0.0% | 0 |
| 29580 | Berkley Regional Insurance Company | 0 | $107,725 | 0.0% | 0 |
| 20095 | Bituminous Casualty Corporation | 5 | $12,778,774 | 0.2% | 60 |
| 20109 | Bituminous Fire & Marine Ins Co | 0 | $1,096,793 | 0.0% | 0 |
| 12311 | Bloomington Compensation Insurance Company | 0 | $95,136 | 0.0% | 0 |
| 27081 | Bond Safeguard Insurance Company | 0 | $335,342 | 0.0% | 0 |
| 19658 | Bristol West Insurance Company | 6 | $3,038,288 | 0.0% | 305 |
| 13528 | Brotherhood Mutual Insurance Co | 3 | $7,816,667 | 0.1% | 59 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 35955 | California Casualty General Ins Co of Oregon | 0 | $1,700,146 | 0.0% | 0 |
| 20117 | California Casualty Indemnity Exchange | 7 | $2,047,775 | 0.0% | 528 |
| 20125 | California Casualty Insurance Company | 0 | $438 | 0.0% | 0 |
| 15725 | Cameron Mutual Insurance Company | 43 | $48,701,511 | 0.6% | 136 |
| 42498 | Cameron National Insurance Company | 0 | $5,349,667 | 0.1% | 0 |
| 36340 | Camico Mutual Insurance Company | 0 | $735,946 | 0.0% | 0 |
| 10464 | Canal Insurance Company | 11 | $4,960,385 | 0.1% | 342 |
| 30589 | Capital City Insurance Company Inc | 0 | $197,720 | 0.0% | 0 |
| 10472 | Capitol Indemnity Corporation | 2 | $2,126,874 | 0.0% | 145 |
| 10510 | Carolina Casualty Insurance Company | 6 | $8,986,696 | 0.1% | 103 |
| 11255 | Caterpillar Insurance Company | 0 | $13,586,796 | 0.2% | 0 |
| 19518 | Catlin Insurance Company Inc | 0 | $78,201 | 0.0% | 0 |
| 19909 | Centennial Insurance Company-*Suspended-* | 0 | $407,554 | 0.0% | 0 |
| 34274 | Central States Indemnity Company Of Omaha | 0 | $1,783,379 | 0.0% | 0 |
| 42765 | Centurion Casualty Company | 0 | $6,312 | 0.0% | 0 |
| 26905 | Century-national Insurance Company | 0 | $22,806 | 0.0% | 0 |
| 37524 | Charter Indemnity Company | 1 | $686,521 | 0.0% | 225 |
| 25615 | Charter Oak Fire Insurance Co The | 6 | $13,214,415 | 0.2% | 70 |
| 10642 | Cherokee Insurance Company | 1 | $3,876,695 | 0.0% | 40 |
| 22810 | Chicago Insurance Company | 0 | $1,509,735 | 0.0% | 0 |
| 10499 | Chrysler Insurance Company | 0 | $2,519,199 | 0.0% | 0 |
| 12777 | Chubb Indemnity Insurance Company | 0 | $2,777,548 | 0.0% | 0 |
| 10052 | Chubb National Insurance Company | 0 | $1,416,145 | 0.0% | 0 |
| 10669 | Church Insurance Co The | 0 | $792 | 0.0% | 0 |
| 18767 | Church Mutual Insurance Company | 2 | $19,964,103 | 0.2% | 15 |
| 25771 | CIFG Assurance North America Inc-*Suspended-* | 0 | $27,945 | 0.0% | 0 |
| 22004 | CIM Insurance Corporation | 0 | $900 | 0.0% | 0 |
| 28665 | Cincinnati Casualty Company The | 2 | $9,653,620 | 0.1% | 32 |
| 23280 | Cincinnati Indemnity Company Inc | 0 | $5,382,808 | 0.1% | 0 |
| 10677 | Cincinnati Insurance Company The | 15 | $78,354,321 | 0.9% | 30 |
| 31534 | Citizens Insurance Company Of America | 0 | $257,640 | 0.0% | 0 |
| 10315 | Civic Property & Casualty Co | 8 | $2,048,598 | 0.0% | 603 |
| 20532 | Clarendon National Insurance Company | 1 | $1,376,642 | 0.0% | 112 |
| 25070 | Clearwater Insurance Company | 0 | $72,516 | 0.0% | 0 |
| 29114 | CMG Mortgage Assurance Company | 0 | $893 | 0.0% | 0 |
| 40266 | CMG Mortgage Insurance Company | 0 | $1,674,155 | 0.0% | 0 |
| 30112 | CNL Insurance America Inc | 0 | $63,962 | 0.0% | 0 |
| 34347 | Colonial American Casualty & Surety C | 0 | $779,907 | 0.0% | 0 |
| 10758 | Colonial Surety Company | 0 | $18,287 | 0.0% | 0 |
| 27812 | Columbia Insurance Company | 0 | $471 | 0.0% | 0 |
| 40371 | Columbia Mutual Insurance Company | 23 | $32,933,072 | 0.4% | 108 |
| 19640 | Columbia National Insurance Company | 5 | $13,821,430 | 0.2% | 56 |
| 19410 | Commerce & Industry Insurance Co | 12 | $42,685,779 | 0.5% | 43 |
| 10220 | Commonwealth Ins Co Of America | 0 | $763,651 | 0.0% | 0 |
| 12157 | Companion Property & Casualty Insurance Co | 0 | $115,659 | 0.0% | 0 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 34711 | Computer Insurance Company | 0 | $191,789 | 0.0% | 0 |
| 10204 | Consumers Insurance USA Inc | 29 | $10,748,346 | 0.1% | 417 |
| 20443 | Continental Casualty Company | 6 | $62,538,724 | 0.7% | 15 |
| 28258 | Continental Indemnity Company | 0 | $592,323 | 0.0% | 0 |
| 35289 | Continental Insurance Company The | 3 | $161,423,623 | 1.9% | 3 |
| 10804 | Continental Western Insurance Company | 11 | $40,073,507 | 0.5% | 42 |
| 37206 | Contractors Bonding & Insurance Company | 0 | $663,937 | 0.0% | 0 |
| 16411 | Cooperative Mutual Insurance Company | 0 | $1,229,324 | 0.0% | 0 |
| 10783 | Cornerstone National Insurance Company | 21 | $16,542,020 | 0.2% | 196 |
| 20982 | Country Casualty Insurance Company | 0 | $586,416 | 0.0% | 0 |
| 20990 | Country Mutual Insurance Company | 30 | $15,802,538 | 0.2% | 293 |
| 21008 | Country Preferred Insurance Company | 7 | $7,044,123 | 0.1% | 153 |
| 26492 | Courtesy Insurance Company | 0 | $714,560 | 0.0% | 0 |
| 30082 | CPA Insurance Company | 0 | $59,794 | 0.0% | 0 |
| 31348 | Crum & Forster Indemnity Company | 0 | $449,721 | 0.0% | 0 |
| 10847 | Cumis Insurance Society Inc | 0 | $5,940,321 | 0.1% | 0 |
| 21164 | Dairyland Insurance Company | 19 | $14,435,144 | 0.2% | 203 |
| 34924 | Dakota Truck Underwriters | 0 | $263,888 | 0.0% | 0 |
| 32271 | Dallas National Insurance Company | 0 | $217,544 | 0.0% | 0 |
| 16624 | Darwin National Assurance Company | 0 | $601,706 | 0.0% | 0 |
| 16705 | Dealers Assurance Company | 2 | $591,122 | 0.0% | 522 |
| 37907 | Deerbrook Insurance Company | 2 | $364,700 | 0.0% | 847 |
| 37184 | Deerfield Insurance Company | 0 | $24,742 | 0.0% | 0 |
| 35408 | Delos Insurance Company | 0 | $52,542 | 0.0% | 0 |
| 18813 | Dentists Benefits Insurance Company | 0 | $6,158 | 0.0% | 0 |
| 42587 | Depositors Insurance Company | 10 | $16,340,288 | 0.2% | 94 |
| 12718 | Developers Surety & Indemnity Company | 0 | $336,652 | 0.0% | 0 |
| 10659 | Diamond Insurance Company | 1 | $372,888 | 0.0% | 414 |
| 42048 | Diamond State Insurance Company | 2 | $1,587,392 | 0.0% | 194 |
| 42781 | Direct General Insurance Company | 24 | $4,199,284 | 0.1% | 882 |
| 23736 | Direct National Insurance Company | 6 | $1,674,445 | 0.0% | 553 |
| 36463 | Discover Property & Casualty Ins Co | 10 | $13,186,299 | 0.2% | 117 |
| 34495 | Doctors Company An Interinsurance Exchange | 0 | $4,765,487 | 0.1% | 0 |
| 22926 | Economy Fire & Casualty Company | 0 | $58 | 0.0% | 0 |
| 40649 | Economy Premier Assurance Company | 8 | $7,419,979 | 0.1% | 166 |
| 21261 | Electric Insurance Company | 4 | $8,140,559 | 0.1% | 76 |
| 21407 | Emcasco Insurance Company | 0 | $3,297,113 | 0.0% | 0 |
| 21326 | Empire Fire & Marine Insurance Co | 8 | $54,438,953 | 0.7% | 23 |
| 20648 | Employers Fire Insurance Company | 0 | $3,782,907 | 0.0% | 0 |
| 21458 | Employers Insurance Company Of Wausau | 0 | $7,731,463 | 0.1% | 0 |
| 21415 | Employers Mutual Casualty Company | 3 | $16,804,776 | 0.2% | 28 |
| 32005 | Employers Security Insurance Company | 0 | $23,807 | 0.0% | 0 |
| 15130 | Encompass Indemnity Company | 14 | $7,670,905 | 0.1% | 282 |
| 10071 | Encompass Insurance Company Of America | 4 | $3,720,682 | 0.0% | 166 |
| 37915 | Essentia Insurance Company | 0 | $501,901 | 0.0% | 0 |

| Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company | | | | | |
|---|---|---|---|---|---|
| **Code** | **Name** | **Complaints 2006-2008** | **Average Annual Premium 2006-2008** | **Average Market Share 2006-2008** | **Complaint Index** |
| 25712 | Esurance Insurance Company | 36 | $15,747,509 | 0.2% | 353 |
| 20516 | Euler Hermes American Credit Indemnity Co | 0 | $1,670,386 | 0.0% | 0 |
| 10120 | Everest National Insurance Company | 0 | $3,346,507 | 0.0% | 0 |
| 12750 | Evergreen National Indemnity Company | 0 | $998,629 | 0.0% | 0 |
| 10318 | Exact Property & Casualty | 0 | $29,541 | 0.0% | 0 |
| 10003 | Excess Share Insurance Corporation | 0 | $89,659 | 0.0% | 0 |
| 35181 | Executive Risk Indemnity Inc | 0 | $5,402,691 | 0.1% | 0 |
| 21482 | Factory Mutual Insurance Company | 0 | $50,562,656 | 0.6% | 0 |
| 44784 | Fairfield Insurance Company | 0 | $4,616 | 0.0% | 0 |
| 24384 | Fairmont Specialty Insurance Company | 1 | $861,548 | 0.0% | 179 |
| 12345 | Farm Bureau New Horizons Ins Co of MO | 0 | $989,175 | 0.0% | 0 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 170 | $124,046,716 | 1.5% | 212 |
| 19194 | Farmers Alliance Mutual Insurance Company | 17 | $9,028,189 | 0.1% | 291 |
| 21628 | Farmers Insurance Company Inc | 137 | $133,377,451 | 1.6% | 159 |
| 21652 | Farmers Insurance Exchange | 27 | $18,636,756 | 0.2% | 224 |
| 13897 | Farmers Mutual Hail Insurance Company Of IA | 0 | $16,112,859 | 0.2% | 0 |
| 16381 | Farmers Union Cooperative Insurance Company | 2 | $428,353 | 0.0% | 721 |
| 41483 | Farmington Casualty Company | 0 | $3,581,593 | 0.0% | 0 |
| 13838 | Farmland Mutual Insurance Company | 1 | $3,089,295 | 0.0% | 50 |
| 10178 | FCCI Insurance Company | 0 | $1,692 | 0.0% | 0 |
| 20281 | Federal Insurance Company | 4 | $80,415,669 | 1.0% | 8 |
| 13935 | Federated Mutual Insurance Company | 4 | $27,036,248 | 0.3% | 23 |
| 11118 | Federated Rural Electric Insurance Exchange | 0 | $4,391,959 | 0.1% | 0 |
| 28304 | Federated Service Insurance Company | 0 | $7,543,229 | 0.1% | 0 |
| 43460 | FFG Insurance Company | 2 | $8,409 | 0.0% | 9,999 |
| 39306 | Fidelity & Deposit Company Maryland | 1 | $10,942,218 | 0.1% | 14 |
| 35386 | Fidelity & Guaranty Insurance Company | 0 | $1,222,045 | 0.0% | 0 |
| 25879 | Fidelity & Guaranty Insurance Underwriters | 0 | $265,154 | 0.0% | 0 |
| 25180 | Fidelity National Insurance Company | 32 | $8,612,967 | 0.1% | 574 |
| 16578 | Fidelity National Prop. & Casualty Ins Co | 1 | $842,235 | 0.0% | 183 |
| 12815 | Financial Guaranty Insurance Company | 0 | $2,690,913 | 0.0% | 0 |
| 19852 | Financial Indemnity Company | 39 | $11,466,543 | 0.1% | 525 |
| 31453 | Financial Pacific Insurance Company | 0 | $15,184 | 0.0% | 0 |
| 18287 | Financial Security Assurance Inc | 0 | $2,919,655 | 0.0% | 0 |
| 21660 | Fire Insurance Exchange | 40 | $32,733,420 | 0.4% | 189 |
| 21873 | Firemans Fund Insurance Company | 6 | $24,612,313 | 0.3% | 38 |
| 10336 | First Acceptance Insurance Company Inc | 38 | $5,420,113 | 0.1% | 1,082 |
| 37710 | First American Property & Casualty Ins Co | 0 | $36,822 | 0.0% | 0 |
| 29980 | First Colonial Insurance Company | 2 | $5,360,222 | 0.1% | 58 |
| 11177 | First Financial Insurance Company | 0 | $160 | 0.0% | 0 |
| 10676 | First Guard Insurance Company | 0 | $1,005,556 | 0.0% | 0 |
| 33588 | First Liberty Insurance Corp The | 1 | $2,115,830 | 0.0% | 73 |
| 42722 | First Marine Insurance Company | 2 | $831,879 | 0.0% | 371 |
| 24724 | First National Insurance Company Of America | 0 | $4,652,630 | 0.1% | 0 |
| 28519 | First Sealord Surety Inc | 0 | $105,685 | 0.0% | 0 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 34916 | First Specialty Insurance Corporation | 0 | $19,529 | 0.0% | 0 |
| 27626 | Firstcomp Insurance Company | 1 | $10,454,182 | 0.1% | 15 |
| 13978 | Florists Mutual Insurance Company | 0 | $1,293,148 | 0.0% | 0 |
| 11185 | Foremost Insurance Company | 30 | $14,710,760 | 0.2% | 315 |
| 11800 | Foremost Proeprty & Casualty Insurance Co | 5 | $1,673,933 | 0.0% | 461 |
| 41513 | Foremost Signature Insurance Company | 5 | $4,975,194 | 0.1% | 155 |
| 10801 | Fortress Insurance Company | 0 | $174,269 | 0.0% | 0 |
| 14249 | Founders Insurance Company | 0 | $243,702 | 0.0% | 0 |
| 12361 | Galen Insurance Company | 0 | $2,505,093 | 0.0% | 0 |
| 21253 | Garrison Property & Casualty Insurance Co | 0 | $1,154,517 | 0.0% | 0 |
| 28339 | Gateway Insurance Company | 11 | $3,033,883 | 0.0% | 560 |
| 41491 | GEICO Casualty Company | 8 | $3,065,689 | 0.0% | 403 |
| 35882 | GEICO General Ins Co | 63 | $45,382,131 | 0.5% | 214 |
| 22055 | GEICO Indemnity Company | 35 | $21,732,926 | 0.3% | 249 |
| 24414 | General Casualty Company Of Wisconsin | 9 | $15,933,578 | 0.2% | 87 |
| 18821 | General Casualty Insurance Company | 0 | $522,915 | 0.0% | 0 |
| 30007 | General Fidelity Insurance Company | 0 | $943,689 | 0.0% | 0 |
| 24732 | General Insurance Company Of America | 0 | $7,459,414 | 0.1% | 0 |
| 22039 | General Reinsurance Corporation | 0 | $1,014,637 | 0.0% | 0 |
| 11967 | General Star National Ins Co | 0 | $556,409 | 0.0% | 0 |
| 11231 | Generali U S Branch | 0 | $1,396,672 | 0.0% | 0 |
| 38962 | Genesis Insurance Company | 0 | $630,818 | 0.0% | 0 |
| 41432 | Genworth Home Equity Insurance Corporation | 0 | $106,791 | 0.0% | 0 |
| 16675 | Genworth Mortgage Insurance Corp Of NC | 0 | $6 | 0.0% | 0 |
| 38458 | Genworth Mortgage Insurance Corporation | 0 | $16,286,378 | 0.2% | 0 |
| 29823 | Genworth Residential Mortgage Insurance Corp | 0 | $435,702 | 0.0% | 0 |
| 41343 | Gerling America Insurance Company | 0 | $221,467 | 0.0% | 0 |
| 11044 | GMAC Insurance Company Online Inc | 1 | $914,485 | 0.0% | 169 |
| 22063 | Government Employees Insurance Co | 26 | $19,155,972 | 0.2% | 210 |
| 26310 | Granite Re Inc | 0 | $775,921 | 0.0% | 0 |
| 23809 | Granite State Insurance Company | 1 | $5,260,235 | 0.1% | 29 |
| 36307 | Gray Insurance Company The | 0 | $348,669 | 0.0% | 0 |
| 26832 | Great American Alliance Insurance Company | 0 | $1,447,327 | 0.0% | 0 |
| 26344 | Great American Assurance Company | 0 | $11,272,458 | 0.1% | 0 |
| 16691 | Great American Insurance Company | 5 | $12,230,712 | 0.1% | 63 |
| 22136 | Great American Insurance Company Of NY | 2 | $43,811,790 | 0.5% | 7 |
| 33723 | Great American Spirit Insurance Company | 0 | $82,494 | 0.0% | 0 |
| 25224 | Great Divide Insurance Company | 0 | $3,497,444 | 0.0% | 0 |
| 20303 | Great Northern Insurance Company | 0 | $21,861,400 | 0.3% | 0 |
| 11371 | Great West Casualty Company | 11 | $31,922,153 | 0.4% | 53 |
| 22322 | Greenwich Insurance Company | 1 | $6,777,505 | 0.1% | 23 |
| 14117 | Grinnell Mutual Reinsurance Company | 17 | $19,651,545 | 0.2% | 134 |
| 16144 | Grinnell Select Insurance Company | 0 | $2,039,712 | 0.0% | 0 |
| 36650 | Guarantee Company Of North America USA | 0 | $213,546 | 0.0% | 0 |
| 11398 | Guarantee Insurance Company | 0 | $8,934,156 | 0.1% | 0 |

| Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company | | | | | |
|---|---|---|---|---|---|
| **Code** | **Name** | **Complaints 2006-2008** | **Average Annual Premium 2006-2008** | **Average Market Share 2006-2008** | **Complaint Index** |
| 42331 | Guideone America Insurance Company | 2 | $3,359,993 | 0.0% | 92 |
| 42803 | Guideone Elite Insurance Company | 1 | $6,103,488 | 0.1% | 25 |
| 15032 | Guideone Mutual Insurance Company | 23 | $8,650,545 | 0.1% | 410 |
| 14559 | Guideone Specialty Mutual Insurance Company | 0 | $2,657,851 | 0.0% | 0 |
| 34037 | Hallmark Insurance Company | 3 | $870,468 | 0.0% | 532 |
| 22292 | Hanover Insurance Company The | 3 | $3,570,949 | 0.0% | 130 |
| 10829 | Harbor Point Reinsurance US Inc | 0 | $19,555 | 0.0% | 0 |
| 26433 | Harco National Insurance Company | 1 | $5,188,755 | 0.1% | 30 |
| 23582 | Harleysville Insurance Company | 1 | $641,581 | 0.0% | 241 |
| 14168 | Harleysville Mutual Insurance Co | 0 | $160,078 | 0.0% | 0 |
| 22357 | Hartford Accident & Indemnity Co | 3 | $6,503,361 | 0.1% | 71 |
| 29424 | Hartford Casualty Insurance Co | 5 | $29,739,548 | 0.4% | 26 |
| 19682 | Hartford Fire Insurance Company | 10 | $43,440,900 | 0.5% | 36 |
| 37478 | Hartford Insurance Company Of Midwest The | 14 | $14,569,762 | 0.2% | 148 |
| 11452 | Hartford Steam Boiler Inspection & Ins | 0 | $1,897,237 | 0.0% | 0 |
| 30104 | Hartford Underwriters Insurance Company | 37 | $53,575,152 | 0.6% | 107 |
| 31550 | Haulers Insurance Company Inc | 6 | $5,808,842 | 0.1% | 159 |
| 36919 | Hawkeye Security Insurance Company | 8 | $20,030,326 | 0.2% | 62 |
| 35904 | Health Care Indemnity Inc | 0 | $3,192,279 | 0.0% | 0 |
| 32077 | Heritage Casualty Insurance Company | 0 | $8,861 | 0.0% | 0 |
| 39527 | Heritage Indemnity Company | 0 | $171,865 | 0.0% | 0 |
| 10200 | Hiscox Insurance Company Inc | 0 | $158,668 | 0.0% | 0 |
| 14206 | Holyoke Mutual Insurance Company In Salem | 0 | $9,903 | 0.0% | 0 |
| 20419 | Homesite Indemnity Company | 39 | $5,369,860 | 0.1% | 1,121 |
| 22578 | Horace Mann Insurance Company | 1 | $616,201 | 0.0% | 251 |
| 22756 | Horace Mann Property & Casualty Ins Co | 1 | $1,288,268 | 0.0% | 120 |
| 10069 | Housing Authority Property Insurance | 0 | $210,277 | 0.0% | 0 |
| 28657 | HSBC Insurance Company Of Delaware | 0 | $97,247 | 0.0% | 0 |
| 25054 | Hudson Insurance Company | 0 | $1,269,179 | 0.0% | 0 |
| 29068 | IDS Property Casualty Insurance Company | 1 | $3,450,785 | 0.0% | 45 |
| 23817 | Illinois National Insurance Company | 1 | $5,914,080 | 0.1% | 26 |
| 43575 | Indemnity Insurance Co Of North America | 1 | $8,610,614 | 0.1% | 18 |
| 29831 | Independent Mutual Fire Insurance Company | 0 | $82,387 | 0.0% | 0 |
| 14265 | Indiana Lumbermens Mutual Insurance Co | 0 | $4,930,601 | 0.1% | 0 |
| 39497 | Infinity Assurance Insurance Company | 15 | $4,405,675 | 0.1% | 526 |
| 11738 | Infinity Auto Insurance Company | 10 | $2,816,416 | 0.0% | 548 |
| 10061 | Infinity Indemnity Insurance Company | 1 | $606,577 | 0.0% | 254 |
| 22268 | Infinity Insurance Company | 1 | $221,186 | 0.0% | 698 |
| 12599 | Infinity Standard Insurance Company | 1 | $203,112 | 0.0% | 760 |
| 23264 | Inland Insurance Company | 0 | $85,561 | 0.0% | 0 |
| 22713 | Insurance Company Of North America | 0 | $26,948 | 0.0% | 0 |
| 19429 | Insurance Company Of The State Of PA | 19 | $31,897,227 | 0.4% | 92 |
| 27847 | Insurance Company Of The West | 0 | $1,431,656 | 0.0% | 0 |
| 10922 | Insuremax Insurance Company | 15 | $2,163,118 | 0.0% | 1,070 |
| 22780 | Integon General Insurance Corporation | 0 | $97,253 | 0.0% | 0 |

| Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company | | | | | |
|---|---|---|---|---|---|
| **Code** | **Name** | **Complaints 2006-2008** | **Average Annual Premium 2006-2008** | **Average Market Share 2006-2008** | **Complaint Index** |
| 22772 | Integon Indemnity Corporation | 0 | $135,601 | 0.0% | 0 |
| 29742 | Integon National Insurance Company | 1 | $202,277 | 0.0% | 763 |
| 33367 | Intermed Insurance Company | 1 | $6,772,867 | 0.1% | 23 |
| 11592 | International Fidelity Insurance Company | 0 | $1,110,965 | 0.0% | 0 |
| 10749 | Intrepid Insurance Company | 0 | $801,354 | 0.0% | 0 |
| 23647 | Ironshore Indemnity Inc | 0 | $22,742 | 0.0% | 0 |
| 32921 | Ismie Mutual Insurance Company | 0 | $201,729 | 0.0% | 0 |
| 11630 | Jefferson Insurance Company | 0 | $521,941 | 0.0% | 0 |
| 14354 | Jewelers Mutual Insurance Company | 0 | $1,536,900 | 0.0% | 0 |
| 15962 | Kansas Bankers Surety Company The | 0 | $3,492,064 | 0.0% | 0 |
| 34703 | Kansas Medical Mutual Insurance Company | 0 | $2,402,765 | 0.0% | 0 |
| 10914 | Kemper Independence Insurance Company | 1 | $2,226,007 | 0.0% | 69 |
| 13073 | Keystone Mutual Insurance Company | 0 | $44,328 | 0.0% | 0 |
| 13722 | Knightbrook Insurance Company | 0 | $6,250 | 0.0% | 0 |
| 26077 | Lancer Insurance Company | 1 | $2,401,463 | 0.0% | 64 |
| 37940 | Lexington National Insurance Corporation | 0 | $45,715 | 0.0% | 0 |
| 13307 | Lexon Insurance Company | 0 | $455,575 | 0.0% | 0 |
| 42404 | Liberty Insurance Corporation | 2 | $29,121,485 | 0.3% | 11 |
| 19917 | Liberty Insurance Underwriters Inc. | 0 | $4,662,925 | 0.1% | 0 |
| 23035 | Liberty Mutual Fire Insurance Company | 55 | $90,404,983 | 1.1% | 94 |
| 23043 | Liberty Mutual Insurance Company | 11 | $22,337,069 | 0.3% | 76 |
| 33855 | Lincoln General Insurance Company | 2 | $5,808,723 | 0.1% | 53 |
| 14400 | Lititz Mutual Insurance Company | 10 | $9,268,940 | 0.1% | 167 |
| 33600 | LM Insurance Corporation | 0 | $12,709,126 | 0.2% | 0 |
| 22977 | Lumbermens Mutual Casualty Company | 0 | $13,854 | 0.0% | 0 |
| 23108 | Lumbermens Underwriting Alliance | 0 | $739,728 | 0.0% | 0 |
| 35769 | Lyndon Property Insurance Company | 2 | $24,512,271 | 0.3% | 13 |
| 10051 | Lyndon Southern Insurance Company | 0 | $479,183 | 0.0% | 0 |
| 36897 | Manufacturers Alliance Insurance Company | 0 | $228,490 | 0.0% | 0 |
| 28932 | Markel American Insurance Company | 1 | $3,255,272 | 0.0% | 47 |
| 38970 | Markel Insurance Company | 1 | $3,041,808 | 0.0% | 51 |
| 19356 | Maryland Casualty Company | 2 | $6,453,953 | 0.1% | 48 |
| 22306 | Massachusetts Bay Insurance Company | 3 | $837,828 | 0.0% | 553 |
| 10784 | Maxum Casualty Insurance Company | 1 | $825,060 | 0.0% | 187 |
| 12041 | MBIA Insurance Corporation | 0 | $4,217,906 | 0.1% | 0 |
| 10686 | Medical Liability Alliance | 0 | $8,973,418 | 0.1% | 0 |
| 11843 | Medical Protective Company | 1 | $15,419,285 | 0.2% | 10 |
| 12754 | Medicus Insurance Company | 0 | $349,201 | 0.0% | 0 |
| 22241 | Medmarc Casualty Insurance Company | 0 | $334,694 | 0.0% | 0 |
| 11030 | Memic Indemnity Company | 0 | $425 | 0.0% | 0 |
| 33650 | Mendota Insurance Company | 26 | $7,057,583 | 0.1% | 569 |
| 31968 | Merastar Insurance Company | 1 | $297,057 | 0.0% | 520 |
| 14494 | Merchants Bonding Company (mutual | 0 | $1,036,875 | 0.0% | 0 |
| 10502 | Meridian Citizens Mutual Insurance Company | 0 | $15,212 | 0.0% | 0 |
| 23353 | Meridian Security Insurance Company | 0 | $1,706,691 | 0.0% | 0 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 24821 | Meritplan Insurance Company | 3 | $314,974 | 0.0% | 1,470 |
| 40169 | Metropolitan Casualty Insurance Company | 0 | $346,878 | 0.0% | 0 |
| 25321 | Metropolitan Direct Property & Casualty | 1 | $1,656,812 | 0.0% | 93 |
| 39950 | Metropolitan General Insurance Company | 1 | $225,931 | 0.0% | 683 |
| 34339 | Metropolitan Group Property & Casualty Ins Co | 17 | $7,258,922 | 0.1% | 362 |
| 26298 | Metropolitan Property & Casualty Insurance Co | 16 | $9,674,153 | 0.1% | 255 |
| 27014 | MFS Mutual Insurance Company | 0 | $10,476 | 0.0% | 0 |
| 18740 | MGIC Indemnity Corporation | 0 | $1,117 | 0.0% | 0 |
| 38660 | MIC General Insurance Corporation | 1 | $920,857 | 0.0% | 168 |
| 38601 | MIC Property & Casualty Insurance Corporation | 0 | $60,433 | 0.0% | 0 |
| 14508 | Michigan Millers Mutual Insurance Company | 0 | $6,523,418 | 0.1% | 0 |
| 21687 | Mid Century Insurance Company | 105 | $80,682,390 | 1.0% | 201 |
| 23418 | Mid-continent Casualty Company | 1 | $2,472,458 | 0.0% | 62 |
| 15380 | Mid-continent Insurance Company | 0 | $14,502 | 0.0% | 0 |
| 23434 | Middlesex Insurance Company | 3 | $3,014,756 | 0.0% | 154 |
| 13126 | Midwest Builders' Casualty Mutual Company | 0 | $4,749,866 | 0.1% | 0 |
| 23612 | Midwest Employers Casualty Company | 0 | $7,093,856 | 0.1% | 0 |
| 10895 | Midwest Insurance Company | 0 | $539,561 | 0.0% | 0 |
| 23515 | Midwestern Indemnity Company The | 27 | $44,160,331 | 0.5% | 94 |
| 40185 | Millers Classified Insurance Company | 4 | $4,477,553 | 0.1% | 138 |
| 14583 | Millers First Insurance Company | 7 | $4,986,868 | 0.1% | 217 |
| 42234 | Minnesota Lawyers Mutual Insurance Company | 0 | $75,981 | 0.0% | 0 |
| 11964 | Missouri Doctors Mutual Insurance Company | 3 | $4,808,026 | 0.1% | 96 |
| 10191 | Missouri Employers Mutual Insurance Company | 24 | $138,136,347 | 1.7% | 27 |
| 27642 | Missouri Hospital Plan | 0 | $31,025,617 | 0.4% | 0 |
| 11582 | Missouri Professionals Mutual | 3 | $41,308,384 | 0.5% | 11 |
| 00103 | Missouri Property Insurance Placement Facility | 13 | $2,877,085 | 0.0% | 698 |
| 20362 | Mitsui Sumitomo Ins Co Of America | 0 | $1,815,500 | 0.0% | 0 |
| 22551 | Mitsui Sumitomo Insurance USA Inc | 0 | $441,229 | 0.0% | 0 |
| 23655 | Modern Service Insurance Company | 0 | $3,768 | 0.0% | 0 |
| 32506 | Monroe Guaranty Insurance Company | 0 | $38,970 | 0.0% | 0 |
| 29858 | Mortgage Guaranty Insurance Corporation | 0 | $28,166,999 | 0.3% | 0 |
| 22012 | Motors Insurance Corporation | 0 | $4,846,544 | 0.1% | 0 |
| 11878 | Mutualaid Exchange | 0 | $436,688 | 0.0% | 0 |
| 23663 | National American Insurance Company | 0 | $1,364,052 | 0.0% | 0 |
| 11991 | National Casualty Company | 8 | $7,715,613 | 0.1% | 160 |
| 10243 | National Continental Insurance Company | 0 | $17,171 | 0.0% | 0 |
| 16217 | National Farmers Union Property & Casualty Co | 0 | $747,737 | 0.0% | 0 |
| 15679 | National Fire & Indemnity Exchange | 1 | $236,490 | 0.0% | 653 |
| 20478 | National Fire Insurance Company Of Hartford | 2 | $10,228,775 | 0.1% | 30 |
| 42447 | National General Assurance Company | 2 | $1,291,826 | 0.0% | 239 |
| 23728 | National General Insurance Company | 5 | $6,144,247 | 0.1% | 126 |
| 20087 | National Indemnity Company | 2 | $5,540,522 | 0.1% | 56 |
| 27944 | National Insurance Association | 2 | $543,779 | 0.0% | 568 |
| 32620 | National Interstate Insurance Company | 2 | $5,902,213 | 0.1% | 52 |

| Property and Casualty Insurance Complaint Indices (Excluding Accident and Health) Alpha by Company | | | | | |
|---|---|---|---|---|---|
| **Code** | **Name** | **Complaints 2006-2008** | **Average Annual Premium 2006-2008** | **Average Market Share 2006-2008** | **Complaint Index** |
| 20052 | National Liability & Fire Insurance Company | 2 | $4,186,381 | 0.1% | 74 |
| 15474 | National Lloyds Insurance Company | 7 | $1,569,434 | 0.0% | 689 |
| 22608 | National Specialty Insurance Company | 1 | $1,272,197 | 0.0% | 121 |
| 21881 | National Surety Corporation | 3 | $6,402,075 | 0.1% | 72 |
| 20141 | National Trust Insurance Company | 0 | $90,106 | 0.0% | 0 |
| 19445 | National Union Fire Ins Co of Pittsburgh | 7 | $71,559,614 | 0.9% | 15 |
| 26093 | Nationwide Affinity Insurance Co Of America | 15 | $21,723,553 | 0.3% | 107 |
| 28223 | Nationwide Agribusiness Insurance Company | 2 | $7,680,029 | 0.1% | 40 |
| 25453 | Nationwide Insurance Company Of America | 6 | $9,081,658 | 0.1% | 102 |
| 23779 | Nationwide Mutual Fire Insurance Company | 1 | $142,646 | 0.0% | 1,082 |
| 23787 | Nationwide Mutual Insurance Company | 15 | $39,115,296 | 0.5% | 59 |
| 25240 | NAU Country Insurance Company | 0 | $15,323,332 | 0.2% | 0 |
| 42307 | Navigators Insurance Company | 2 | $4,153,641 | 0.0% | 74 |
| 15865 | NCMIC Insurance Company | 0 | $1,373,915 | 0.0% | 0 |
| 10317 | Neighborhood Spirit Property & Casualty Co | 1 | $103,139 | 0.0% | 1,497 |
| 24171 | Netherlands Insurance Company The | 0 | $16,645,118 | 0.2% | 0 |
| 23841 | New Hampshire Insurance Company | 11 | $39,926,213 | 0.5% | 43 |
| 12130 | New South Insurance Company | 3 | $2,523,475 | 0.0% | 184 |
| 16608 | New York Marine & General Insurance Co | 0 | $1,391,371 | 0.0% | 0 |
| 14788 | NGM Insurance Company | 0 | $1,403 | 0.0% | 0 |
| 27073 | Nipponkoa Insurance Company LTD | 0 | $3,482 | 0.0% | 0 |
| 29700 | North American Elite Insurance Company | 0 | $40,007 | 0.0% | 0 |
| 29874 | North American Specialty Insurance Company | 0 | $2,087,234 | 0.0% | 0 |
| 27740 | North Pointe Insurance Company | 0 | $493,580 | 0.0% | 0 |
| 21105 | North River Insurance Company The | 0 | $2,866,193 | 0.0% | 0 |
| 36455 | Northbrook Indemnity Company | 2 | $29,683 | 0.0% | 9,999 |
| 38369 | Northern Assurance Company Of America | 0 | $3,153,677 | 0.0% | 0 |
| 19372 | Northern Insurance Company Of New York | 0 | $1,141,129 | 0.0% | 0 |
| 27987 | Northfield Insurance Company | 1 | $1,245,097 | 0.0% | 124 |
| 24015 | Northland Insurance Company | 5 | $9,307,480 | 0.1% | 83 |
| 42552 | Nova Casualty Company | 0 | $119,313 | 0.0% | 0 |
| 34630 | Oak River Insurance Company | 2 | $6,999,697 | 0.1% | 44 |
| 23248 | Occidental Fire & Casualty Company of NC | 0 | $2,626,852 | 0.0% | 0 |
| 24074 | Ohio Casualty Insurance Company | 7 | $9,614,053 | 0.1% | 112 |
| 24104 | Ohio Farmers Insurance Company | 0 | $28,105 | 0.0% | 0 |
| 26565 | Ohio Indemnity Company | 0 | $1,073,919 | 0.0% | 0 |
| 24082 | Ohio Security Insurance Company | 0 | $319,094 | 0.0% | 0 |
| 36625 | Old Reliable Casualty Company | 23 | $4,160,164 | 0.0% | 853 |
| 24139 | Old Republic General Insurance Corporation | 0 | $470,638 | 0.0% | 0 |
| 24147 | Old Republic Insurance Company | 4 | $40,652,629 | 0.5% | 15 |
| 40444 | Old Republic Surety Company | 0 | $944,541 | 0.0% | 0 |
| 37060 | Old United Casualty Company | 1 | $1,089,818 | 0.0% | 142 |
| 34940 | Omni Indemnity Company | 2 | $476,886 | 0.0% | 647 |
| 39098 | Omni Insurance Company | 3 | $618,122 | 0.0% | 749 |
| 20621 | Onebeacon America Insurance Company | 0 | $4,511,385 | 0.1% | 0 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 21970 | Onebeacon Insurance Company | 2 | $4,222,777 | 0.1% | 73 |
| 32700 | Owners Insurance Company | 13 | $40,303,603 | 0.5% | 50 |
| 22748 | Pacific Employers Insurance Company | 0 | $1,342,425 | 0.0% | 0 |
| 20346 | Pacific Indemnity Company | 1 | $6,563,806 | 0.1% | 24 |
| 37850 | Pacific Specialty Insurance Company | 0 | $34,567 | 0.0% | 0 |
| 10222 | PACO Assurance Company Inc | 0 | $51,230 | 0.0% | 0 |
| 18333 | Peerless Indemnity Insurance Company | 2 | $2,686,128 | 0.0% | 115 |
| 24198 | Peerless Insurance Company | 3 | $10,894,048 | 0.1% | 43 |
| 32859 | Penn America Insurance Company | 0 | $5,582 | 0.0% | 0 |
| 14982 | Penn Millers Insurance Company | 0 | $730,057 | 0.0% | 0 |
| 21962 | Pennsylvania General Insurance Company | 0 | $402,728 | 0.0% | 0 |
| 14974 | Pennsylvania Lumbermens Mutual Insurance Co | 2 | $3,840,266 | 0.0% | 80 |
| 12262 | Pennsylvania Manufacturers Association Ins Co | 0 | $1,182,019 | 0.0% | 0 |
| 41424 | Pennsylvania Manufacturers Indemnity Company | 0 | $322,873 | 0.0% | 0 |
| 14990 | Pennsylvania National Mutual Casualty Ins Co | 0 | $177,445 | 0.0% | 0 |
| 37648 | Permanent General Assurance Corporation | 0 | $68,437 | 0.0% | 0 |
| 12297 | Petroleum Casualty Company | 0 | $131 | 0.0% | 0 |
| 13714 | Pharmacists Mutual Insurance Company | 3 | $6,268,094 | 0.1% | 74 |
| 18058 | Philadelphia Indemnity Insurance Company | 3 | $34,644,177 | 0.4% | 13 |
| 25623 | Phoenix Insurance Company The | 2 | $10,240,690 | 0.1% | 30 |
| 13194 | Physicians Insurance Mutual | 0 | $386,076 | 0.0% | 0 |
| 11704 | Physicians Professional Indemnity Association | 2 | $9,178,168 | 0.1% | 34 |
| 12670 | Pioneer General Insurance Company | 0 | $6,296 | 0.0% | 0 |
| 18619 | Platte River Insurance Company | 1 | $656,089 | 0.0% | 235 |
| 30945 | Plaza Insurance Company | 0 | $122,316 | 0.0% | 0 |
| 27251 | PMI Mortgage Insurance Company | 0 | $15,857,518 | 0.2% | 0 |
| 14460 | Podiatry Ins Co of America | 0 | $1,565,684 | 0.0% | 0 |
| 37257 | Praetorian Insurance Company | 1 | $4,473,226 | 0.1% | 35 |
| 44083 | Preferred Physicians Medical RRG Inc | 0 | $2,952,825 | 0.0% | 0 |
| 36234 | Preferred Professional Insurance Company | 0 | $2,914,641 | 0.0% | 0 |
| 10800 | Premier Group Insurance Company | 0 | $1,054,145 | 0.0% | 0 |
| 33391 | Proassurance Indemnity Company Inc | 0 | $19,411,627 | 0.2% | 0 |
| 21903 | Procentury Insurance Company | 0 | $43,240 | 0.0% | 0 |
| 34312 | Producers Agriculture Insurance Company | 0 | $5,386,523 | 0.1% | 0 |
| 12513 | Professional Liability Ins Co Of America | 0 | $3,721,800 | 0.0% | 0 |
| 11127 | Professional Solutions Insurance Company | 0 | $1,049,739 | 0.0% | 0 |
| 25585 | Professionals Direct Insurance Company | 0 | $1,063,662 | 0.0% | 0 |
| 24260 | Progressive Casualty Insurance Company | 25 | $10,455,488 | 0.1% | 369 |
| 42994 | Progressive Classic Insurance Company | 15 | $9,509,264 | 0.1% | 244 |
| 16322 | Progressive Direct Insurance Company | 34 | $35,935,934 | 0.4% | 146 |
| 24279 | Progressive Max Insurance Company | 34 | $32,032,688 | 0.4% | 164 |
| 42919 | Progressive Northwestern Insurance Company | 50 | $33,007,774 | 0.4% | 234 |
| 37834 | Progressive Preferred Insurance Company | 75 | $66,243,394 | 0.8% | 175 |
| 32786 | Progressive Specialty Insurance Company | 3 | $2,380,572 | 0.0% | 195 |
| 34690 | Property & Casualty Insurance Co of Hartford | 33 | $23,189,133 | 0.3% | 220 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 12416 | Protective Insurance Company | 1 | $2,474,641 | 0.0% | 62 |
| 28711 | Providence Property & Casualty Ins Co | 0 | $197,746 | 0.0% | 0 |
| 39217 | QBE Insurance Corporation | 0 | $935,725 | 0.0% | 0 |
| 23752 | Quanta Indemnity Company | 0 | $263,120 | 0.0% | 0 |
| 36250 | Radian Asset Assurance Inc | 0 | $648,025 | 0.0% | 0 |
| 33790 | Radian Guaranty Inc | 0 | $15,644,963 | 0.2% | 0 |
| 11853 | Ranchers & Farmers Insurance Company | 0 | $407 | 0.0% | 0 |
| 37303 | Redland Insurance Company | 0 | $883,919 | 0.0% | 0 |
| 24449 | Regent Insurance Company | 0 | $4,889,785 | 0.1% | 0 |
| 22179 | Republic Indemnity Company Of America | 0 | $99,590 | 0.0% | 0 |
| 43753 | Republic Indemnity Company Of California | 0 | $6,236 | 0.0% | 0 |
| 28452 | Republic Mortgage Insurance Company | 0 | $12,130,991 | 0.1% | 0 |
| 31089 | Republic Western Insurance Company | 2 | $306,264 | 0.0% | 1,008 |
| 43044 | Response Insurance Company | 0 | $448,207 | 0.0% | 0 |
| 26050 | Response Worldwide Insurance Company | 1 | $995,337 | 0.0% | 155 |
| 36684 | Riverport Insurance Company | 0 | $1,023,089 | 0.0% | 0 |
| 28860 | RLI Indemnity Company | 0 | $9,262 | 0.0% | 0 |
| 13056 | RLI Insurance Company | 0 | $5,460,897 | 0.1% | 0 |
| 42706 | Roche Surety & Casualty Company Inc | 0 | $60,695 | 0.0% | 0 |
| 27065 | Rockford Mutual Insurance Company | 0 | $488,976 | 0.0% | 0 |
| 22314 | RSUI Indemnity Company | 0 | $9,365,457 | 0.1% | 0 |
| 39039 | Rural Community Insurance Company | 1 | $23,429,432 | 0.3% | 7 |
| 25405 | Safe Auto Insurance Company | 14 | $2,707,415 | 0.0% | 798 |
| 24740 | Safeco Insurance Company Of America | 52 | $52,736,268 | 0.6% | 152 |
| 39012 | Safeco Insurance Company Of Illinois | 156 | $123,074,110 | 1.5% | 196 |
| 24759 | Safeco National Insurance Company | 0 | $5,338 | 0.0% | 0 |
| 11123 | Safety First Insurance Company | 0 | $16,678 | 0.0% | 0 |
| 15105 | Safety National Casualty Corporation | 0 | $13,489,348 | 0.2% | 0 |
| 40460 | Sagamore Insurance Company | 12 | $3,310,893 | 0.0% | 560 |
| 16551 | Savers Property & Casualty Insurance Company | 3 | $21,285,702 | 0.3% | 22 |
| 15580 | Scottsdale Indemnity Company | 1 | $303,648 | 0.0% | 508 |
| 15563 | Sea Bright Insurance Company | 0 | $1,443,734 | 0.0% | 0 |
| 22543 | Secura Insurance A Mutual Company | 6 | $23,464,469 | 0.3% | 39 |
| 10239 | Secura Supreme Insurance Company | 3 | $4,945,758 | 0.1% | 94 |
| 10054 | Securian Casualty Company | 0 | $1,676 | 0.0% | 0 |
| 19879 | Security National Insurance Company | 0 | $717,875 | 0.0% | 0 |
| 12572 | Selective Insurance Company Of America | 0 | $10,464 | 0.0% | 0 |
| 19259 | Selective Insurance Company Of South Carolina | 2 | $3,933,771 | 0.0% | 78 |
| 39926 | Selective Insurance Company Of The Southeast | 0 | $1,923,569 | 0.0% | 0 |
| 10936 | Seneca Insurance Company Inc | 0 | $669,239 | 0.0% | 0 |
| 11000 | Sentinel Insurance Company Ltd | 10 | $5,081,359 | 0.1% | 304 |
| 28460 | Sentry Casualty Company | 0 | $517,200 | 0.0% | 0 |
| 24988 | Sentry Insurance A Mutual Company | 12 | $14,120,846 | 0.2% | 131 |
| 21180 | Sentry Select Insurance Company | 3 | $19,006,881 | 0.2% | 24 |
| 36560 | Service Insurance Company | 0 | $8,872 | 0.0% | 0 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 11347 | SFM Mutual Insurance Company | 0 | $5,295 | 0.0% | 0 |
| 23361 | Shelter General Insurance Company | 12 | $10,071,899 | 0.1% | 184 |
| 23388 | Shelter Mutual Insurance Company | 208 | $275,293,006 | 3.3% | 117 |
| 26557 | Shelter Reinsurance Company | 0 | $5,000 | 0.0% | 0 |
| 11126 | Sompo Japan Insurance Company Of America | 0 | $1,465,624 | 0.0% | 0 |
| 19216 | Southern Insurance Company | 1 | $5,325,028 | 0.1% | 29 |
| 16047 | Southern Pioneer Property & Casualty Ins Co | 2 | $692,315 | 0.0% | 446 |
| 20613 | Sparta Insurance Company | 0 | $61,878 | 0.0% | 0 |
| 24767 | St Paul Fire & Marine Insurance Company | 3 | $23,596,022 | 0.3% | 20 |
| 24775 | St Paul Guardian Insurance Company | 0 | $686,234 | 0.0% | 0 |
| 24791 | St Paul Mercury Insurance Company | 2 | $10,409,709 | 0.1% | 30 |
| 19224 | St Paul Protective Insurance Company | 0 | $1,127,570 | 0.0% | 0 |
| 19070 | Standard Fire Insurance Company | 45 | $35,513,888 | 0.4% | 196 |
| 42986 | Standard Guaranty Insurance Company | 0 | $227,142 | 0.0% | 0 |
| 18023 | Star Insurance Company | 1 | $2,470,003 | 0.0% | 62 |
| 40045 | Starnet Insurance Company | 0 | $2,411,675 | 0.0% | 0 |
| 19530 | State Auto National Insurance Company | 2 | $505,675 | 0.0% | 611 |
| 25127 | State Auto Property & Casualty Insurance Co | 11 | $24,410,476 | 0.3% | 70 |
| 25135 | State Automobile Mutual Insurance Company | 1 | $1,484,975 | 0.0% | 104 |
| 25143 | State Farm Fire & Casualty Company | 301 | $468,862,444 | 5.6% | 99 |
| 25178 | State Farm Mutual Automobile Insurance Co | 303 | $595,038,294 | 7.1% | 79 |
| 12831 | State National Insurance Company Inc | 1 | $7,442,429 | 0.1% | 21 |
| 10952 | Stonebridge Casualty Insurance Company | 2 | $1,674,383 | 0.0% | 184 |
| 10340 | Stonington Insurance Company | 3 | $4,648,051 | 0.1% | 100 |
| 40436 | Stratford Insurance Company | 2 | $1,199,312 | 0.0% | 257 |
| 40134 | SUA Insurance Company | 1 | $619,438 | 0.0% | 249 |
| 10909 | Sun Surety Insurance Company | 0 | $21,367 | 0.0% | 0 |
| 24047 | Surety Bonding Company Of America | 0 | $34,359 | 0.0% | 0 |
| 20311 | Syncora Guarantee Inc-*Suspended-* | 0 | $1,246,320 | 0.0% | 0 |
| 12866 | T H E Insurance Company | 0 | $1,489,966 | 0.0% | 0 |
| 22683 | Teachers Insurance Company | 0 | $2,044,427 | 0.0% | 0 |
| 42376 | Technology Insurance Company | 4 | $3,986,099 | 0.0% | 155 |
| 25534 | TIG Insurance Company | 0 | $2,770 | 0.0% | 0 |
| 12904 | Tokio Marine & Nichido Fire Insurance Co Ltd | 0 | $3,198,949 | 0.0% | 0 |
| 44300 | Tower Insurance Company Of New York | 0 | $30,841 | 0.0% | 0 |
| 37621 | Toyota Motor Insurance Company | 0 | $428,736 | 0.0% | 0 |
| 42749 | Traders Insurance Company | 33 | $4,018,184 | 0.0% | 1,268 |
| 41238 | Trans Pacific Insurance Company | 0 | $16,319 | 0.0% | 0 |
| 28886 | Transguard Ins Co of America Inc | 2 | $1,059,828 | 0.0% | 291 |
| 33014 | Transport Insurance Company-*Suspended-* | 1 | . | . | . |
| 20494 | Transportation Insurance Company | 2 | $6,218,657 | 0.1% | 50 |
| 28188 | Travco Insurance Company | 0 | $1,372,027 | 0.0% | 0 |
| 31194 | Travelers Casualty & Surety Co Of America | 2 | $27,065,433 | 0.3% | 11 |
| 19038 | Travelers Casualty & Surety Company | 3 | $5,533,462 | 0.1% | 84 |
| 19046 | Travelers Casualty Ins Co of America | 0 | $2,954,353 | 0.0% | 0 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 40282 | Travelers Commercial Casualty Company | 31 | $26,795,833 | 0.3% | 179 |
| 36137 | Travelers Commercial Insurance Company | 3 | $1,630,927 | 0.0% | 284 |
| 27998 | Travelers Home & Marine Insurance Company | 30 | $36,645,415 | 0.4% | 126 |
| 25658 | Travelers Indemnity Company | 6 | $31,203,257 | 0.4% | 30 |
| 25666 | Travelers Indemnity Company Of America | 3 | $24,944,572 | 0.3% | 19 |
| 25682 | Travelers Indemnity Company Of Connecticut | 3 | $11,350,457 | 0.1% | 41 |
| 38130 | Travelers Personal Insurance Company | 8 | $5,014,502 | 0.1% | 246 |
| 25674 | Travelers Prop Casualty Co of America | 12 | $68,199,618 | 0.8% | 27 |
| 36161 | Travelers Property Casualty Insurance Company | 0 | $1,243,609 | 0.0% | 0 |
| 31003 | Tri State Insurance Company Of Minnesota | 0 | $233 | 0.0% | 0 |
| 24350 | Triad Guaranty Insurance Corporation | 0 | $890,654 | 0.0% | 0 |
| 19887 | Trinity Universal Insurance Company | 1 | $437,136 | 0.0% | 353 |
| 15954 | Trinity Universal Insurance Company Of Kansas | 0 | $158,054 | 0.0% | 0 |
| 41211 | Triton Insurance Company | 3 | $894,280 | 0.0% | 518 |
| 41106 | Triumphe Casualty Company | 0 | $4,398 | 0.0% | 0 |
| 21709 | Truck Insurance Exchange | 1 | $10,855,243 | 0.1% | 14 |
| 27120 | Trumbull Insurance Company | 3 | $896,912 | 0.0% | 516 |
| 29459 | Twin City Fire Insurance Company | 19 | $29,998,655 | 0.4% | 98 |
| 29599 | U S Specialty Insurance Company | 0 | $5,156,072 | 0.1% | 0 |
| 37893 | Ullico Casualty Company | 0 | $149,914 | 0.0% | 0 |
| 25844 | Union Insurance Company | 0 | $1,451,785 | 0.0% | 0 |
| 21423 | Union Insurance Company Of Providence | 2 | $679,290 | 0.0% | 455 |
| 11770 | United Financial Casualty Company | 13 | $12,794,905 | 0.2% | 157 |
| 13021 | United Fire & Casualty Company | 14 | $33,449,810 | 0.4% | 65 |
| 26999 | United Guaranty Mortgage Indemnity Company | 0 | $354,590 | 0.0% | 0 |
| 15873 | United Guaranty Residential Insurance Company | 0 | $16,754,188 | 0.2% | 0 |
| 16667 | United guaranty Residential Insurance Of NC | 0 | $232,887 | 0.0% | 0 |
| 21776 | United Security Insurance Company | 0 | $17,057 | 0.0% | 0 |
| 25941 | United Services Automobile Association | 36 | $57,526,216 | 0.7% | 97 |
| 25887 | United States Fidelity & Guaranty Company | 0 | $3,187,219 | 0.0% | 0 |
| 21113 | United States Fire Insurance Company | 2 | $7,859,039 | 0.1% | 39 |
| 25895 | United States Liability Insurance Company | 1 | $2,631,320 | 0.0% | 59 |
| 29157 | United Wisconsin Insurance Company | 0 | $2,029,497 | 0.0% | 0 |
| 10915 | Unitrin Direct Property & Casualty Company | 14 | $2,945,517 | 0.0% | 734 |
| 25909 | Unitrin Preferred Insurance Company | 3 | $2,181,424 | 0.0% | 212 |
| 42862 | Universal Casualty Company | 18 | $2,052,418 | 0.0% | 1,354 |
| 32867 | Universal Fire & Casualty Insurance Company | 0 | $2,960 | 0.0% | 0 |
| 25933 | Universal Surety Company | 0 | $379,988 | 0.0% | 0 |
| 13200 | Universal Surety Of America | 0 | $140,370 | 0.0% | 0 |
| 41181 | Universal Underwriters Ins Co | 3 | $23,678,647 | 0.3% | 20 |
| 40843 | Universal Underwriters Of TX Insurance Co | 0 | $412,862 | 0.0% | 0 |
| 29998 | Upper Hudson National Insurance Company | 0 | $567 | 0.0% | 0 |
| 25968 | USAA Casualty Insurance Company | 11 | $31,540,936 | 0.4% | 54 |
| 18600 | USAA General Indemnity Company | 2 | $2,618,483 | 0.0% | 118 |
| 25976 | Utica Mutual Insurance Company | 1 | $2,228,802 | 0.0% | 69 |

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 26611 | Valiant Insurance Company | 0 | $59,798 | 0.0% | 0 |
| 20508 | Valley Forge Insurance Company | 1 | $7,218,347 | 0.1% | 21 |
| 21172 | Vanliner Insurance Company | 2 | $24,919,807 | 0.3% | 12 |
| 18759 | Verex Assurance Incorporated | 0 | $2,389 | 0.0% | 0 |
| 10815 | Verlan Fire Insurance Company | 0 | $435,213 | 0.0% | 0 |
| 10644 | Victoria Automobile Insurance Company | 8 | $3,916,346 | 0.0% | 315 |
| 42889 | Victoria Fire & Casualty Company | 1 | $110,749 | 0.0% | 1,394 |
| 20397 | Vigilant Insurance Company | 2 | $8,347,004 | 0.1% | 37 |
| 13137 | Viking Insurance Company Of Wisconsin | 20 | $6,558,250 | 0.1% | 471 |
| 40827 | Virginia Surety Company Inc | 2 | $2,214,280 | 0.0% | 139 |
| 32778 | Washington International Insurance Company | 0 | $511,063 | 0.0% | 0 |
| 26069 | Wausau Business Insurance Company | 2 | $7,470,684 | 0.1% | 41 |
| 26042 | Wausau Underwriters Insurance Company | 0 | $12,483,919 | 0.1% | 0 |
| 25011 | Wesco Insurance Company | 3 | $2,426,162 | 0.0% | 191 |
| 44393 | West American Insurance Company | 2 | $7,052,242 | 0.1% | 44 |
| 21121 | Westchester Fire Insurance Company | 0 | $10,608,818 | 0.1% | 0 |
| 27871 | Western Agricultural Insurance Company | 4 | $2,012,911 | 0.0% | 307 |
| 27502 | Western General Insurance Company Inc | 0 | $11,182 | 0.0% | 0 |
| 13188 | Western Surety Company | 2 | $8,964,431 | 0.1% | 34 |
| 24112 | Westfield Insurance Company | 0 | $4,528,375 | 0.1% | 0 |
| 39845 | Westport Insurance Corporation | 2 | $18,473,659 | 0.2% | 17 |
| 31232 | Work First Casualty Company | 0 | $326,290 | 0.0% | 0 |
| 13250 | Workmens Auto Insurance Company | 8 | $1,308,807 | 0.0% | 944 |
| 24554 | XL Insurance America Inc | 0 | $4,893,700 | 0.1% | 0 |
| 37885 | XL Specialty Insurance Company | 1 | $13,583,163 | 0.2% | 11 |
| 26220 | Yosemite Insurance Company | 0 | $272,126 | 0.0% | 0 |
| 27090 | Young America Insurance Company | 4 | $3,334,211 | 0.0% | 185 |
| 30325 | Zale Indemnity Company | 0 | $9,443 | 0.0% | 0 |
| 13269 | Zenith Insurance Company | 0 | $7,140,811 | 0.1% | 0 |
| 16535 | Zurich American Insurance Company | 8 | $79,671,073 | 1.0% | 16 |
| 27855 | Zurich American Insurance Company Of Illinois | 0 | $3,162,252 | 0.0% | 0 |
| | **Total** | **5,413** | **$8,356,360,928** | **100.0%** | **.** |

# Private Passenger Automobile Insurance

# Complaint Indices

**Private Passenger Automobile Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 44725 | 1st Auto & Casualty Insurance Company | 0 | $22,300 | 0.0% | 0 |
| 12963 | 21st Century Insurance Company | 0 | $882,812 | 0.0% | 0 |
| 22667 | Ace American Insurance Company | 1 | $-106 | - 0.0% | 9,999 |
| 14184 | Acuity A Mutual Insurance Company | 0 | $2,893,966 | 0.1% | 0 |
| 33898 | Aegis Security Insurance Company | 0 | $3,594 | 0.0% | 0 |
| 42609 | Affirmative Insurance Company | 117 | $12,513,083 | 0.5% | 863 |
| 25232 | AIG Advantage Insurance Company | 0 | $181,872 | 0.0% | 0 |
| 19402 | AIG Casualty Company | 0 | $842,572 | 0.0% | 0 |
| 34789 | AIG Centennial Insurance Company | 4 | $1,793,835 | 0.1% | 206 |
| 36587 | AIG National Insurance Company Inc | 27 | $7,040,269 | 0.3% | 354 |
| 20796 | AIG Premier Insurance Company | 0 | $1,417,688 | 0.1% | 0 |
| 19399 | AIU Insurance Company | 3 | $2,232,381 | 0.1% | 124 |
| 12188 | Alfa Vision Insurance Corporation | 26 | $5,055,400 | 0.2% | 475 |
| 42579 | Allied Property & Casualty Insurance Company | 16 | $27,347,665 | 1.0% | 54 |
| 41840 | Allmerica Financial Benefit Insurance Company | 0 | $554 | 0.0% | 0 |
| 29688 | Allstate Fire & Casualty Insurance Company | 24 | $25,842,859 | 0.9% | 86 |
| 19240 | Allstate Indemnity Company | 15 | $8,191,457 | 0.3% | 169 |
| 19232 | Allstate Insurance Company | 66 | $46,926,155 | 1.7% | 130 |
| 17230 | Allstate Property & Casualty Insurance Company | 71 | $56,155,762 | 2.0% | 117 |
| 38156 | Alpha Property & Casualty Insurance Co | 7 | $1,479,459 | 0.1% | 437 |
| 19100 | AMCO Insurance Company | 9 | $9,937,443 | 0.4% | 84 |
| 10111 | American Bankers Insurance Company Of FL | 1 | $1,984,895 | 0.1% | 46 |
| 20427 | American Casualty Company Of Reading PA | 0 | $2 | 0.0% | 0 |
| 23450 | American Family Home Insurance Company | 0 | $2,076,709 | 0.1% | 0 |
| 19275 | American Family Mutual Insurance Company | 303 | $433,329,229 | 15.7% | 65 |
| 24066 | American Fire & Casualty Company | 0 | $261,703 | 0.0% | 0 |
| 43494 | American Hallmark Insurance Company Of TX | 0 | $63,785 | 0.0% | 0 |
| 19380 | American Home Assurance Company | 10 | $4,153,891 | 0.2% | 222 |
| 32220 | American International Insurance Company | 0 | $1,313,202 | 0.0% | 0 |
| 40258 | American International South Insurance Co | 26 | $6,605,021 | 0.2% | 363 |
| 23469 | American Modern Home Insurance Co | 0 | $1,670,887 | 0.1% | 0 |
| 38652 | American Modern Select Insurance Company | 0 | $175,952 | 0.0% | 0 |
| 39942 | American National General Insurance Company | 1 | $862,436 | 0.0% | 107 |
| 28401 | American National Property & Casualty Co | 14 | $17,234,764 | 0.6% | 75 |
| 19615 | American Reliable Insurance Company | 0 | $92,030 | 0.0% | 0 |
| 42978 | American Security Insurance Company | 0 | $27,478 | 0.0% | 0 |
| 42897 | American Service Insurance Company | 11 | $858,112 | 0.0% | 1,183 |
| 19283 | American Standard Insurance Co of WI | 87 | $72,085,297 | 2.6% | 111 |
| 23396 | Amerisure Mutual Insurance Company | 0 | $1 | 0.0% | 0 |
| 27928 | Amex Assurance Company | 1 | $634,990 | 0.0% | 145 |
| 19976 | AMICA Mutual Insurance Company | 0 | $1,952,235 | 0.1% | 0 |
| 41459 | Armed Forces Insurance Exchange | 2 | $202,381 | 0.0% | 912 |

**Private Passenger Automobile Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 19895 | Atlantic Mutual Insurance Company-*Suspended-* | 1 | $269,713 | 0.0% | 342 |
| 27235 | Auto Club Family Insurance Company | 30 | $12,594,204 | 0.5% | 220 |
| 18988 | Auto Owners Insurance Company | 2 | $6,186,447 | 0.2% | 30 |
| 15512 | Automobile Club Inter-insurance Exchange | 97 | $89,851,869 | 3.2% | 100 |
| 19062 | Automobile Ins Co Of Hartford CT | 1 | $615,843 | 0.0% | 150 |
| 24813 | Balboa Insurance Company | 1 | $428,846 | 0.0% | 215 |
| 18279 | Bankers Standard Insurance Company | 0 | $62,451 | 0.0% | 0 |
| 19658 | Bristol West Insurance Company | 6 | $3,038,288 | 0.1% | 182 |
| 35955 | California Casualty General Ins Co of Oregon | 0 | $1,700,146 | 0.1% | 0 |
| 20117 | California Casualty Indemnity Exchange | 4 | $1,178,148 | 0.0% | 313 |
| 15725 | Cameron Mutual Insurance Company | 19 | $18,273,739 | 0.7% | 96 |
| 42498 | Cameron National Insurance Company | 0 | $5,349,667 | 0.2% | 0 |
| 19909 | Centennial Insurance Company-*Suspended-* | 0 | $105,813 | 0.0% | 0 |
| 37524 | Charter Indemnity Company | 1 | $686,521 | 0.0% | 134 |
| 10052 | Chubb National Insurance Company | 0 | $360,827 | 0.0% | 0 |
| 10677 | Cincinnati Insurance Company The | 5 | $2,771,404 | 0.1% | 167 |
| 31534 | Citizens Insurance Company Of America | 0 | $17,823 | 0.0% | 0 |
| 40371 | Columbia Mutual Insurance Company | 15 | $12,068,718 | 0.4% | 115 |
| 10204 | Consumers Insurance USA Inc | 20 | $4,282,475 | 0.2% | 431 |
| 35289 | Continental Insurance Company The | 2 | $-605 | - 0.0% | 9,999 |
| 10783 | Cornerstone National Insurance Company | 20 | $16,308,310 | 0.6% | 113 |
| 20982 | Country Casualty Insurance Company | 0 | $586,416 | 0.0% | 0 |
| 20990 | Country Mutual Insurance Company | 9 | $5,463,619 | 0.2% | 152 |
| 21008 | Country Preferred Insurance Company | 7 | $7,044,123 | 0.3% | 92 |
| 21164 | Dairyland Insurance Company | 19 | $14,435,144 | 0.5% | 121 |
| 37907 | Deerbrook Insurance Company | 2 | $364,700 | 0.0% | 506 |
| 42587 | Depositors Insurance Company | 9 | $8,694,348 | 0.3% | 96 |
| 42781 | Direct General Insurance Company | 24 | $4,199,284 | 0.2% | 527 |
| 23736 | Direct National Insurance Company | 6 | $1,674,445 | 0.1% | 331 |
| 22926 | Economy Fire & Casualty Company | 0 | $58 | 0.0% | 0 |
| 40649 | Economy Premier Assurance Company | 5 | $2,413,308 | 0.1% | 191 |
| 21261 | Electric Insurance Company | 0 | $2,431,310 | 0.1% | 0 |
| 21407 | Emcasco Insurance Company | 0 | $187,803 | 0.0% | 0 |
| 21415 | Employers Mutual Casualty Company | 2 | $41,492 | 0.0% | 4,449 |
| 15130 | Encompass Indemnity Company | 3 | $4,376,831 | 0.2% | 63 |
| 10071 | Encompass Insurance Company Of America | 1 | $1,781,258 | 0.1% | 52 |
| 37915 | Essentia Insurance Company | 0 | $494,244 | 0.0% | 0 |
| 25712 | Esurance Insurance Company | 36 | $15,695,459 | 0.6% | 212 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 61 | $55,292,699 | 2.0% | 102 |
| 19194 | Farmers Alliance Mutual Insurance Company | 2 | $879,275 | 0.0% | 210 |
| 21628 | Farmers Insurance Company Inc | 136 | $133,377,451 | 4.8% | 94 |
| 16381 | Farmers Union Cooperative Insurance Company | 2 | $339,741 | 0.0% | 543 |
| 20281 | Federal Insurance Company | 0 | $992,298 | 0.0% | 0 |
| 39306 | Fidelity & Deposit Company Maryland | 0 | $2 | 0.0% | 0 |
| 25180 | Fidelity National Insurance Company | 2 | $1,786,352 | 0.1% | 103 |

**Private Passenger Automobile Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 19852 | Financial Indemnity Company | 39 | $11,466,543 | 0.4% | 314 |
| 21873 | Firemans Fund Insurance Company | 3 | $4,787,857 | 0.2% | 58 |
| 10336 | First Acceptance Insurance Company Inc | 38 | $5,353,532 | 0.2% | 655 |
| 33588 | First Liberty Insurance Corp The | 1 | $1,208,954 | 0.0% | 76 |
| 11185 | Foremost Insurance Company | 5 | $3,591,582 | 0.1% | 128 |
| 41513 | Foremost Signature Insurance Company | 0 | $90,710 | 0.0% | 0 |
| 21253 | Garrison Property & Casualty Insurance Co | 0 | $810,986 | 0.0% | 0 |
| 28339 | Gateway Insurance Company | 8 | $1,312,837 | 0.0% | 562 |
| 41491 | GEICO Casualty Company | 7 | $3,065,689 | 0.1% | 211 |
| 35882 | GEICO General Ins Co | 63 | $45,382,117 | 1.6% | 128 |
| 22055 | GEICO Indemnity Company | 35 | $21,731,436 | 0.8% | 149 |
| 24414 | General Casualty Company Of Wisconsin | 1 | $-334 | - 0.0% | 9,999 |
| 11044 | GMAC Insurance Company Online Inc | 1 | $914,485 | 0.0% | 101 |
| 22063 | Government Employees Insurance Co | 26 | $18,963,091 | 0.7% | 127 |
| 26832 | Great American Alliance Insurance Company | 0 | $384 | 0.0% | 0 |
| 26344 | Great American Assurance Company | 0 | $18,736 | 0.0% | 0 |
| 16691 | Great American Insurance Company | 1 | $15,532 | 0.0% | 5,942 |
| 22136 | Great American Insurance Company Of NY | 0 | $440 | 0.0% | 0 |
| 20303 | Great Northern Insurance Company | 0 | $1,420,887 | 0.1% | 0 |
| 14117 | Grinnell Mutual Reinsurance Company | 9 | $3,974,944 | 0.1% | 209 |
| 16144 | Grinnell Select Insurance Company | 0 | $2,039,712 | 0.1% | 0 |
| 42331 | Guideone America Insurance Company | 1 | $2,519,634 | 0.1% | 37 |
| 42803 | Guideone Elite Insurance Company | 1 | $1,798,231 | 0.1% | 51 |
| 15032 | Guideone Mutual Insurance Company | 4 | $876,308 | 0.0% | 421 |
| 14559 | Guideone Specialty Mutual Insurance Company | 0 | $23,268 | 0.0% | 0 |
| 34037 | Hallmark Insurance Company | 3 | $476,174 | 0.0% | 581 |
| 22292 | Hanover Insurance Company The | 1 | $14,046 | 0.0% | 6,571 |
| 22357 | Hartford Accident & Indemnity Co | 2 | $406,956 | 0.0% | 454 |
| 29424 | Hartford Casualty Insurance Co | 0 | $49,621 | 0.0% | 0 |
| 19682 | Hartford Fire Insurance Company | 4 | $980,806 | 0.0% | 376 |
| 37478 | Hartford Insurance Company Of Midwest The | 9 | $7,717,231 | 0.3% | 108 |
| 30104 | Hartford Underwriters Insurance Company | 23 | $16,032,246 | 0.6% | 132 |
| 31550 | Haulers Insurance Company Inc | 5 | $4,081,798 | 0.1% | 113 |
| 22578 | Horace Mann Insurance Company | 0 | $141,777 | 0.0% | 0 |
| 22756 | Horace Mann Property & Casualty Ins Co | 1 | $1,288,268 | 0.0% | 72 |
| 29068 | IDS Property Casualty Insurance Company | 1 | $2,302,998 | 0.1% | 40 |
| 23817 | Illinois National Insurance Company | 1 | $256,519 | 0.0% | 360 |
| 39497 | Infinity Assurance Insurance Company | 15 | $4,405,675 | 0.2% | 314 |
| 11738 | Infinity Auto Insurance Company | 9 | $2,696,958 | 0.1% | 308 |
| 10061 | Infinity Indemnity Insurance Company | 1 | $606,577 | 0.0% | 152 |
| 22268 | Infinity Insurance Company | 1 | $221,186 | 0.0% | 417 |
| 12599 | Infinity Standard Insurance Company | 0 | $145 | 0.0% | 0 |
| 19429 | Insurance Company Of The State Of PA | 17 | $7,717,975 | 0.3% | 203 |
| 10922 | Insuremax Insurance Company | 15 | $2,163,118 | 0.1% | 640 |
| 22780 | Integon General Insurance Corporation | 0 | $97,253 | 0.0% | 0 |

**Private Passenger Automobile Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 22772 | Integon Indemnity Corporation | 0 | $135,601 | 0.0% | 0 |
| 29742 | Integon National Insurance Company | 1 | $130,119 | 0.0% | 709 |
| 10914 | Kemper Independence Insurance Company | 0 | $1,224,700 | 0.0% | 0 |
| 42404 | Liberty Insurance Corporation | 1 | $417,086 | 0.0% | 221 |
| 23035 | Liberty Mutual Fire Insurance Company | 24 | $27,786,037 | 1.0% | 80 |
| 23043 | Liberty Mutual Insurance Company | 3 | $1,298 | 0.0% | 9,999 |
| 35769 | Lyndon Property Insurance Company | 0 | $4,929 | 0.0% | 0 |
| 10051 | Lyndon Southern Insurance Company | 0 | $208,240 | 0.0% | 0 |
| 28932 | Markel American Insurance Company | 0 | $375,447 | 0.0% | 0 |
| 22306 | Massachusetts Bay Insurance Company | 0 | $15,727 | 0.0% | 0 |
| 33650 | Mendota Insurance Company | 26 | $7,057,508 | 0.3% | 340 |
| 31968 | Merastar Insurance Company | 1 | $247,823 | 0.0% | 372 |
| 23353 | Meridian Security Insurance Company | 0 | $1,649,241 | 0.1% | 0 |
| 24821 | Meritplan Insurance Company | 3 | $62,215 | 0.0% | 4,450 |
| 40169 | Metropolitan Casualty Insurance Company | 0 | $346,878 | 0.0% | 0 |
| 25321 | Metropolitan Direct Property & Casualty | 1 | $1,656,812 | 0.1% | 56 |
| 39950 | Metropolitan General Insurance Company | 1 | $225,931 | 0.0% | 408 |
| 34339 | Metropolitan Group Property & Casualty Ins Co | 14 | $5,352,751 | 0.2% | 241 |
| 26298 | Metropolitan Property & Casualty Insurance Co | 3 | $4,388,987 | 0.2% | 63 |
| 38660 | MIC General Insurance Corporation | 1 | $920,857 | 0.0% | 100 |
| 21687 | Mid Century Insurance Company | 43 | $31,831,056 | 1.1% | 125 |
| 23434 | Middlesex Insurance Company | 1 | $1,701,837 | 0.1% | 54 |
| 23515 | Midwestern Indemnity Company The | 13 | $15,595,845 | 0.6% | 77 |
| 40185 | Millers Classified Insurance Company | 2 | $2,613,749 | 0.1% | 71 |
| 14583 | Millers First Insurance Company | 2 | $2,544,773 | 0.1% | 73 |
| 22012 | Motors Insurance Corporation | 0 | $42 | 0.0% | 0 |
| 42447 | National General Assurance Company | 2 | $1,291,826 | 0.0% | 143 |
| 23728 | National General Insurance Company | 5 | $6,144,247 | 0.2% | 75 |
| 27944 | National Insurance Association | 2 | $543,779 | 0.0% | 339 |
| 32620 | National Interstate Insurance Company | 1 | $350,307 | 0.0% | 263 |
| 21881 | National Surety Corporation | 0 | $79,876 | 0.0% | 0 |
| 19445 | National Union Fire Ins Co of Pittsburgh | 5 | $2,995,394 | 0.1% | 154 |
| 26093 | Nationwide Affinity Insurance Co Of America | 14 | $16,977,042 | 0.6% | 76 |
| 25453 | Nationwide Insurance Company Of America | 2 | $6,270,664 | 0.2% | 29 |
| 23779 | Nationwide Mutual Fire Insurance Company | 1 | $-1,058 | - 0.0% | 9,999 |
| 23787 | Nationwide Mutual Insurance Company | 0 | $62,568 | 0.0% | 0 |
| 12130 | New South Insurance Company | 3 | $2,523,475 | 0.1% | 110 |
| 36455 | Northbrook Indemnity Company | 1 | $81,572 | 0.0% | 1,131 |
| 24074 | Ohio Casualty Insurance Company | 0 | $74,496 | 0.0% | 0 |
| 34940 | Omni Indemnity Company | 2 | $476,886 | 0.0% | 387 |
| 39098 | Omni Insurance Company | 3 | $618,122 | 0.0% | 448 |
| 21970 | Onebeacon Insurance Company | 0 | $113 | 0.0% | 0 |
| 32700 | Owners Insurance Company | 5 | $4,618,809 | 0.2% | 100 |
| 20346 | Pacific Indemnity Company | 0 | $540,118 | 0.0% | 0 |
| 37850 | Pacific Specialty Insurance Company | 0 | $15,006 | 0.0% | 0 |

**Private Passenger Automobile Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 24198 | Peerless Insurance Company | 0 | $149 | 0.0% | 0 |
| 21962 | Pennsylvania General Insurance Company | 0 | $69 | 0.0% | 0 |
| 37648 | Permanent General Assurance Corporation | 0 | $68,437 | 0.0% | 0 |
| 13714 | Pharmacists Mutual Insurance Company | 0 | $572,323 | 0.0% | 0 |
| 18058 | Philadelphia Indemnity Insurance Company | 2 | $390,844 | 0.0% | 472 |
| 25623 | Phoenix Insurance Company The | 2 | $856,855 | 0.0% | 215 |
| 24260 | Progressive Casualty Insurance Company | 5 | $2,978,183 | 0.1% | 155 |
| 42994 | Progressive Classic Insurance Company | 15 | $9,508,806 | 0.3% | 146 |
| 16322 | Progressive Direct Insurance Company | 34 | $35,935,934 | 1.3% | 87 |
| 24279 | Progressive Max Insurance Company | 34 | $31,332,396 | 1.1% | 100 |
| 42919 | Progressive Northwestern Insurance Company | 46 | $28,943,545 | 1.0% | 147 |
| 37834 | Progressive Preferred Insurance Company | 73 | $66,092,407 | 2.4% | 102 |
| 32786 | Progressive Specialty Insurance Company | 3 | $2,380,525 | 0.1% | 116 |
| 34690 | Property & Casualty Insurance Co of Hartford | 21 | $13,256,836 | 0.5% | 146 |
| 43044 | Response Insurance Company | 0 | $448,207 | 0.0% | 0 |
| 26050 | Response Worldwide Insurance Company | 1 | $995,483 | 0.0% | 93 |
| 27065 | Rockford Mutual Insurance Company | 0 | $39,027 | 0.0% | 0 |
| 25405 | Safe Auto Insurance Company | 14 | $2,707,415 | 0.1% | 477 |
| 24740 | Safeco Insurance Company Of America | 9 | $41,188 | 0.0% | 9,999 |
| 39012 | Safeco Insurance Company Of Illinois | 156 | $123,074,110 | 4.4% | 117 |
| 24759 | Safeco National Insurance Company | 0 | $5,338 | 0.0% | 0 |
| 40460 | Sagamore Insurance Company | 8 | $1,192,718 | 0.0% | 619 |
| 22543 | Secura Insurance A Mutual Company | 1 | $232,188 | 0.0% | 397 |
| 10239 | Secura Supreme Insurance Company | 2 | $2,898,753 | 0.1% | 64 |
| 19879 | Security National Insurance Company | 0 | $47,447 | 0.0% | 0 |
| 11000 | Sentinel Insurance Company Ltd | 0 | $110,119 | 0.0% | 0 |
| 24988 | Sentry Insurance A Mutual Company | 4 | $2,102,733 | 0.1% | 176 |
| 23361 | Shelter General Insurance Company | 8 | $5,054,529 | 0.2% | 146 |
| 23388 | Shelter Mutual Insurance Company | 86 | $145,341,596 | 5.2% | 55 |
| 19070 | Standard Fire Insurance Company | 0 | $142,347 | 0.0% | 0 |
| 19530 | State Auto National Insurance Company | 2 | $505,675 | 0.0% | 365 |
| 25127 | State Auto Property & Casualty Insurance Co | 4 | $4,797,912 | 0.2% | 77 |
| 25143 | State Farm Fire & Casualty Company | 39 | $44,798,493 | 1.6% | 80 |
| 25178 | State Farm Mutual Automobile Insurance Co | 297 | $576,526,936 | 20.8% | 48 |
| 22683 | Teachers Insurance Company | 0 | $917,370 | 0.0% | 0 |
| 12904 | Tokio Marine & Nichido Fire Insurance Co Ltd | 0 | $18,684 | 0.0% | 0 |
| 42749 | Traders Insurance Company | 33 | $4,018,184 | 0.1% | 758 |
| 33014 | Transport Insurance Company-*Suspended*- | 1 | . | . | . |
| 28188 | Travco Insurance Company | 0 | $1,372,027 | 0.0% | 0 |
| 36137 | Travelers Commercial Insurance Company | 2 | $1,630,927 | 0.1% | 113 |
| 27998 | Travelers Home & Marine Insurance Company | 18 | $26,982,776 | 1.0% | 62 |
| 25658 | Travelers Indemnity Company | 1 | $1,225 | 0.0% | 9,999 |
| 25666 | Travelers Indemnity Company Of America | 0 | $239,655 | 0.0% | 0 |
| 38130 | Travelers Personal Insurance Company | 8 | $5,014,502 | 0.2% | 147 |
| 36161 | Travelers Property Casualty Insurance Company | 0 | $1,017,680 | 0.0% | 0 |

**Private Passenger Automobile Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 19887 | Trinity Universal Insurance Company | 1 | $241,899 | 0.0% | 382 |
| 15954 | Trinity Universal Insurance Company Of Kansas | 0 | $12,392 | 0.0% | 0 |
| 41106 | Triumphe Casualty Company | 0 | $4,328 | 0.0% | 0 |
| 27120 | Trumbull Insurance Company | 3 | $504,940 | 0.0% | 548 |
| 29459 | Twin City Fire Insurance Company | 17 | $10,388,467 | 0.4% | 151 |
| 13021 | United Fire & Casualty Company | 1 | $533,231 | 0.0% | 173 |
| 25941 | United Services Automobile Association | 31 | $36,894,790 | 1.3% | 78 |
| 10915 | Unitrin Direct Property & Casualty Company | 14 | $2,945,517 | 0.1% | 439 |
| 25909 | Unitrin Preferred Insurance Company | 2 | $1,192,990 | 0.0% | 155 |
| 42862 | Universal Casualty Company | 17 | $1,856,627 | 0.1% | 845 |
| 25968 | USAA Casualty Insurance Company | 9 | $21,871,512 | 0.8% | 38 |
| 18600 | USAA General Indemnity Company | 2 | $2,250,578 | 0.1% | 82 |
| 10644 | Victoria Automobile Insurance Company | 8 | $3,103,346 | 0.1% | 238 |
| 42889 | Victoria Fire & Casualty Company | 1 | $28,557 | 0.0% | 3,232 |
| 20397 | Vigilant Insurance Company | 1 | $1,086,083 | 0.0% | 85 |
| 13137 | Viking Insurance Company Of Wisconsin | 20 | $6,558,250 | 0.2% | 281 |
| 44393 | West American Insurance Company | 0 | $1,116,344 | 0.0% | 0 |
| 27871 | Western Agricultural Insurance Company | 3 | $628,095 | 0.0% | 441 |
| 27502 | Western General Insurance Company Inc | 0 | $8,827 | 0.0% | 0 |
| 13250 | Workmens Auto Insurance Company | 8 | $1,308,807 | 0.0% | 564 |
| 27090 | Young America Insurance Company | 4 | $3,334,211 | 0.1% | 111 |
| | **Total** | **3,000** | **$2,768,694,291** | **100.0%** | **.** |

# Homeowners Insurance

# Complaint Indices

**Homeowners Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 20699 | Ace Property & Casualty Insurance Company | 0 | $120,052 | 0.0% | 0 |
| 14184 | Acuity A Mutual Insurance Company | 0 | $1,776,129 | 0.1% | 0 |
| 10324 | Addison Insurance Company | 0 | $502,272 | 0.0% | 0 |
| 33898 | Aegis Security Insurance Company | 0 | $138,927 | 0.0% | 0 |
| 10014 | Affiliated FM Insurance Company | 0 | $2,122,484 | 0.2% | 0 |
| 19402 | AIG Casualty Company | 0 | $224,217 | 0.0% | 0 |
| 19186 | Alliance Insurance Company Inc | 5 | $2,391,096 | 0.2% | 180 |
| 42579 | Allied Property & Casualty Insurance Company | 14 | $10,561,428 | 0.8% | 114 |
| 19240 | Allstate Indemnity Company | 44 | $24,831,287 | 1.8% | 153 |
| 19232 | Allstate Insurance Company | 44 | $20,011,586 | 1.4% | 189 |
| 17230 | Allstate Property & Casualty Insurance Company | 38 | $27,546,469 | 2.0% | 119 |
| 19100 | AMCO Insurance Company | 9 | $17,696,280 | 1.3% | 44 |
| 21849 | American Automobile Insurance Company | 3 | $9,677,171 | 0.7% | 27 |
| 10111 | American Bankers Insurance Company Of FL | 13 | $1,742,234 | 0.1% | 643 |
| 19690 | American Economy Insurance Company | 0 | $304,028 | 0.0% | 0 |
| 23450 | American Family Home Insurance Company | 4 | $1,636,501 | 0.1% | 211 |
| 19275 | American Family Mutual Insurance Company | 211 | $248,925,441 | 17.8% | 73 |
| 24066 | American Fire & Casualty Company | 0 | $441,112 | 0.0% | 0 |
| 19380 | American Home Assurance Company | 1 | $614,378 | 0.0% | 140 |
| 21857 | American Insurance Company The | 1 | $1,299,477 | 0.1% | 66 |
| 32220 | American International Insurance Company | 0 | $2,195,559 | 0.2% | 0 |
| 23469 | American Modern Home Insurance Co | 11 | $4,163,571 | 0.3% | 228 |
| 38652 | American Modern Select Insurance Company | 2 | $1,154,959 | 0.1% | 149 |
| 39942 | American National General Insurance Company | 1 | $241,887 | 0.0% | 356 |
| 28401 | American National Property & Casualty Co | 13 | $11,136,624 | 0.8% | 101 |
| 19615 | American Reliable Insurance Company | 3 | $966,430 | 0.1% | 267 |
| 42978 | American Security Insurance Company | 8 | $14,957,752 | 1.1% | 46 |
| 41998 | American Southern Home Insurance Company | 0 | $36,170 | 0.0% | 0 |
| 19704 | American States Insurance Company | 2 | $1,763,727 | 0.1% | 98 |
| 19488 | Amerisure Insurance Company | 0 | $597 | 0.0% | 0 |
| 23396 | Amerisure Mutual Insurance Company | 0 | $10,801 | 0.0% | 0 |
| 27928 | Amex Assurance Company | 1 | $273,602 | 0.0% | 315 |
| 19976 | AMICA Mutual Insurance Company | 1 | $1,528,284 | 0.1% | 56 |
| 41459 | Armed Forces Insurance Exchange | 0 | $1,454,740 | 0.1% | 0 |
| 21865 | Associated Indemnity Corporation | 1 | $447,010 | 0.0% | 193 |
| 19895 | Atlantic Mutual Insurance Company-*Suspended-* | 0 | $298,280 | 0.0% | 0 |
| 13412 | Austin Mutual Insurance Company | 0 | $104,770 | 0.0% | 0 |
| 27235 | Auto Club Family Insurance Company | 51 | $31,947,485 | 2.3% | 138 |
| 18988 | Auto Owners Insurance Company | 10 | $15,530,174 | 1.1% | 55 |
| 19062 | Automobile Ins Co Of Hartford CT | 5 | $3,273,159 | 0.2% | 132 |
| 33022 | AXA Insurance Company | 0 | $117,595 | 0.0% | 0 |
| 24813 | Balboa Insurance Company | 10 | $3,295,814 | 0.2% | 261 |
| 18279 | Bankers Standard Insurance Company | 0 | $127,129 | 0.0% | 0 |

**Homeowners Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 37540 | Beazley Insurance Company Inc | 0 | $5,632 | 0.0% | 0 |
| 41394 | Benchmark Insurance Company | 0 | $479,512 | 0.0% | 0 |
| 20117 | California Casualty Indemnity Exchange | 3 | $844,483 | 0.1% | 306 |
| 20125 | California Casualty Insurance Company | 0 | $277 | 0.0% | 0 |
| 15725 | Cameron Mutual Insurance Company | 18 | $17,003,626 | 1.2% | 91 |
| 19909 | Centennial Insurance Company-*Suspended*- | 0 | $255,276 | 0.0% | 0 |
| 25615 | Charter Oak Fire Insurance Co The | 3 | $476,752 | 0.0% | 542 |
| 10052 | Chubb National Insurance Company | 0 | $595,473 | 0.0% | 0 |
| 18767 | Church Mutual Insurance Company | 0 | $157,431 | 0.0% | 0 |
| 10677 | Cincinnati Insurance Company The | 3 | $4,729,508 | 0.3% | 55 |
| 31534 | Citizens Insurance Company Of America | 0 | $34,133 | 0.0% | 0 |
| 10315 | Civic Property & Casualty Co | 6 | $1,958,644 | 0.1% | 264 |
| 20532 | Clarendon National Insurance Company | 0 | $10,492 | 0.0% | 0 |
| 40371 | Columbia Mutual Insurance Company | 3 | $4,959,654 | 0.4% | 52 |
| 19640 | Columbia National Insurance Company | 3 | $3,995,990 | 0.3% | 65 |
| 10204 | Consumers Insurance USA Inc | 0 | $148,485 | 0.0% | 0 |
| 20990 | Country Mutual Insurance Company | 21 | $9,200,264 | 0.7% | 197 |
| 10847 | Cumis Insurance Society Inc | 0 | $181 | 0.0% | 0 |
| 42587 | Depositors Insurance Company | 1 | $1,708,308 | 0.1% | 50 |
| 42048 | Diamond State Insurance Company | 0 | $247,434 | 0.0% | 0 |
| 40649 | Economy Premier Assurance Company | 3 | $4,120,550 | 0.3% | 63 |
| 21261 | Electric Insurance Company | 4 | $2,609,145 | 0.2% | 132 |
| 21407 | Emcasco Insurance Company | 0 | $330,898 | 0.0% | 0 |
| 21326 | Empire Fire & Marine Insurance Co | 4 | $255,670 | 0.0% | 1,348 |
| 21415 | Employers Mutual Casualty Company | 0 | $130,767 | 0.0% | 0 |
| 15130 | Encompass Indemnity Company | 11 | $2,956,872 | 0.2% | 320 |
| 10071 | Encompass Insurance Company Of America | 3 | $1,741,693 | 0.1% | 148 |
| 10318 | Exact Property & Casualty | 0 | $29,541 | 0.0% | 0 |
| 21482 | Factory Mutual Insurance Company | 0 | $9,854,805 | 0.7% | 0 |
| 12345 | Farm Bureau New Horizons Ins Co of MO | 0 | $929,791 | 0.1% | 0 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 96 | $56,297,348 | 4.0% | 147 |
| 19194 | Farmers Alliance Mutual Insurance Company | 13 | $4,517,096 | 0.3% | 248 |
| 21652 | Farmers Insurance Exchange | 26 | $9,559,611 | 0.7% | 234 |
| 16381 | Farmers Union Cooperative Insurance Company | 0 | $2,689 | 0.0% | 0 |
| 13838 | Farmland Mutual Insurance Company | 0 | $2,399 | 0.0% | 0 |
| 20281 | Federal Insurance Company | 1 | $1,720,011 | 0.1% | 50 |
| 11118 | Federated Rural Electric Insurance Exchange | 0 | $1,263,908 | 0.1% | 0 |
| 39306 | Fidelity & Deposit Company Maryland | 0 | $59,398 | 0.0% | 0 |
| 25180 | Fidelity National Insurance Company | 30 | $5,451,498 | 0.4% | 474 |
| 21660 | Fire Insurance Exchange | 39 | $27,471,981 | 2.0% | 122 |
| 21873 | Firemans Fund Insurance Company | 1 | $3,819,575 | 0.3% | 23 |
| 10336 | First Acceptance Insurance Company Inc | 0 | $66,581 | 0.0% | 0 |
| 37710 | First American Property & Casualty Ins Co | 0 | $23,854 | 0.0% | 0 |
| 33588 | First Liberty Insurance Corp The | 0 | $223 | 0.0% | 0 |
| 24724 | First National Insurance Company Of America | 0 | $58,167 | 0.0% | 0 |

**Homeowners Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 11185 | Foremost Insurance Company | 20 | $8,553,062 | 0.6% | 201 |
| 11800 | Foremost Property & Casualty Insurance Co | 5 | $1,626,638 | 0.1% | 265 |
| 41513 | Foremost Signature Insurance Company | 5 | $4,849,614 | 0.3% | 89 |
| 21253 | Garrison Property & Casualty Insurance Co | 0 | $322,812 | 0.0% | 0 |
| 24732 | General Insurance Company Of America | 0 | $322,500 | 0.0% | 0 |
| 11231 | Generali U S Branch | 0 | $656,758 | 0.0% | 0 |
| 41343 | Gerling America Insurance Company | 0 | $43,219 | 0.0% | 0 |
| 23809 | Granite State Insurance Company | 0 | $1,265,857 | 0.1% | 0 |
| 26344 | Great American Assurance Company | 0 | $12,649 | 0.0% | 0 |
| 16691 | Great American Insurance Company | 0 | $118,748 | 0.0% | 0 |
| 22136 | Great American Insurance Company Of NY | 0 | $14,711 | 0.0% | 0 |
| 20303 | Great Northern Insurance Company | 0 | $7,946,875 | 0.6% | 0 |
| 42331 | Guideone America Insurance Company | 1 | $151,907 | 0.0% | 567 |
| 15032 | Guideone Mutual Insurance Company | 17 | $3,079,464 | 0.2% | 476 |
| 14559 | Guideone Specialty Mutual Insurance Company | 0 | $29,814 | 0.0% | 0 |
| 22292 | Hanover Insurance Company The | 0 | $41,530 | 0.0% | 0 |
| 10829 | Harbor Point Reinsurance US Inc | 0 | $9 | 0.0% | 0 |
| 26433 | Harco National Insurance Company | 0 | $149,826 | 0.0% | 0 |
| 22357 | Hartford Accident & Indemnity Co | 1 | $116,541 | 0.0% | 739 |
| 29424 | Hartford Casualty Insurance Co | 1 | $1,167,761 | 0.1% | 74 |
| 19682 | Hartford Fire Insurance Company | 1 | $174,476 | 0.0% | 494 |
| 30104 | Hartford Underwriters Insurance Company | 12 | $8,562,037 | 0.6% | 121 |
| 31550 | Haulers Insurance Company Inc | 0 | $132,471 | 0.0% | 0 |
| 20419 | Homesite Indemnity Company | 39 | $5,281,305 | 0.4% | 636 |
| 22578 | Horace Mann Insurance Company | 1 | $372,861 | 0.0% | 231 |
| 29068 | IDS Property Casualty Insurance Company | 0 | $1,085,095 | 0.1% | 0 |
| 23817 | Illinois National Insurance Company | 0 | $7,845 | 0.0% | 0 |
| 43575 | Indemnity Insurance Co Of North America | 0 | $1,350,042 | 0.1% | 0 |
| 29831 | Independent Mutual Fire Insurance Company | 0 | $71,161 | 0.0% | 0 |
| 19429 | Insurance Company Of The State Of PA | 0 | $936,834 | 0.1% | 0 |
| 10914 | Kemper Independence Insurance Company | 1 | $886,661 | 0.1% | 97 |
| 23035 | Liberty Mutual Fire Insurance Company | 19 | $19,372,896 | 1.4% | 84 |
| 14400 | Lititz Mutual Insurance Company | 10 | $7,844,612 | 0.6% | 110 |
| 28932 | Markel American Insurance Company | 0 | $101,480 | 0.0% | 0 |
| 38970 | Markel Insurance Company | 0 | $51,418 | 0.0% | 0 |
| 22306 | Massachusetts Bay Insurance Company | 2 | $62,205 | 0.0% | 2,770 |
| 31968 | Merastar Insurance Company | 0 | $48,875 | 0.0% | 0 |
| 10502 | Meridian Citizens Mutual Insurance Company | 0 | $14,070 | 0.0% | 0 |
| 24821 | Meritplan Insurance Company | 0 | $252,759 | 0.0% | 0 |
| 34339 | Metropolitan Group Property & Casualty Ins Co | 3 | $1,825,159 | 0.1% | 142 |
| 26298 | Metropolitan Property & Casualty Insurance Co | 12 | $4,723,421 | 0.3% | 219 |
| 27014 | MFS Mutual Insurance Company | 0 | $9,993 | 0.0% | 0 |
| 21687 | Mid Century Insurance Company | 62 | $40,385,701 | 2.9% | 132 |
| 23434 | Middlesex Insurance Company | 1 | $1,272,361 | 0.1% | 68 |
| 23515 | Midwestern Indemnity Company The | 11 | $11,426,099 | 0.8% | 83 |

**Homeowners Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 40185 | Millers Classified Insurance Company | 2 | $1,740,033 | 0.1% | 99 |
| 14583 | Millers First Insurance Company | 5 | $2,257,725 | 0.2% | 191 |
| 00103 | Missouri Property Insurance Placement Facility | 13 | $2,542,902 | 0.2% | 440 |
| 23655 | Modern Service Insurance Company | 0 | $3,768 | 0.0% | 0 |
| 11878 | Mutualaid Exchange | 0 | $385,808 | 0.0% | 0 |
| 11991 | National Casualty Company | 5 | $1,379,432 | 0.1% | 312 |
| 15474 | National Lloyds Insurance Company | 6 | $1,389,464 | 0.1% | 372 |
| 21881 | National Surety Corporation | 0 | $824,796 | 0.1% | 0 |
| 19445 | National Union Fire Ins Co of Pittsburgh | 0 | $648 | 0.0% | 0 |
| 26093 | Nationwide Affinity Insurance Co Of America | 1 | $4,304,178 | 0.3% | 20 |
| 28223 | Nationwide Agribusiness Insurance Company | 0 | $19,940 | 0.0% | 0 |
| 25453 | Nationwide Insurance Company Of America | 4 | $2,584,083 | 0.2% | 133 |
| 23787 | Nationwide Mutual Insurance Company | 4 | $6,878,110 | 0.5% | 50 |
| 10317 | Neighborhood Spirit Property & Casualty Co | 1 | $101,824 | 0.0% | 846 |
| 23841 | New Hampshire Insurance Company | 0 | $22,272 | 0.0% | 0 |
| 21105 | North River Insurance Company The | 0 | $4,819 | 0.0% | 0 |
| 34630 | Oak River Insurance Company | 0 | $348,160 | 0.0% | 0 |
| 24074 | Ohio Casualty Insurance Company | 1 | $421,662 | 0.0% | 204 |
| 36625 | Old Reliable Casualty Company | 23 | $3,326,734 | 0.2% | 596 |
| 21970 | Onebeacon Insurance Company | 0 | $2,993,059 | 0.2% | 0 |
| 32700 | Owners Insurance Company | 2 | $2,522,102 | 0.2% | 68 |
| 20346 | Pacific Indemnity Company | 1 | $2,647,591 | 0.2% | 33 |
| 32859 | Penn America Insurance Company | 0 | $1,356 | 0.0% | 0 |
| 14982 | Penn Millers Insurance Company | 0 | $23,071 | 0.0% | 0 |
| 14974 | Pennsylvania Lumbermens Mutual Insurance Co | 0 | $723,103 | 0.1% | 0 |
| 13714 | Pharmacists Mutual Insurance Company | 0 | $469,397 | 0.0% | 0 |
| 18058 | Philadelphia Indemnity Insurance Company | 0 | $23,479 | 0.0% | 0 |
| 37257 | Praetorian Insurance Company | 1 | $15,256 | 0.0% | 5,647 |
| 24260 | Progressive Casualty Insurance Company | 19 | $5,639,822 | 0.4% | 290 |
| 37834 | Progressive Preferred Insurance Company | 0 | $148,351 | 0.0% | 0 |
| 34690 | Property & Casualty Insurance Co of Hartford | 12 | $8,562,778 | 0.6% | 121 |
| 39217 | QBE Insurance Corporation | 0 | $370,399 | 0.0% | 0 |
| 11853 | Ranchers & Farmers Insurance Company | 0 | $407 | 0.0% | 0 |
| 24449 | Regent Insurance Company | 0 | $305 | 0.0% | 0 |
| 27065 | Rockford Mutual Insurance Company | 0 | $438,309 | 0.0% | 0 |
| 24740 | Safeco Insurance Company Of America | 42 | $37,790,271 | 2.7% | 96 |
| 16551 | Savers Property & Casualty Insurance Company | 0 | $8,021 | 0.0% | 0 |
| 15580 | Scottsdale Indemnity Company | 0 | $5,515 | 0.0% | 0 |
| 22543 | Secura Insurance A Mutual Company | 3 | $678,524 | 0.0% | 381 |
| 10239 | Secura Supreme Insurance Company | 1 | $1,857,000 | 0.1% | 46 |
| 19879 | Security National Insurance Company | 0 | $93,338 | 0.0% | 0 |
| 10936 | Seneca Insurance Company Inc | 0 | $48,383 | 0.0% | 0 |
| 11000 | Sentinel Insurance Company Ltd | 9 | $2,764,697 | 0.2% | 280 |
| 24988 | Sentry Insurance A Mutual Company | 6 | $2,249,086 | 0.2% | 230 |
| 23361 | Shelter General Insurance Company | 2 | $1,200,613 | 0.1% | 144 |

**Homeowners Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 23388 | Shelter Mutual Insurance Company | 114 | $103,282,617 | 7.4% | 95 |
| 11126 | Sompo Japan Insurance Company Of America | 0 | $25,812 | 0.0% | 0 |
| 19216 | Southern Insurance Company | 1 | $664,932 | 0.0% | 130 |
| 24775 | St Paul Guardian Insurance Company | 0 | $9,592 | 0.0% | 0 |
| 19070 | Standard Fire Insurance Company | 45 | $25,879,122 | 1.8% | 150 |
| 42986 | Standard Guaranty Insurance Company | 0 | $137,778 | 0.0% | 0 |
| 40045 | Starnet Insurance Company | 0 | $42,365 | 0.0% | 0 |
| 25127 | State Auto Property & Casualty Insurance Co | 4 | $5,359,641 | 0.4% | 64 |
| 25143 | State Farm Fire & Casualty Company | 246 | $332,364,650 | 23.7% | 64 |
| 12831 | State National Insurance Company Inc | 0 | $19,606 | 0.0% | 0 |
| 22683 | Teachers Insurance Company | 0 | $1,060,018 | 0.1% | 0 |
| 12904 | Tokio Marine & Nichido Fire Insurance Co Ltd | 0 | $87,596 | 0.0% | 0 |
| 28886 | Transguard Ins Co of America Inc | 0 | $39,241 | 0.0% | 0 |
| 27998 | Travelers Home & Marine Insurance Company | 11 | $8,597,556 | 0.6% | 110 |
| 25658 | Travelers Indemnity Company | 1 | $348,833 | 0.0% | 247 |
| 25666 | Travelers Indemnity Company Of America | 2 | $1,323,792 | 0.1% | 130 |
| 25682 | Travelers Indemnity Company Of Connecticut | 0 | $126,099 | 0.0% | 0 |
| 36161 | Travelers Property Casualty Insurance Company | 0 | $208,316 | 0.0% | 0 |
| 19887 | Trinity Universal Insurance Company | 0 | $6,652 | 0.0% | 0 |
| 15954 | Trinity Universal Insurance Company Of Kansas | 0 | $26,132 | 0.0% | 0 |
| 29459 | Twin City Fire Insurance Company | 1 | $264,500 | 0.0% | 326 |
| 21423 | Union Insurance Company Of Providence | 2 | $637,177 | 0.0% | 270 |
| 13021 | United Fire & Casualty Company | 5 | $819,606 | 0.1% | 526 |
| 21776 | United Security Insurance Company | 0 | $8,557 | 0.0% | 0 |
| 25941 | United Services Automobile Association | 5 | $17,925,101 | 1.3% | 24 |
| 21113 | United States Fire Insurance Company | 0 | $2,996,156 | 0.2% | 0 |
| 25909 | Unitrin Preferred Insurance Company | 1 | $884,616 | 0.1% | 97 |
| 25968 | USAA Casualty Insurance Company | 2 | $8,697,838 | 0.6% | 20 |
| 18600 | USAA General Indemnity Company | 0 | $192,000 | 0.0% | 0 |
| 20397 | Vigilant Insurance Company | 1 | $3,281,458 | 0.2% | 26 |
| 44393 | West American Insurance Company | 1 | $1,042,439 | 0.1% | 83 |
| 21121 | Westchester Fire Insurance Company | 0 | $1,113,221 | 0.1% | 0 |
| 24112 | Westfield Insurance Company | 0 | $17,878 | 0.0% | 0 |
| | **Total** | **1,627** | **$1,401,697,926** | **100.0%** | **.** |

# Accident & Health Insurance

# Complaint Indices

**Accident and Health Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 77879 | 5 Star Life Insurance Company | 0 | $1,919 | 0.0% | 0 |
| 35963 | A F & L Insurance Company-*Suspended*- | 13 | . | . | . |
| 71854 | AAA Life Insurance Company | 0 | $334,052 | 0.0% | 0 |
| 60038 | Acacia Life Insurance Co | 0 | $374 | 0.0% | 0 |
| 22667 | Ace American Insurance Company | 2 | $9,916,678 | 0.2% | 37 |
| 71390 | Admiral Life Insurance Company Of America | 0 | $2,746,418 | 0.0% | 0 |
| 33898 | Aegis Security Insurance Company | 0 | $184,978 | 0.0% | 0 |
| 72052 | Aetna Health Insurance Company | 1 | $773,544 | 0.0% | 238 |
| 60054 | Aetna Life Insurance Company | 45 | $135,917,059 | 2.2% | 61 |
| 66842 | AIG Life Insurance Company | 2 | $7,687,674 | 0.1% | 48 |
| 20796 | AIG Premier Insurance Company | 0 | $51,513 | 0.0% | 0 |
| 90611 | Allianz Life Insurance Co Of North America | 0 | $5,863,125 | 0.1% | 0 |
| 60186 | Allstate Life Insurance Company | 1 | $1,023,842 | 0.0% | 180 |
| 70874 | Allstate Life Insurance Company Of New York | 0 | $1,523 | 0.0% | 0 |
| 67369 | Alta Health & Life Insurance Company | 0 | $636,085 | 0.0% | 0 |
| 19720 | American Alternative Insurance Corporation | 1 | $669,649 | 0.0% | 275 |
| 10111 | American Bankers Insurance Company Of FL | 0 | $40,699 | 0.0% | 0 |
| 60275 | American Bankers Life Assurance Of Florida | 3 | $2,885,147 | 0.0% | 191 |
| 60291 | American Capitol Insurance Company | 0 | $10,868 | 0.0% | 0 |
| 20427 | American Casualty Company Of Reading PA | 0 | $53 | 0.0% | 0 |
| 60305 | American Community Mutual Insurance Co | 79 | $42,753,793 | 0.7% | 340 |
| 12321 | American Continental Insurance Company | 0 | $849,114 | 0.0% | 0 |
| 60380 | American Family Life Assurance Co of Col. | 41 | $76,529,199 | 1.2% | 99 |
| 19275 | American Family Mutual Insurance Company | 13 | $32,486,788 | 0.5% | 74 |
| 98736 | American Federated Life Insurance Company | 0 | $153,111 | 0.0% | 0 |
| 60410 | American Fidelity Assurance Company | 3 | $9,789,083 | 0.2% | 56 |
| 68373 | American General Assurance Company | 4 | $752,611 | 0.0% | 977 |
| 66672 | American General Life & Accident Insurance Co | 2 | $1,489,909 | 0.0% | 247 |
| 60488 | American General Life Insurance Co | 1 | $664,347 | 0.0% | 277 |
| 13331 | American Hardware Mutual Insurance Company | 0 | $1,864 | 0.0% | 0 |
| 60518 | American Health & Life Insurance Company | 3 | $2,267,215 | 0.0% | 243 |
| 60534 | American Heritage Life Insurance Company | 12 | $6,433,232 | 0.1% | 343 |
| 19380 | American Home Assurance Company | 0 | $8,779,490 | 0.1% | 0 |
| 60542 | American Home Life Insurance Company | 0 | $1,278 | 0.0% | 0 |
| 60577 | American Income Life Insurance Co | 3 | $1,439,429 | 0.0% | 383 |
| 60607 | American International Life Assurance Of NY | 0 | $693 | 0.0% | 0 |
| 81418 | American Medical & Life Insurance Company | 0 | $155,283 | 0.0% | 0 |
| 97179 | American Medical Security Life Ins Co | 17 | $13,687,567 | 0.2% | 228 |
| 65811 | American Modern Life Insurance Company | 1 | $1,113,502 | 0.0% | 165 |
| 60739 | American National Insurance Company | 3 | $2,794,530 | 0.0% | 197 |
| 71773 | American National Life Ins Co Of TX | 4 | $5,501,871 | 0.1% | 134 |
| 81078 | American Network Insurance Company | 0 | $13,410 | 0.0% | 0 |

**Accident and Health Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 60763 | American Pioneer Life Insurance Company | 13 | $6,068,479 | 0.1% | 394 |
| 80624 | American Progressive Life & Health Ins Co | 0 | $17,903 | 0.0% | 0 |
| 60801 | American Public Life Insurance Company | 1 | $466,337 | 0.0% | 394 |
| 67679 | American Republic Corp Insurance Company | 0 | $94,177 | 0.0% | 0 |
| 60836 | American Republic Insurance Company | 16 | $31,052,930 | 0.5% | 95 |
| 42978 | American Security Insurance Company | 0 | $125,880 | 0.0% | 0 |
| 17965 | American Sentinel Insurance Company | 0 | $1,044,125 | 0.0% | 0 |
| 19704 | American States Insurance Company | 0 | $54,423 | 0.0% | 0 |
| 92649 | American Underwriters Life Insurance Company | 0 | $513,222 | 0.0% | 0 |
| 60895 | American United Life Insurance Co | 0 | $3,247,606 | 0.1% | 0 |
| 61999 | Americo Financial Life & Annuity Ins Co | 1 | $2,485 | 0.0% | 9,999 |
| 61301 | Ameritas Life Insurance Corp | 6 | $7,371,158 | 0.1% | 150 |
| 27928 | Amex Assurance Company | 0 | $1,281,324 | 0.0% | 0 |
| 55662 | Anthem Blue Cross & Blue Shield-*Withdrew-* | 1 | . | . | . |
| 28207 | Anthem Insurance Companies Inc | 0 | $37,068,185 | 0.6% | 0 |
| 61069 | Anthem Life Insurance Company | 0 | $1,655,268 | 0.0% | 0 |
| 11150 | Arch Insurance Company | 0 | $148,690 | 0.0% | 0 |
| 56499 | Assured Life Association | 0 | $11 | 0.0% | 0 |
| 71439 | Assurity Life Insurance Company | 3 | $1,194,899 | 0.0% | 462 |
| 61093 | Atlanta Life Insurance Company | 0 | $5,254 | 0.0% | 0 |
| 84522 | Auto Club Life Insurance Company | 0 | $91,743 | 0.0% | 0 |
| 61190 | Auto Owners Life Insurance Company | 0 | $212,541 | 0.0% | 0 |
| 10367 | Avemco Insurance Company | 0 | $220 | 0.0% | 0 |
| 61689 | Aviva Life & Annuity Company | 0 | $67,847 | 0.0% | 0 |
| 62944 | AXA Equitable Life Insurance Company | 0 | $764,766 | 0.0% | 0 |
| 24813 | Balboa Insurance Company | 0 | $282 | 0.0% | 0 |
| 68160 | Balboa Life Insurance Company | 0 | $235,608 | 0.0% | 0 |
| 61212 | Baltimore Life Insurance Company The | 0 | $10,626 | 0.0% | 0 |
| 61239 | Bankers Fidelity Life Insurance Co | 0 | $411,036 | 0.0% | 0 |
| 61263 | Bankers Life & Casualty Company | 79 | $44,079,539 | 0.7% | 330 |
| 94250 | Banner Life Insurance Company | 0 | $107 | 0.0% | 0 |
| 38245 | BCS Insurance Company | 0 | $1,461,578 | 0.0% | 0 |
| 80985 | BCS Life Insurance Company | 0 | $62,150 | 0.0% | 0 |
| 41394 | Benchmark Insurance Company | 0 | $2,305,681 | 0.0% | 0 |
| 69752 | Benicorp Insurance Company-*Suspended-* | 36 | $5,458,712 | 0.1% | 1,213 |
| 71714 | Berkshire Life Insurance Company Of America | 0 | $2,409,698 | 0.0% | 0 |
| 90638 | Best Life & Health Insurance Company | 0 | $189,312 | 0.0% | 0 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 190 | $568,651,022 | 9.0% | 61 |
| 61476 | Boston Mutual Life Insurance Company | 1 | $1,181,824 | 0.0% | 156 |
| 74900 | Brokers National Life Assurance Company | 0 | $1,823,054 | 0.0% | 0 |
| 81000 | Cambridge Life Insurance Company | 0 | $627,578 | 0.0% | 0 |
| 80659 | Canada Life Assurance Company | 0 | $787,516 | 0.0% | 0 |
| 10472 | Capitol Indemnity Corporation | 0 | $97,549 | 0.0% | 0 |
| 71455 | Cardif Life Insurance Company | 2 | $806,257 | 0.0% | 456 |
| 56030 | Catholic Knights | 0 | $1,968 | 0.0% | 0 |

**Accident and Health Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 57487 | Catholic Order Of Foresters | 0 | $16,487 | 0.0% | 0 |
| 80799 | Celtic Insurance Company | 9 | $1,766,018 | 0.0% | 937 |
| 63541 | Central Benefits National Life Ins Co | 0 | $745 | 0.0% | 0 |
| 61727 | Central Reserve Life Insurance Company | 16 | $4,859,939 | 0.1% | 605 |
| 61735 | Central Security Life Insurance Co | 0 | $12,606 | 0.0% | 0 |
| 61751 | Central States Health & Life Co Of Omaha | 1 | $2,772,681 | 0.0% | 66 |
| 34274 | Central States Indemnity Company Of Omaha | 0 | $785,237 | 0.0% | 0 |
| 61883 | Central United Life Insurance Company | 24 | $2,503,022 | 0.0% | 1,763 |
| 80896 | Centre Life Insurance Company | 0 | $252,712 | 0.0% | 0 |
| 62383 | Centurion Life Insurance Company | 0 | $81,725 | 0.0% | 0 |
| 61824 | Cherokee National Life Insurance Co | 0 | $55,967 | 0.0% | 0 |
| 61832 | Chesapeake Life Insurance Company The | 1 | $1,648,414 | 0.0% | 112 |
| 61859 | Christian Fidelity Life Insurance Co | 2 | $17,745,133 | 0.3% | 21 |
| 71463 | Cica Life Insurance Company Of America | 0 | $2,903 | 0.0% | 0 |
| 64548 | CIGNA Life Insurance Company of NY | 0 | $7,335 | 0.0% | 0 |
| 10677 | Cincinnati Insurance Company The | 0 | $15 | 0.0% | 0 |
| 76236 | Cincinnati Life Insurance Company The | 0 | $63,017 | 0.0% | 0 |
| 61921 | Citizens Security Life Ins Co | 0 | $27,834 | 0.0% | 0 |
| 20532 | Clarendon National Insurance Company | 0 | $85,120 | 0.0% | 0 |
| 62049 | Colonial Life & Accident Ins Co | 4 | $10,290,721 | 0.2% | 71 |
| 62065 | Colonial Penn Life Insurance Company | 0 | $367,193 | 0.0% | 0 |
| 84786 | Colorado Bankers Life Ins Co | 0 | $7,484 | 0.0% | 0 |
| 76023 | Columbian Life Insurance Company | 2 | $1,073,755 | 0.0% | 343 |
| 99937 | Columbus Life Insurance Company | 0 | $987 | 0.0% | 0 |
| 62146 | Combined Insurance Co Of America | 18 | $22,251,364 | 0.4% | 149 |
| 81426 | Commercial Travelers Mutual Insurance Co | 0 | $105,851 | 0.0% | 0 |
| 84824 | Commonwealth Annuity & Life Insurance Co | 0 | $312,955 | 0.0% | 0 |
| 92681 | Community Health Plan Insurance Company | 8 | $9,027,478 | 0.1% | 163 |
| 77828 | Companion Life Insurance Company | 0 | $4,511,289 | 0.1% | 0 |
| 60984 | Compbenefits Insurance Company | 3 | $1,428,961 | 0.0% | 386 |
| 62308 | Connecticut General Life Ins Co | 20 | $55,499,646 | 0.9% | 66 |
| 78174 | Conseco Health Insurance Company | 31 | $15,304,932 | 0.2% | 372 |
| 60682 | Conseco Insurance Company | 2 | $1,667,148 | 0.0% | 221 |
| 65900 | Conseco Life Insurance Co | 1 | $50,176 | 0.0% | 3,665 |
| 62359 | Constitution Life Insurance Company | 0 | $90,623 | 0.0% | 0 |
| 71730 | Continental American Insurance Company | 0 | $581,524 | 0.0% | 0 |
| 62413 | Continental Assurance Company | 2 | $254,217 | 0.0% | 1,447 |
| 20443 | Continental Casualty Company | 7 | $8,372,555 | 0.1% | 154 |
| 71404 | Continental General Insurance Company | 17 | $6,106,710 | 0.1% | 512 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 6 | $22,748,618 | 0.4% | 49 |
| 62553 | Country Life Insurance Company | 1 | $612,869 | 0.0% | 300 |
| 81973 | Coventry Health & Life Insurance Company | 85 | $326,837,780 | 5.2% | 48 |
| 60040 | Cox Health Systems Insurance Company | 32 | $56,786,485 | 0.9% | 104 |
| 56634 | Croatian Fraternal Union Of America | 0 | $1,056 | 0.0% | 0 |
| 80675 | Crown Life Insurance Company | 0 | $87,838 | 0.0% | 0 |

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**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 56138 | CSA Fraternal Life | 0 | $867 | 0.0% | 0 |
| 62626 | CUNA Mutual Insurance Society | 4 | $7,433,905 | 0.1% | 99 |
| 35408 | Delos Insurance Company | 1 | $3,938,748 | 0.1% | 47 |
| 73474 | Dentegra Insurance Company | 1 | $1,816,667 | 0.0% | 101 |
| 62928 | EMC National Life Company | 1 | $1,142,246 | 0.0% | 161 |
| 21326 | Empire Fire & Marine Insurance Co | 0 | $90,669 | 0.0% | 0 |
| 12747 | Envision Insurance Company | 0 | $209,885 | 0.0% | 0 |
| 64149 | Epic Life Insurance Company The | 0 | $227,110 | 0.0% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 15 | $14,698,634 | 0.2% | 188 |
| 25518 | Fairmont Premier Insurance Company | 3 | $775,072 | 0.0% | 712 |
| 70742 | Family Benefit Life Insurance Company | 0 | $4,360 | 0.0% | 0 |
| 77968 | Family Heritage Life Insurance Co Of America | 2 | $1,275,008 | 0.0% | 288 |
| 63053 | Family Life Insurance Company | 0 | $163 | 0.0% | 0 |
| 63118 | Farm Bureau Life Ins Co of MO | 0 | $270,143 | 0.0% | 0 |
| 13897 | Farmers Mutual Hail Insurance Company Of IA | 0 | $375 | 0.0% | 0 |
| 63177 | Farmers New World Life Insurance Co | 0 | $409,328 | 0.0% | 0 |
| 20281 | Federal Insurance Company | 0 | $3,020,638 | 0.0% | 0 |
| 63223 | Federal Life Insurance Company | 0 | $2,748 | 0.0% | 0 |
| 63258 | Federated Life Insurance Company | 0 | $548,952 | 0.0% | 0 |
| 13935 | Federated Mutual Insurance Company | 8 | $20,988,686 | 0.3% | 70 |
| 63290 | Fidelity Life Association A Legal Reserve Life Ins | 0 | $1,438 | 0.0% | 0 |
| 71870 | Fidelity Security Life Insurance Company | 2 | $8,873,456 | 0.1% | 41 |
| 69140 | First Allmerica Financial Life Insurance Co | 0 | $5,093 | 0.0% | 0 |
| 64696 | First Continental Life & Accident Insurance Co | 3 | $1,612,266 | 0.0% | 342 |
| 90328 | First Health Life & Health Insurance Company | 1 | $53,643,790 | 0.9% | 3 |
| 71129 | Fort Dearborn Life Insurance Company | 2 | $2,370,901 | 0.0% | 155 |
| 62324 | Freedom Life Insurance Company Of America | 1 | $517,597 | 0.0% | 355 |
| 63665 | General American Life Insurance Company | 0 | $820,271 | 0.0% | 0 |
| 65536 | Genworth Life & Annuity Insurance Company | 2 | $4,902,632 | 0.1% | 75 |
| 70025 | Genworth Life Insurance Company | 13 | $33,670,196 | 0.5% | 71 |
| 70939 | Gerber Life Insurance Company | 0 | $3,783,483 | 0.1% | 0 |
| 91472 | Globe Life & Accident Insurance Company | 4 | $1,499,962 | 0.0% | 490 |
| 62286 | Golden Rule Insurance Company | 52 | $48,791,451 | 0.8% | 196 |
| 22063 | Government Employees Insurance Co | 0 | $1,584 | 0.0% | 0 |
| 63967 | Government Personnel Mutual Life Ins Co | 0 | $44,940 | 0.0% | 0 |
| 16691 | Great American Insurance Company | 0 | $1,576,405 | 0.0% | 0 |
| 63312 | Great American Life Insurance Company | 0 | $656,706 | 0.0% | 0 |
| 90212 | Great Southern Life Insurance Company | 0 | $20,368 | 0.0% | 0 |
| 80705 | Great West Life Assurance Company | 0 | $182,513 | 0.0% | 0 |
| 68322 | Great-West Life & Annuity Insurance Company | 1 | $19,124,578 | 0.3% | 10 |
| 64211 | Guarantee Trust Life Insurance Co | 13 | $9,826,227 | 0.2% | 243 |
| 64238 | Guaranty Income Life Insurance Company | 0 | $31,565 | 0.0% | 0 |
| 64246 | Guardian Life Insurance Company Of America | 21 | $62,425,799 | 1.0% | 62 |
| 19682 | Hartford Fire Insurance Company | 1 | $2,023 | 0.0% | 9,999 |
| 70815 | Hartford Life & Accident Insurance Company | 13 | $57,346,627 | 0.9% | 42 |

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|---|---|---|---|---|---|
| 71153 | Hartford Life & Annuity Insurance Company | 0 | $19,499 | 0.0% | 0 |
| 88072 | Hartford Life Insurance Company | 1 | $4,010,115 | 0.1% | 46 |
| 92711 | HCC Life Insurance Company | 0 | $13,060,672 | 0.2% | 0 |
| 78611 | HCSC Insurance Services Company | 0 | $231,381 | 0.0% | 0 |
| 70670 | Health Care Service Corporation | 0 | $1,548,909 | 0.0% | 0 |
| 66141 | Health Net Life Insurance Company | 0 | $2,396,327 | 0.0% | 0 |
| 78972 | Healthy Alliance Life Insurance Co | 1,090 | $1,497,904,678 | 23.7% | 134 |
| 32077 | Heritage Casualty Insurance Company | 0 | $24,717 | 0.0% | 0 |
| 93440 | HM Life Insurance Company | 0 | $3,133,998 | 0.0% | 0 |
| 64513 | Horace Mann Life Insurance Company | 0 | $75,823 | 0.0% | 0 |
| 93777 | Household Life Insurance Company | 2 | $2,715,486 | 0.0% | 135 |
| 73288 | Humana Insurance Company | 59 | $342,099,675 | 5.4% | 32 |
| 70580 | Humanadental Insurance Company | 0 | $6,307,424 | 0.1% | 0 |
| 97764 | Idealife Insurance Company | 0 | $180,205 | 0.0% | 0 |
| 64580 | Illinois Mutual Life Insurance Company | 2 | $1,792,279 | 0.0% | 205 |
| 63533 | Imerica Life & Health Insurance Company | 0 | $12,186 | 0.0% | 0 |
| 26581 | Independence American Insurance Company | 0 | $55,811 | 0.0% | 0 |
| 58068 | Independent Order Of Foresters The | 0 | $2,747 | 0.0% | 0 |
| 81779 | Individual Assurance Co Life Health & Accident | 1 | $1,618,885 | 0.0% | 114 |
| 86509 | ING Life Insurance & Annuity Company | 0 | $1,254 | 0.0% | 0 |
| 80942 | ING USA Annuity & Life Ins Co | 0 | $16,798 | 0.0% | 0 |
| 19429 | Insurance Company Of The State Of PA | 0 | $45,098 | 0.0% | 0 |
| 85189 | Investors Consolidated Insurance Company | 0 | $27 | 0.0% | 0 |
| 64904 | Investors Heritage Life Insurance Company | 1 | $1,681 | 0.0% | 9,999 |
| 63487 | Investors Life Insurance Co Of North America | 0 | $2,994 | 0.0% | 0 |
| 89958 | J M I C Life Insurance Company | 0 | $32,987 | 0.0% | 0 |
| 65056 | Jackson National Life Insurance Company | 0 | $103,111 | 0.0% | 0 |
| 11630 | Jefferson Insurance Company | 0 | $27,473 | 0.0% | 0 |
| 64017 | Jefferson National Life Insurance Company | 0 | $168,632 | 0.0% | 0 |
| 65080 | John Alden Life Insurance Company | 20 | $11,622,310 | 0.2% | 316 |
| 65099 | John Hancock Life Insurance Company | 8 | $23,064,111 | 0.4% | 64 |
| 65838 | John Hancock Life Insurance Company | 0 | $109 | 0.0% | 0 |
| 65110 | Kanawha Insurance Company | 0 | $3,321,014 | 0.1% | 0 |
| 65129 | Kansas City Life Insurance Company | 2 | $3,715,336 | 0.1% | 99 |
| 58033 | Knights Of Columbus | 0 | $1,496,613 | 0.0% | 0 |
| 65242 | Lafayette Life Insurance Company The | 0 | $1,429,537 | 0.0% | 0 |
| 71595 | Lewer Life Insurance Company | 0 | $10,764 | 0.0% | 0 |
| 65315 | Liberty Life Assurance Company Of Boston | 2 | $1,962,987 | 0.0% | 187 |
| 61492 | Liberty Life Insurance Company | 1 | $1,170,032 | 0.0% | 157 |
| 23043 | Liberty Mutual Insurance Company | 0 | $3,983 | 0.0% | 0 |
| 65331 | Liberty National Life Insurance Company | 0 | $97,769 | 0.0% | 0 |
| 65498 | Life Insurance Company Of North America | 6 | $17,301,541 | 0.3% | 64 |
| 65528 | Life Insurance Company Of The Southwest | 0 | $306 | 0.0% | 0 |
| 77720 | Lifesecure Insurance Company | 0 | $12,816 | 0.0% | 0 |
| 65595 | Lincoln Benefit Life Company | 2 | $4,703,330 | 0.1% | 78 |

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|---|---|---|---|---|---|
| 65927 | Lincoln Heritage Life Insurance Company | 0 | $105,462 | 0.0% | 0 |
| 62057 | Lincoln Life & Annuity Company Of New York | 0 | $286 | 0.0% | 0 |
| 65676 | Lincoln National Life Insurance Company | 10 | $16,408,128 | 0.3% | 112 |
| 68446 | Longevity Insurance Company | 0 | $14,274 | 0.0% | 0 |
| 65722 | Loyal American Life Insurance Company | 4 | $682,562 | 0.0% | 1,078 |
| 65781 | Madison National Life Insurance Company Inc | 1 | $1,377,875 | 0.0% | 133 |
| 61018 | Magna Insurance Company | 0 | $3,596 | 0.0% | 0 |
| 60321 | Mamsi Life & Health Insurance Company | 1 | $17,609 | 0.0% | 9,999 |
| 38970 | Markel Insurance Company | 1 | $839,169 | 0.0% | 219 |
| 71072 | Marquette National Life Insurance Company | 1 | $1,111,360 | 0.0% | 165 |
| 65935 | Massachusetts Mutual Life Insurance Company | 1 | $8,578,439 | 0.1% | 21 |
| 69515 | Medamerica Insurance Company | 0 | $298,136 | 0.0% | 0 |
| 63762 | Medco Containment Life Insurance Company | 0 | $4,027,760 | 0.1% | 0 |
| 74217 | Medical Savings Insurance Company-*Suspended*- | 1 | . | . | . |
| 31119 | Medico Insurance Company | 6 | $4,560,229 | 0.1% | 242 |
| 71471 | Medico Life Insurance Company | 0 | $1,293,105 | 0.0% | 0 |
| 97055 | Mega Life & Health Insurance Company The | 34 | $12,405,159 | 0.2% | 504 |
| 86126 | Members Life Insurance Company | 0 | $66 | 0.0% | 0 |
| 11529 | Mercy Health Plans | 53 | $190,137,164 | 3.0% | 51 |
| 65951 | Merit Life Insurance Co | 0 | $1,108,926 | 0.0% | 0 |
| 87726 | Metlife Insurance Company Of Connecticut | 2 | $1,949,454 | 0.0% | 189 |
| 65978 | Metropolitan Life Insurance Company | 20 | $85,202,509 | 1.4% | 43 |
| 66044 | Midland National Life Insurance Company | 0 | $8,941 | 0.0% | 0 |
| 66087 | Midwest National Life Insurance Co Of TN | 7 | $2,624,121 | 0.0% | 491 |
| 66168 | Minnesota Life Insurance Company | 0 | $3,254,577 | 0.1% | 0 |
| 76040 | Missouri Valley Life & Health Insurance Co | 2 | $486,945 | 0.0% | 755 |
| 57541 | Modern Woodmen Of America | 0 | $2,142 | 0.0% | 0 |
| 66281 | Monumental Life Insurance Company | 7 | $7,025,418 | 0.1% | 183 |
| 66370 | Mony Life Insurance Company | 0 | $426,161 | 0.0% | 0 |
| 80020 | Mountain Life Insurance Company | 0 | $34,429 | 0.0% | 0 |
| 66427 | MTL Insurance Company | 0 | $6,510 | 0.0% | 0 |
| 88668 | Mutual Of America Life Insurance Company | 1 | $107,605 | 0.0% | 1,709 |
| 71412 | Mutual Of Omaha Insurance Company | 26 | $54,074,440 | 0.9% | 88 |
| 61409 | National Benefit Life Insurance Company | 0 | $30,522 | 0.0% | 0 |
| 11991 | National Casualty Company | 0 | $32,913 | 0.0% | 0 |
| 98205 | National Foundation Life Insurance Company | 0 | $340,391 | 0.0% | 0 |
| 66583 | National Guardian Life Insurance Company | 0 | $1,884,602 | 0.0% | 0 |
| 82538 | National Health Insurance Company-*Suspended*- | 1 | . | . | . |
| 66680 | National Life Insurance Company | 0 | $251,386 | 0.0% | 0 |
| 60593 | National States Insurance Company | 6 | $1,861,389 | 0.0% | 593 |
| 87963 | National Teachers Associates Life Insurance Co | 0 | $1,309,869 | 0.0% | 0 |
| 19445 | National Union Fire Ins Co of Pittsburgh | 18 | $116,766,767 | 1.9% | 28 |
| 68225 | Nationwide Life Ins Co of America | 0 | $16,424 | 0.0% | 0 |
| 66869 | Nationwide Life Insurance Company | 1 | $1,365,525 | 0.0% | 135 |
| 91626 | New England Life Insurance Company | 0 | $377,785 | 0.0% | 0 |

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**Alpha by Company**

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|---|---|---|---|---|---|
| 69698 | New Era Life Ins Co of the Midwest | 0 | $225,788 | 0.0% | 0 |
| 66915 | New York Life Insurance Company | 1 | $8,582,021 | 0.1% | 21 |
| 81264 | Nippon Life Insurance Company Of America | 0 | $27,188 | 0.0% | 0 |
| 12630 | Nmhc Group Solutions Insurance Inc-*Withdrew-* | 0 | $3,957 | 0.0% | 0 |
| 66974 | North American Co For Life & Health Insurance | 0 | $98 | 0.0% | 0 |
| 68349 | North American Insurance Company | 0 | $103,731 | 0.0% | 0 |
| 69000 | Northwestern Long Term Care Insurance Co | 0 | $3,720,663 | 0.1% | 0 |
| 67091 | Northwestern Mutual Life Insurance Company | 1 | $18,868,978 | 0.3% | 10 |
| 89206 | Ohio National Life Assurance Corporation | 0 | $310,917 | 0.0% | 0 |
| 67172 | Ohio National Life Insurance Company The | 0 | $128,765 | 0.0% | 0 |
| 67199 | Old American Insurance Company | 0 | $90,208 | 0.0% | 0 |
| 24147 | Old Republic Insurance Company | 0 | $711,194 | 0.0% | 0 |
| 67261 | Old Republic Life Insurance Company | 0 | $1,370,881 | 0.0% | 0 |
| 67326 | Old Surety Life Insurance Company | 0 | $61,628 | 0.0% | 0 |
| 76007 | Old United Life Insurance Company | 0 | $165,282 | 0.0% | 0 |
| 76112 | Oxford Life Insurance Company | 0 | $169,196 | 0.0% | 0 |
| 67393 | Ozark National Life Insurance Company | 0 | $88,149 | 0.0% | 0 |
| 97268 | Pacific Life & Annuity Company | 0 | $58,921 | 0.0% | 0 |
| 67466 | Pacific Life Insurance Company | 0 | $89,961 | 0.0% | 0 |
| 70785 | Pacificare Life & Health Insurance Company | 5 | $16,819,815 | 0.3% | 55 |
| 67539 | Pan-american Life Insurance Company | 5 | $2,551,626 | 0.0% | 360 |
| 67598 | Paul Revere Life Insurance Company | 5 | $6,041,978 | 0.1% | 152 |
| 67628 | Pekin Life Insurance Company | 0 | $268,359 | 0.0% | 0 |
| 67644 | Penn Mutual Life Insurance Company The | 0 | $132,932 | 0.0% | 0 |
| 63282 | Penn Treaty Network America Ins Co-*Suspended-* | 5 | $2,741,357 | 0.0% | 335 |
| 67660 | Pennsylvania Life Insurance Company | 5 | $42,251,602 | 0.7% | 22 |
| 85561 | Perico Life Insurance Company | 1 | $1,270,780 | 0.0% | 145 |
| 67784 | Philadelphia American Life Insurance Company | 0 | $668,220 | 0.0% | 0 |
| 67814 | Phoenix Life Insurance Company | 0 | $131,339 | 0.0% | 0 |
| 72125 | Physicians Life Insurance Company | 0 | $1,871,562 | 0.0% | 0 |
| 80578 | Physicians Mutual Insurance Company | 10 | $10,325,736 | 0.2% | 178 |
| 68039 | Presidential Life Insurance Company | 0 | $146,072 | 0.0% | 0 |
| 65919 | Primerica Life Insurance Company | 0 | $8,898 | 0.0% | 0 |
| 61271 | Principal Life Insurance Company | 51 | $79,563,488 | 1.3% | 118 |
| 68047 | Professional Insurance Company | 1 | $365,062 | 0.0% | 504 |
| 68136 | Protective Life Insurance Company | 0 | $285,742 | 0.0% | 0 |
| 67903 | Provident American Life & Health Insurance Co | 0 | $411,273 | 0.0% | 0 |
| 68195 | Provident Life & Accident Insurance Company | 5 | $14,953,759 | 0.2% | 61 |
| 68209 | Provident Life & Casualty Insurance Company | 0 | $134,709 | 0.0% | 0 |
| 68241 | Prudential Insurance Company Of America The | 10 | $12,968,213 | 0.2% | 142 |
| 68284 | Pyramid Life Insurance Company | 23 | $16,801,217 | 0.3% | 252 |
| 39217 | QBE Insurance Corporation | 0 | $2,141,979 | 0.0% | 0 |
| 70211 | Reassure America Life Insurance Company | 1 | $1,810,270 | 0.0% | 102 |
| 68357 | Reliable Life Insurance Company | 4 | $379,034 | 0.0% | 1,941 |
| 68381 | Reliance Standard Life Insurance Company | 1 | $16,890,820 | 0.3% | 11 |

**Accident and Health Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 61360 | Reliastar Life Ins Co of NY | 0 | $539,094 | 0.0% | 0 |
| 67105 | Reliastar Life Insurance Company | 1 | $8,709,765 | 0.1% | 21 |
| 61700 | Renaissance Life & Health Insurance Co | 0 | $73,293 | 0.0% | 0 |
| 31089 | Republic Western Insurance Company | 0 | $68,382 | 0.0% | 0 |
| 68462 | Reserve National Insurance Company | 14 | $8,656,655 | 0.1% | 297 |
| 61506 | Resource Life Insurance Company | 0 | $255,756 | 0.0% | 0 |
| 65005 | Riversource Life Insurance Company | 1 | $5,534,719 | 0.1% | 33 |
| 58181 | Royal Arcanum Supreme Council Of | 0 | $23 | 0.0% | 0 |
| 57657 | Royal Neighbors Of America | 1 | $10,688,704 | 0.2% | 17 |
| 79014 | Safehealth Life Insurance Company | 0 | $35,305 | 0.0% | 0 |
| 60445 | Sagicor Life Insurance Company | 0 | $4,130 | 0.0% | 0 |
| 69914 | Sears Life Insurance Company | 0 | $794,406 | 0.0% | 0 |
| 93742 | Securian Life Insurance Company | 0 | $27,014 | 0.0% | 0 |
| 68675 | Security Benefit Life Insurance Company | 0 | $30,504 | 0.0% | 0 |
| 68721 | Security Life Insurance Company Of America | 2 | $569,382 | 0.0% | 646 |
| 68713 | Security Life Of Denver Insurance Company | 0 | $2,545 | 0.0% | 0 |
| 68772 | Security Mutual Life Insurance Company Of NY | 0 | $28,203 | 0.0% | 0 |
| 69485 | Security National Life Insurance Company | 0 | $1,717 | 0.0% | 0 |
| 76325 | Senior Health Insurance Company of PA | 49 | $6,725,468 | 0.1% | 1,340 |
| 24988 | Sentry Insurance A Mutual Company | 0 | $45,658 | 0.0% | 0 |
| 68810 | Sentry Life Insurance Company (l&h Acct | 1 | $162,961 | 0.0% | 1,128 |
| 97241 | Settlers Life Insurance Company | 0 | $26,353 | 0.0% | 0 |
| 65757 | Shelter Life Insurance Company | 0 | $9,324,938 | 0.1% | 0 |
| 68845 | Shenandoah Life Insurance Company | 0 | $380,407 | 0.0% | 0 |
| 71420 | Sierra Health & Life Insurance Company Inc | 2 | $2,154,261 | 0.0% | 171 |
| 12575 | Silverscript Insurance Company | 0 | $18,727,422 | 0.3% | 0 |
| 57673 | Slovene National Benefit Society | 0 | $248 | 0.0% | 0 |
| 57142 | Sons Of Norway | 0 | $37 | 0.0% | 0 |
| 73377 | Southern Security Life Insurance Co-*Withdrew*- | 0 | $360 | 0.0% | 0 |
| 42986 | Standard Guaranty Insurance Company | 0 | $202,761 | 0.0% | 0 |
| 69019 | Standard Insurance Company | 15 | $33,054,119 | 0.5% | 83 |
| 86355 | Standard Life & Accident Insurance Company | 7 | $9,560,612 | 0.2% | 135 |
| 69078 | Standard Security Life Insurance Co Of NY | 7 | $4,753,005 | 0.1% | 271 |
| 68985 | Starmount Life Insurance Company | 0 | $14,574 | 0.0% | 0 |
| 40045 | Starnet Insurance Company | 0 | $302,280 | 0.0% | 0 |
| 25178 | State Farm Mutual Automobile Insurance Co | 2 | $31,536,564 | 0.5% | 12 |
| 69116 | State Life Insurance Company | 0 | $939,345 | 0.0% | 0 |
| 69132 | State Mutual Insurance Company | 1 | $1,615,728 | 0.0% | 114 |
| 89184 | Sterling Investors Life Insurance Company | 0 | $9,804,210 | 0.2% | 0 |
| 77399 | Sterling Life Insurance Company | 5 | $5,780,749 | 0.1% | 159 |
| 10952 | Stonebridge Casualty Insurance Company | 2 | $91,487 | 0.0% | 4,020 |
| 65021 | Stonebridge Life Insurance Company | 27 | $9,037,013 | 0.1% | 549 |
| 80926 | Sun Life & Health Insurance Company (US | 3 | $5,523,197 | 0.1% | 100 |
| 80802 | Sun Life Assurance Company Of Canada | 3 | $13,526,934 | 0.2% | 41 |
| 69310 | Surety Life Insurance Company | 0 | $307 | 0.0% | 0 |

**Accident and Health Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 68608 | Symetra Life Insurance Company | 1 | $3,928,434 | 0.1% | 47 |
| 69345 | Teachers Ins & Annuity Assn of America | 0 | $885,074 | 0.0% | 0 |
| 56014 | Thrivent Financial For Lutherans | 1 | $11,655,190 | 0.2% | 16 |
| 60142 | TIAA-CREF Life Insurance Company | 0 | $279,832 | 0.0% | 0 |
| 69477 | Time Insurance Company | 94 | $44,814,968 | 0.7% | 386 |
| 70688 | Transamerica Financial Life Ins Co | 0 | $16,817 | 0.0% | 0 |
| 86231 | Transamerica Life Insurance Company | 37 | $25,604,546 | 0.4% | 266 |
| 56006 | Travelers Protective Association Of America | 0 | $42,526 | 0.0% | 0 |
| 61425 | Trustmark Insurance Company | 3 | $1,129,820 | 0.0% | 488 |
| 62863 | Trustmark Life Insurance Company | 11 | $19,598,503 | 0.3% | 103 |
| 56456 | U S Letter Carriers' Mutual Benefit Ass | 0 | $36,357 | 0.0% | 0 |
| 29599 | U S Specialty Insurance Company | 0 | $167,710 | 0.0% | 0 |
| 80314 | Unicare Life & Health Insurance Company | 16 | $29,596,823 | 0.5% | 99 |
| 11121 | Unified Life Insurance Company | 0 | $1,601,663 | 0.0% | 0 |
| 91529 | Unimerica Insurance Company | 0 | $5,284,998 | 0.1% | 0 |
| 69701 | Union Bankers Insurance Company | 1 | $1,781,474 | 0.0% | 103 |
| 80837 | Union Central Life Insurance Company | 0 | $1,113,013 | 0.0% | 0 |
| 62596 | Union Fidelity Life Insurance Company | 1 | $1,286,299 | 0.0% | 143 |
| 69744 | Union Labor Life Insurance Company | 0 | $276,678 | 0.0% | 0 |
| 70408 | Union Security Insurance Company | 14 | $31,541,234 | 0.5% | 82 |
| 92916 | United American Insurance Company | 68 | $25,472,261 | 0.4% | 491 |
| 56383 | United Commercial Travelers Of America | 0 | $600,474 | 0.0% | 0 |
| 62294 | United Concordia Life & Health Ins Co | 5 | $4,272,815 | 0.1% | 215 |
| 91693 | United Family Life Insurance Company | 0 | $201 | 0.0% | 0 |
| 79413 | United Healthcare Insurance Company | 331 | $936,155,061 | 14.8% | 65 |
| 63983 | United Heritage Life Insurance Company | 0 | $3,151 | 0.0% | 0 |
| 69922 | United Home Life Insurance Company | 0 | $835 | 0.0% | 0 |
| 69930 | United Insurance Company Of America | 1 | $95,913 | 0.0% | 1,917 |
| 82694 | United Liberty Life Insurance Company | 0 | $61 | 0.0% | 0 |
| 69973 | United Life Insurance Company | 0 | $17,608 | 0.0% | 0 |
| 92703 | United National Life Ins Co of America | 1 | $108,616 | 0.0% | 1,693 |
| 69868 | United Of Omaha Life Insurance Company | 3 | $7,908,221 | 0.1% | 70 |
| 42129 | United Security Assurance Company Of PA | 0 | $743,269 | 0.0% | 0 |
| 81108 | United Security Life & Health Insurance Co | 6 | $380,947 | 0.0% | 2,896 |
| 21113 | United States Fire Insurance Company | 1 | $1,615,338 | 0.0% | 114 |
| 70106 | United States Life Insurance Co New York | 6 | $3,565,831 | 0.1% | 309 |
| 63479 | United Teacher Associates Insurance Co | 25 | $2,453,328 | 0.0% | 1,874 |
| 72850 | United World Life Insurance Company | 4 | $13,816,007 | 0.2% | 53 |
| 70114 | Unity Mutual Life Insurance Company | 0 | $13 | 0.0% | 0 |
| 70130 | Universal Guaranty Life Insurance Company | 0 | $2,265 | 0.0% | 0 |
| 70157 | Universal Life Insurance Company-*Suspended-* | 0 | $1,807 | 0.0% | 0 |
| 70173 | Universal Underwriters Life Insurance Company | 1 | $-36,216 | - 0.0% | -5078 |
| 62235 | Unum Life Insurance Company Of America | 29 | $51,947,754 | 0.8% | 103 |
| 69663 | USAA Life Insurance Company | 0 | $1,586,835 | 0.0% | 0 |
| 94358 | Usable Life | 0 | $237,123 | 0.0% | 0 |

**Accident and Health Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 53953 | Vision Benefits Of America | 0 | $2,253,988 | 0.0% | 0 |
| 32395 | Vision Service Plan Insurance Company | 1 | $27,640,989 | 0.4% | 7 |
| 70319 | Washington National Insurance Co | 23 | $5,360,128 | 0.1% | 789 |
| 83445 | Wellcare Health Insurance Of Arizona Inc | 0 | $13,781,721 | 0.2% | 0 |
| 10155 | Wellcare Prescription Insurance Inc | 1 | $23,229,516 | 0.4% | 8 |
| 70335 | West Coast Life Insurance Company | 0 | $741 | 0.0% | 0 |
| 70483 | Western & Southern Life Insurance Company | 0 | $1,086,269 | 0.0% | 0 |
| 91413 | Western Reserve Life Assurance Co Of Ohio | 0 | $55,003 | 0.0% | 0 |
| 39845 | Westport Insurance Corporation | 0 | $986,870 | 0.0% | 0 |
| 78301 | Westward Life Insurance Company | 0 | $6,800 | 0.0% | 0 |
| 60704 | Wilton Reassurance Life Company Of New York | 0 | $834 | 0.0% | 0 |
| 57320 | Woodmen Of The World Life Insurance Society | 0 | $51,923 | 0.0% | 0 |
| 57290 | Workmens Benefit Fund Of The U S Of Am | 0 | $31 | 0.0% | 0 |
| 79987 | World Corp Insurance Company | 0 | $181,091 | 0.0% | 0 |
| 70629 | World Insurance Company | 6 | $2,161,582 | 0.0% | 510 |
| 71323 | Zale Life Insurance Company | 0 | $32,573 | 0.0% | 0 |
| 16535 | Zurich American Insurance Company | 3 | $19,648,536 | 0.3% | 28 |
| | **Total** | **3,431** | **$6,309,213,882** | **100.0%** | **.** |

# Long Term Care Insurance

# Complaint Indices

**Long Term Care Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 35963 | A F & L Insurance Company-*Suspended*- | 12 | . | . | . |
| 60054 | Aetna Life Insurance Company | 0 | $416,885 | 0.2% | 0 |
| 66842 | AIG Life Insurance Company | 0 | $509,937 | 0.2% | 0 |
| 20796 | AIG Premier Insurance Company | 0 | $635 | 0.0% | 0 |
| 90611 | Allianz Life Insurance Co Of North America | 0 | $5,115,481 | 2.3% | 0 |
| 60186 | Allstate Life Insurance Company | 0 | $121,070 | 0.1% | 0 |
| 60380 | American Family Life Assurance Co of Col. | 1 | $552,798 | 0.3% | 170 |
| 19275 | American Family Mutual Insurance Company | 0 | $815,238 | 0.4% | 0 |
| 60410 | American Fidelity Assurance Company | 0 | $499,767 | 0.2% | 0 |
| 60488 | American General Life Insurance Co | 0 | $1,558 | 0.0% | 0 |
| 60534 | American Heritage Life Insurance Company | 2 | $997,426 | 0.5% | 188 |
| 60763 | American Pioneer Life Insurance Company | 0 | $80,704 | 0.0% | 0 |
| 60836 | American Republic Insurance Company | 1 | $982,871 | 0.4% | 96 |
| 60895 | American United Life Insurance Co | 0 | $3,028 | 0.0% | 0 |
| 71439 | Assurity Life Insurance Company | 0 | $2,916 | 0.0% | 0 |
| 61190 | Auto Owners Life Insurance Company | 0 | $78,443 | 0.0% | 0 |
| 61263 | Bankers Life & Casualty Company | 54 | $19,632,380 | 8.9% | 258 |
| 80985 | BCS Life Insurance Company | 0 | $94 | 0.0% | 0 |
| 71714 | Berkshire Life Insurance Company Of America | 0 | $392,356 | 0.2% | 0 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 1 | $748,661 | 0.3% | 125 |
| 57487 | Catholic Order Of Foresters | 0 | $16,487 | 0.0% | 0 |
| 61751 | Central States Health & Life Co Of Omaha | 1 | $16,733 | 0.0% | 5,612 |
| 61859 | Christian Fidelity Life Insurance Co | 0 | $256,709 | 0.1% | 0 |
| 76236 | Cincinnati Life Insurance Company The | 0 | $34,389 | 0.0% | 0 |
| 62065 | Colonial Penn Life Insurance Company | 0 | $1,778 | 0.0% | 0 |
| 62146 | Combined Insurance Co Of America | 0 | $492,235 | 0.2% | 0 |
| 62308 | Connecticut General Life Ins Co | 0 | $33,071 | 0.0% | 0 |
| 78174 | Conseco Health Insurance Company | 1 | $127,458 | 0.1% | 737 |
| 20443 | Continental Casualty Company | 6 | $6,735,128 | 3.1% | 84 |
| 71404 | Continental General Insurance Company | 1 | $981,207 | 0.4% | 96 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 0 | $204,657 | 0.1% | 0 |
| 62553 | Country Life Insurance Company | 0 | $194,206 | 0.1% | 0 |
| 62626 | CUNA Mutual Insurance Society | 0 | $609,363 | 0.3% | 0 |
| 62928 | EMC National Life Company | 0 | $357,788 | 0.2% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 10 | $8,664,050 | 3.9% | 108 |
| 63177 | Farmers New World Life Insurance Co | 0 | $312,242 | 0.1% | 0 |
| 65536 | Genworth Life & Annuity Insurance Company | 0 | $311,684 | 0.1% | 0 |
| 70025 | Genworth Life Insurance Company | 13 | $33,513,836 | 15.3% | 36 |
| 63312 | Great American Life Insurance Company | 0 | $576,347 | 0.3% | 0 |
| 64211 | Guarantee Trust Life Insurance Co | 1 | $880,219 | 0.4% | 107 |
| 64238 | Guaranty Income Life Insurance Company | 0 | $31,565 | 0.0% | 0 |
| 88072 | Hartford Life Insurance Company | 0 | $37,194 | 0.0% | 0 |

**Long Term Care Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 78972 | Healthy Alliance Life Insurance Co | 0 | $122,058 | 0.1% | 0 |
| 65056 | Jackson National Life Insurance Company | 0 | $14,713 | 0.0% | 0 |
| 65080 | John Alden Life Insurance Company | 1 | $617,843 | 0.3% | 152 |
| 65099 | John Hancock Life Insurance Company | 8 | $22,942,304 | 10.4% | 33 |
| 65110 | Kanawha Insurance Company | 0 | $344,658 | 0.2% | 0 |
| 58033 | Knights Of Columbus | 0 | $1,467,719 | 0.7% | 0 |
| 77720 | Lifesecure Insurance Company | 0 | $295 | 0.0% | 0 |
| 65595 | Lincoln Benefit Life Company | 2 | $4,703,348 | 2.1% | 40 |
| 65676 | Lincoln National Life Insurance Company | 0 | $180,943 | 0.1% | 0 |
| 68446 | Longevity Insurance Company | 0 | $14,274 | 0.0% | 0 |
| 65722 | Loyal American Life Insurance Company | 0 | $80,220 | 0.0% | 0 |
| 65935 | Massachusetts Mutual Life Insurance Company | 0 | $1,543,868 | 0.7% | 0 |
| 69515 | Medamerica Insurance Company | 0 | $298,137 | 0.1% | 0 |
| 31119 | Medico Insurance Company | 5 | $3,337,248 | 1.5% | 141 |
| 71471 | Medico Life Insurance Company | 0 | $975,841 | 0.4% | 0 |
| 97055 | Mega Life & Health Insurance Company The | 0 | $676 | 0.0% | 0 |
| 87726 | Metlife Insurance Company Of Connecticut | 2 | $1,741,920 | 0.8% | 108 |
| 65978 | Metropolitan Life Insurance Company | 4 | $20,074,935 | 9.1% | 19 |
| 66087 | Midwest National Life Insurance Co Of TN | 0 | $57,623 | 0.0% | 0 |
| 66168 | Minnesota Life Insurance Company | 0 | $63,367 | 0.0% | 0 |
| 66281 | Monumental Life Insurance Company | 0 | $171,039 | 0.1% | 0 |
| 66370 | Mony Life Insurance Company | 0 | $5,162 | 0.0% | 0 |
| 71412 | Mutual Of Omaha Insurance Company | 1 | $5,291,541 | 2.4% | 18 |
| 60593 | National States Insurance Company | 2 | $868,137 | 0.4% | 216 |
| 66915 | New York Life Insurance Company | 0 | $2,818,850 | 1.3% | 0 |
| 69000 | Northwestern Long Term Care Insurance Co | 0 | $2,796,647 | 1.3% | 0 |
| 67199 | Old American Insurance Company | 0 | $6,980 | 0.0% | 0 |
| 67628 | Pekin Life Insurance Company | 0 | $3,100 | 0.0% | 0 |
| 63282 | Penn Treaty Network America Ins Co-*Suspended*- | 5 | $2,737,664 | 1.2% | 171 |
| 67660 | Pennsylvania Life Insurance Company | 1 | $351,776 | 0.2% | 267 |
| 67784 | Philadelphia American Life Insurance Company | 0 | $5,275 | 0.0% | 0 |
| 80578 | Physicians Mutual Insurance Company | 0 | $1,010,762 | 0.5% | 0 |
| 65919 | Primerica Life Insurance Company | 0 | $1,887 | 0.0% | 0 |
| 61271 | Principal Life Insurance Company | 0 | $184,954 | 0.1% | 0 |
| 68195 | Provident Life & Accident Insurance Company | 0 | $724,844 | 0.3% | 0 |
| 68241 | Prudential Insurance Company Of America The | 0 | $2,973,742 | 1.4% | 0 |
| 68284 | Pyramid Life Insurance Company | 0 | $56,215 | 0.0% | 0 |
| 70211 | Reassure America Life Insurance Company | 0 | $511,850 | 0.2% | 0 |
| 65005 | Riversource Life Insurance Company | 1 | $3,893,998 | 1.8% | 24 |
| 76325 | Senior Health Insurance Company of PA | 46 | $6,282,813 | 2.9% | 687 |
| 24988 | Sentry Insurance A Mutual Company | 0 | $18,158 | 0.0% | 0 |
| 68810 | Sentry Life Insurance Company (L&H Acct) | 0 | $7,579 | 0.0% | 0 |
| 86355 | Standard Life & Accident Insurance Company | 1 | $173,311 | 0.1% | 542 |
| 25178 | State Farm Mutual Automobile Insurance Co | 0 | $5,173,734 | 2.4% | 0 |
| 69116 | State Life Insurance Company | 0 | $930,055 | 0.4% | 0 |

**Long Term Care Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 69132 | State Mutual Insurance Company | 0 | $25,261 | 0.0% | 0 |
| 65021 | Stonebridge Life Insurance Company | 18 | $2,217,325 | 1.0% | 762 |
| 69345 | Teachers Ins & Annuity Assn of America | 0 | $550,074 | 0.3% | 0 |
| 56014 | Thrivent Financial For Lutherans | 0 | $7,402,156 | 3.4% | 0 |
| 60142 | TIAA-CREF Life Insurance Company | 0 | $279,832 | 0.1% | 0 |
| 69477 | Time Insurance Company | 0 | $1,695,559 | 0.8% | 0 |
| 86231 | Transamerica Life Insurance Company | 22 | $12,114,873 | 5.5% | 171 |
| 69701 | Union Bankers Insurance Company | 1 | $153,465 | 0.1% | 612 |
| 62596 | Union Fidelity Life Insurance Company | 0 | $90 | 0.0% | 0 |
| 69744 | Union Labor Life Insurance Company | 0 | $42 | 0.0% | 0 |
| 70408 | Union Security Insurance Company | 0 | $1,692,418 | 0.8% | 0 |
| 92916 | United American Insurance Company | 2 | $838,632 | 0.4% | 224 |
| 92703 | United National Life Ins Co of America | 0 | $2,718 | 0.0% | 0 |
| 69868 | United Of Omaha Life Insurance Company | 0 | $245,022 | 0.1% | 0 |
| 42129 | United Security Assurance Company Of PA | 0 | $699,515 | 0.3% | 0 |
| 63479 | United Teacher Associates Insurance Co | 0 | $9,888 | 0.0% | 0 |
| 62235 | Unum Life Insurance Company Of America | 1 | $9,690,222 | 4.4% | 10 |
| 70319 | Washington National Insurance Co | 7 | $1,166,649 | 0.5% | 563 |
| 57320 | Woodmen Of The World Life Insurance Society | 0 | $12,724 | 0.0% | 0 |
| 70629 | World Insurance Company | 0 | $146 | 0.0% | 0 |
| | **Total** | **234** | **$219,719,269** | **100.0%** | **.** |

# Medicare Supplement Insurance

# Complaint Indices

**Medicare Supplement Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 71390 | Admiral Life Insurance Company Of America | 0 | $2,746,418 | 0.5% | 0 |
| 20796 | AIG Premier Insurance Company | 0 | $32,782 | 0.0% | 0 |
| 90611 | Allianz Life Insurance Co Of North America | 0 | $31,755 | 0.0% | 0 |
| 60291 | American Capitol Insurance Company | 0 | $10,868 | 0.0% | 0 |
| 60305 | American Community Mutual Insurance Co | 0 | $1,828 | 0.0% | 0 |
| 12321 | American Continental Insurance Company | 0 | $849,114 | 0.2% | 0 |
| 60380 | American Family Life Assurance Co of Col. | 5 | $896,389 | 0.2% | 1,184 |
| 19275 | American Family Mutual Insurance Company | 0 | $10,132,324 | 1.9% | 0 |
| 60410 | American Fidelity Assurance Company | 0 | $1,337 | 0.0% | 0 |
| 66672 | American General Life & Accident Insurance Co | 0 | $397,875 | 0.1% | 0 |
| 13331 | American Hardware Mutual Insurance Company | 0 | $1,864 | 0.0% | 0 |
| 60577 | American Income Life Insurance Co | 0 | $15,614 | 0.0% | 0 |
| 60739 | American National Insurance Company | 0 | $38,633 | 0.0% | 0 |
| 71773 | American National Life Ins Co Of TX | 1 | $2,961,447 | 0.5% | 72 |
| 60763 | American Pioneer Life Insurance Company | 13 | $5,970,841 | 1.1% | 462 |
| 80624 | American Progressive Life & Health Ins Co | 0 | $12,578 | 0.0% | 0 |
| 67679 | American Republic Corp Insurance Company | 0 | $94,177 | 0.0% | 0 |
| 60836 | American Republic Insurance Company | 6 | $24,640,614 | 4.6% | 52 |
| 61190 | Auto Owners Life Insurance Company | 0 | $25,027 | 0.0% | 0 |
| 61239 | Bankers Fidelity Life Insurance Co | 0 | $232,972 | 0.0% | 0 |
| 61263 | Bankers Life & Casualty Company | 19 | $21,363,775 | 4.0% | 189 |
| 69752 | Benicorp Insurance Company-*Suspended*- | 1 | . | . | . |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 15 | $27,387,217 | 5.1% | 116 |
| 80799 | Celtic Insurance Company | 0 | $144,837 | 0.0% | 0 |
| 63541 | Central Benefits National Life Ins Co | 0 | $745 | 0.0% | 0 |
| 61727 | Central Reserve Life Insurance Company | 2 | $686,049 | 0.1% | 619 |
| 61735 | Central Security Life Insurance Co | 0 | $5,203 | 0.0% | 0 |
| 61751 | Central States Health & Life Co Of Omaha | 0 | $853,257 | 0.2% | 0 |
| 61859 | Christian Fidelity Life Insurance Co | 1 | $17,488,424 | 3.2% | 12 |
| 71463 | Cica Life Insurance Company Of America | 0 | $188 | 0.0% | 0 |
| 62049 | Colonial Life & Accident Ins Co | 0 | $3,681 | 0.0% | 0 |
| 62065 | Colonial Penn Life Insurance Company | 0 | $356,455 | 0.1% | 0 |
| 62146 | Combined Insurance Co Of America | 1 | $5,412,149 | 1.0% | 39 |
| 78174 | Conseco Health Insurance Company | 10 | $5,430,713 | 1.0% | 391 |
| 60682 | Conseco Insurance Company | 1 | $1,395,650 | 0.3% | 152 |
| 65900 | Conseco Life Insurance Co | 0 | $4,551 | 0.0% | 0 |
| 62359 | Constitution Life Insurance Company | 0 | $74,608 | 0.0% | 0 |
| 71404 | Continental General Insurance Company | 0 | $1,626,417 | 0.3% | 0 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 5 | $21,786,052 | 4.0% | 49 |
| 62553 | Country Life Insurance Company | 0 | $213,258 | 0.0% | 0 |
| 56138 | CSA Fraternal Life | 0 | $867 | 0.0% | 0 |
| 62928 | EMC National Life Company | 0 | $10,097 | 0.0% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 3 | $4,818,323 | 0.9% | 132 |

**Medicare Supplement Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 65536 | Genworth Life & Annuity Insurance Company | 2 | $4,475,800 | 0.8% | 95 |
| 70025 | Genworth Life Insurance Company | 0 | $156,334 | 0.0% | 0 |
| 70939 | Gerber Life Insurance Company | 0 | $9,451 | 0.0% | 0 |
| 91472 | Globe Life & Accident Insurance Company | 1 | $944,745 | 0.2% | 225 |
| 62286 | Golden Rule Insurance Company | 1 | $2,614,742 | 0.5% | 81 |
| 63967 | Government Personnel Mutual Life Ins Co | 0 | $44,940 | 0.0% | 0 |
| 63312 | Great American Life Insurance Company | 0 | $80,318 | 0.0% | 0 |
| 64211 | Guarantee Trust Life Insurance Co | 1 | $1,683,186 | 0.3% | 126 |
| 70815 | Hartford Life & Accident Insurance Company | 0 | $7,652,644 | 1.4% | 0 |
| 88072 | Hartford Life Insurance Company | 0 | $769,738 | 0.1% | 0 |
| 70670 | Health Care Service Corporation | 0 | $1,243,253 | 0.2% | 0 |
| 78972 | Healthy Alliance Life Insurance Co | 66 | $81,527,706 | 15.1% | 172 |
| 73288 | Humana Insurance Company | 8 | $338,364 | 0.1% | 5,018 |
| 97764 | Idealife Insurance Company | 0 | $180,205 | 0.0% | 0 |
| 86509 | ING Life Insurance & Annuity Company | 0 | $1,254 | 0.0% | 0 |
| 64904 | Investors Heritage Life Insurance Company | 1 | $1,681 | 0.0% | 9,999 |
| 63487 | Investors Life Insurance Co Of North America | 0 | $218 | 0.0% | 0 |
| 65056 | Jackson National Life Insurance Company | 0 | $58,971 | 0.0% | 0 |
| 64017 | Jefferson National Life Insurance Company | 0 | $158,919 | 0.0% | 0 |
| 65110 | Kanawha Insurance Company | 0 | $3,654 | 0.0% | 0 |
| 65129 | Kansas City Life Insurance Company | 0 | $9,916 | 0.0% | 0 |
| 77720 | Lifesecure Insurance Company | 0 | $834 | 0.0% | 0 |
| 65927 | Lincoln Heritage Life Insurance Company | 0 | $102,585 | 0.0% | 0 |
| 65722 | Loyal American Life Insurance Company | 0 | $10,360 | 0.0% | 0 |
| 71072 | Marquette National Life Insurance Company | 1 | $136,392 | 0.0% | 1,556 |
| 31119 | Medico Insurance Company | 1 | $1,190,087 | 0.2% | 178 |
| 71471 | Medico Life Insurance Company | 0 | $309,261 | 0.1% | 0 |
| 97055 | Mega Life & Health Insurance Company The | 0 | $4,310 | 0.0% | 0 |
| 65978 | Metropolitan Life Insurance Company | 0 | $178 | 0.0% | 0 |
| 66087 | Midwest National Life Insurance Co Of TN | 0 | $2,328 | 0.0% | 0 |
| 66281 | Monumental Life Insurance Company | 0 | $683,315 | 0.1% | 0 |
| 66370 | Mony Life Insurance Company | 0 | $624 | 0.0% | 0 |
| 71412 | Mutual Of Omaha Insurance Company | 11 | $35,016,678 | 6.5% | 67 |
| 61409 | National Benefit Life Insurance Company | 0 | $1,872 | 0.0% | 0 |
| 98205 | National Foundation Life Insurance Company | 0 | $110,717 | 0.0% | 0 |
| 60593 | National States Insurance Company | 2 | $775,005 | 0.1% | 548 |
| 66869 | Nationwide Life Insurance Company | 0 | $12,165 | 0.0% | 0 |
| 69698 | New Era Life Ins Co of the Midwest | 0 | $153,176 | 0.0% | 0 |
| 66915 | New York Life Insurance Company | 0 | $393,111 | 0.1% | 0 |
| 68349 | North American Insurance Company | 0 | $103,344 | 0.0% | 0 |
| 67199 | Old American Insurance Company | 0 | $23,245 | 0.0% | 0 |
| 67326 | Old Surety Life Insurance Company | 0 | $57,540 | 0.0% | 0 |
| 76112 | Oxford Life Insurance Company | 0 | $150,546 | 0.0% | 0 |
| 70785 | Pacificare Life & Health Insurance Company | 3 | $122,147 | 0.0% | 5,213 |
| 67628 | Pekin Life Insurance Company | 0 | $27,208 | 0.0% | 0 |

**Medicare Supplement Insurance Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 63282 | Penn Treaty Network America Ins Co-*Suspended*- | 0 | $3,693 | 0.0% | 0 |
| 67660 | Pennsylvania Life Insurance Company | 1 | $254,035 | 0.0% | 836 |
| 67784 | Philadelphia American Life Insurance Company | 0 | $16,377 | 0.0% | 0 |
| 72125 | Physicians Life Insurance Company | 0 | $1,871,562 | 0.3% | 0 |
| 80578 | Physicians Mutual Insurance Company | 3 | $5,639,292 | 1.0% | 113 |
| 61271 | Principal Life Insurance Company | 1 | $3,526,829 | 0.7% | 60 |
| 67903 | Provident American Life & Health Insurance Co | 0 | $411,273 | 0.1% | 0 |
| 68241 | Prudential Insurance Company Of America The | 0 | $2,372 | 0.0% | 0 |
| 68284 | Pyramid Life Insurance Company | 5 | $343,016 | 0.1% | 3,094 |
| 70211 | Reassure America Life Insurance Company | 0 | $32,063 | 0.0% | 0 |
| 68462 | Reserve National Insurance Company | 1 | $3,225,267 | 0.6% | 66 |
| 57657 | Royal Neighbors Of America | 0 | $10,688,704 | 2.0% | 0 |
| 60445 | Sagicor Life Insurance Company | 0 | $2,953 | 0.0% | 0 |
| 76325 | Senior Health Insurance Company of PA | 0 | $78,520 | 0.0% | 0 |
| 65757 | Shelter Life Insurance Company | 0 | $668,411 | 0.1% | 0 |
| 68845 | Shenandoah Life Insurance Company | 0 | $205,130 | 0.0% | 0 |
| 86355 | Standard Life & Accident Insurance Company | 5 | $9,159,468 | 1.7% | 116 |
| 25178 | State Farm Mutual Automobile Insurance Co | 0 | $10,734,039 | 2.0% | 0 |
| 69132 | State Mutual Insurance Company | 1 | $1,590,466 | 0.3% | 133 |
| 89184 | Sterling Investors Life Insurance Company | 0 | $9,736,719 | 1.8% | 0 |
| 77399 | Sterling Life Insurance Company | 0 | $181,657 | 0.0% | 0 |
| 56014 | Thrivent Financial For Lutherans | 1 | $2,772,552 | 0.5% | 77 |
| 69477 | Time Insurance Company | 0 | $433,673 | 0.1% | 0 |
| 70688 | Transamerica Financial Life Ins Co | 0 | $1,397 | 0.0% | 0 |
| 86231 | Transamerica Life Insurance Company | 6 | $5,241,561 | 1.0% | 243 |
| 61425 | Trustmark Insurance Company | 1 | $66,458 | 0.0% | 3,194 |
| 80314 | Unicare Life & Health Insurance Company | 0 | $25,687 | 0.0% | 0 |
| 11121 | Unified Life Insurance Company | 0 | $21,700 | 0.0% | 0 |
| 69701 | Union Bankers Insurance Company | 0 | $1,619,832 | 0.3% | 0 |
| 62596 | Union Fidelity Life Insurance Company | 0 | $211,091 | 0.0% | 0 |
| 69744 | Union Labor Life Insurance Company | 0 | $64,853 | 0.0% | 0 |
| 92916 | United American Insurance Company | 2 | $10,688,023 | 2.0% | 40 |
| 56383 | United Commercial Travelers Of America | 0 | $566,551 | 0.1% | 0 |
| 79413 | United Healthcare Insurance Company | 16 | $137,278,700 | 25.5% | 25 |
| 92703 | United National Life Ins Co of America | 0 | $56,677 | 0.0% | 0 |
| 69868 | United Of Omaha Life Insurance Company | 0 | $757,437 | 0.1% | 0 |
| 63479 | United Teacher Associates Insurance Co | 21 | $2,093,293 | 0.4% | 2,129 |
| 72850 | United World Life Insurance Company | 4 | $13,816,007 | 2.6% | 61 |
| 69663 | USAA Life Insurance Company | 0 | $1,479,578 | 0.3% | 0 |
| 70319 | Washington National Insurance Co | 5 | $3,584,723 | 0.7% | 296 |
| 79987 | World Corp Insurance Company | 0 | $181,091 | 0.0% | 0 |
| 70629 | World Insurance Company | 0 | $303,116 | 0.1% | 0 |
| | **Total** | **254** | **$539,135,882** | **100.0%** | **.** |

# Life Insurance & Annuities

# Complaint Indices

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 77879 | 5 Star Life Insurance Company | 0 | $1,761,642 | 0.0% | 0 |
| 71854 | AAA Life Insurance Company | 0 | $2,279,598 | 0.0% | 0 |
| 60038 | Acacia Life Insurance Co | 0 | $550,825 | 0.0% | 0 |
| 60054 | Aetna Life Insurance Company | 10 | $17,302,456 | 0.2% | 288 |
| 97780 | AGC Life Insurance Company | 0 | $1,157 | 0.0% | 0 |
| 60232 | AGL Life Assurance Company | 0 | $35,955 | 0.0% | 0 |
| 66842 | AIG Life Insurance Company | 3 | $2,820,413 | 0.0% | 530 |
| 60941 | AIG Sunamerica Life Assurance Company | 3 | $424,515,410 | 5.9% | 4 |
| 90611 | Allianz Life Insurance Co Of North America | 43 | $186,824,507 | 2.6% | 115 |
| 64190 | Allianz Life Insurance Company Of New York | 0 | $96,608 | 0.0% | 0 |
| 60186 | Allstate Life Insurance Company | 10 | $53,534,546 | 0.7% | 93 |
| 70874 | Allstate Life Insurance Company Of New York | 0 | $43,879 | 0.0% | 0 |
| 67369 | Alta Health & Life Insurance Company | 0 | $22,454 | 0.0% | 0 |
| 60216 | Amalgamated Life Insurance Company | 0 | $111,836 | 0.0% | 0 |
| 68594 | American Amicable Life Insurance Co of TX | 0 | $643,783 | 0.0% | 0 |
| 60275 | American Bankers Life Assurance Of Florida | 6 | $2,151,605 | 0.0% | 1,391 |
| 60291 | American Capitol Insurance Company | 0 | $35,576 | 0.0% | 0 |
| 60305 | American Community Mutual Insurance Co | 0 | $247,500 | 0.0% | 0 |
| 92738 | American Equity Investment Life Ins Co | 10 | $56,291,448 | 0.8% | 89 |
| 60380 | American Family Life Assurance Co of Col. | 4 | $2,326,309 | 0.0% | 857 |
| 60399 | American Family Life Insurance Company | 9 | $49,151,349 | 0.7% | 91 |
| 98736 | American Federated Life Insurance Company | 0 | $85,534 | 0.0% | 0 |
| 60410 | American Fidelity Assurance Company | 4 | $4,658,886 | 0.1% | 428 |
| 60429 | American Fidelity Life Insurance Company | 0 | $384,187 | 0.0% | 0 |
| 69337 | American Financial Security Life Insurance Co | 0 | $10,200 | 0.0% | 0 |
| 68373 | American General Assurance Company | 5 | $1,997,039 | 0.0% | 1,249 |
| 66672 | American General Life & Accident Insurance Co | 42 | $10,770,107 | 0.1% | 1,945 |
| 60488 | American General Life Insurance Co | 29 | $69,658,643 | 1.0% | 208 |
| 60518 | American Health & Life Insurance Company | 4 | $2,385,606 | 0.0% | 836 |
| 60534 | American Heritage Life Insurance Company | 4 | $4,355,951 | 0.1% | 458 |
| 60542 | American Home Life Insurance Company | 0 | $1,598,738 | 0.0% | 0 |
| 60577 | American Income Life Insurance Co | 10 | $9,555,977 | 0.1% | 522 |
| 60607 | American International Life Assurance Of NY | 1 | $372,647 | 0.0% | 1,338 |
| 60631 | American Investors Life Ins Co | 14 | $77,864,007 | 1.1% | 90 |
| 81213 | American Maturity Life Insurance Co | 0 | $6,008 | 0.0% | 0 |
| 97179 | American Medical Security Life Ins Co | 0 | $232,030 | 0.0% | 0 |
| 67989 | American Memorial Life Insurance Company | 0 | $3,315,410 | 0.0% | 0 |
| 65811 | American Modern Life Insurance Company | 4 | $2,135,648 | 0.0% | 934 |
| 60739 | American National Insurance Company | 15 | $36,899,059 | 0.5% | 203 |
| 71773 | American National Life Ins Co Of TX | 0 | $167,884 | 0.0% | 0 |
| 60763 | American Pioneer Life Insurance Company | 1 | $468,974 | 0.0% | 1,063 |
| 80624 | American Progressive Life & Health Ins Co | 0 | $2,084 | 0.0% | 0 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 60801 | American Public Life Insurance Company | 0 | $15,900 | 0.0% | 0 |
| 60836 | American Republic Insurance Company | 2 | $1,720,176 | 0.0% | 580 |
| 88366 | American Retirement Life Insurance Company | 0 | $345 | 0.0% | 0 |
| 92649 | American Underwriters Life Insurance Company | 0 | $441,532 | 0.0% | 0 |
| 60895 | American United Life Insurance Co | 1 | $102,560,925 | 1.4% | 5 |
| 61999 | Americo Financial Life & Annuity Ins Co | 1 | $3,575,683 | 0.0% | 139 |
| 61301 | Ameritas Life Insurance Corp | 1 | $8,065,465 | 0.1% | 62 |
| 72222 | AMICA Life Insurance Company | 0 | $165,807 | 0.0% | 0 |
| 93661 | Annuity Investors Life Insurance Company | 0 | $725,954 | 0.0% | 0 |
| 61069 | Anthem Life Insurance Company | 0 | $5,975,624 | 0.1% | 0 |
| 56499 | Assured Life Association | 0 | $34,393 | 0.0% | 0 |
| 71439 | Assurity Life Insurance Company | 4 | $2,804,583 | 0.0% | 711 |
| 61093 | Atlanta Life Insurance Company | 2 | $118,902 | 0.0% | 8,388 |
| 61182 | Aurora National Life Assurance Company | 0 | $1,554,911 | 0.0% | 0 |
| 84522 | Auto Club Life Insurance Company | 0 | $16,551 | 0.0% | 0 |
| 61190 | Auto Owners Life Insurance Company | 0 | $2,986,169 | 0.0% | 0 |
| 61689 | Aviva Life & Annuity Company | 19 | $75,478,265 | 1.0% | 126 |
| 62880 | AXA Equitable Life & Annuity Company | 0 | $592,786 | 0.0% | 0 |
| 62944 | AXA Equitable Life Insurance Company | 17 | $320,303,854 | 4.4% | 26 |
| 68160 | Balboa Life Insurance Company | 1 | $121,994 | 0.0% | 4,088 |
| 61212 | Baltimore Life Insurance Company The | 0 | $197,332 | 0.0% | 0 |
| 61239 | Bankers Fidelity Life Insurance Co | 0 | $70,226 | 0.0% | 0 |
| 61263 | Bankers Life & Casualty Company | 65 | $27,147,203 | 0.4% | 1,194 |
| 81043 | Bankers Life Insurance Company | 0 | $810,819 | 0.0% | 0 |
| 94250 | Banner Life Insurance Company | 5 | $8,076,781 | 0.1% | 309 |
| 80985 | BCS Life Insurance Company | 0 | $138,544 | 0.0% | 0 |
| 61395 | Beneficial Life Insurance Company | 1 | $1,342,044 | 0.0% | 372 |
| 69752 | Benicorp Insurance Company-*Suspended*- | 0 | $88,262 | 0.0% | 0 |
| 64890 | Berkley Life & Health Insurance Company | 0 | $37,669 | 0.0% | 0 |
| 62345 | Berkshire Hathaway Life Insurance Co of NE | 0 | $18,333 | 0.0% | 0 |
| 71714 | Berkshire Life Insurance Company Of America | 0 | $50,807 | 0.0% | 0 |
| 90638 | Best Life & Health Insurance Company | 0 | $130 | 0.0% | 0 |
| 61476 | Boston Mutual Life Insurance Company | 2 | $4,822,210 | 0.1% | 207 |
| 74900 | Brokers National Life Assurance Company | 0 | $10,902 | 0.0% | 0 |
| 93432 | C M Life Insurance Company | 1 | $20,805,390 | 0.3% | 24 |
| 80659 | Canada Life Assurance Company | 1 | $2,753,914 | 0.0% | 181 |
| 81060 | Canada Life Insurance Company Of America | 0 | $107,461 | 0.0% | 0 |
| 61573 | Capital Reserve Life Insurance Company | 4 | $2,717,914 | 0.0% | 734 |
| 61581 | Capitol Life Insurance Company | 0 | $1,370 | 0.0% | 0 |
| 71455 | Cardif Life Insurance Company | 8 | $1,794,331 | 0.0% | 2,223 |
| 56022 | Catholic Family Life Insurance | 0 | $35,086 | 0.0% | 0 |
| 57770 | Catholic Holy Family Society | 0 | $392,452 | 0.0% | 0 |
| 56030 | Catholic Knights | 0 | $643,255 | 0.0% | 0 |
| 57487 | Catholic Order Of Foresters | 0 | $214,180 | 0.0% | 0 |
| 80799 | Celtic Insurance Company | 0 | $197 | 0.0% | 0 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 61727 | Central Reserve Life Insurance Company | 0 | $136,127 | 0.0% | 0 |
| 61735 | Central Security Life Insurance Co | 6 | $585,879 | 0.0% | 5,107 |
| 61751 | Central States Health & Life Co Of Omaha | 0 | $4,071,298 | 0.1% | 0 |
| 61883 | Central United Life Insurance Company | 1 | $185,917 | 0.0% | 2,682 |
| 62383 | Centurion Life Insurance Company | 0 | $9,590,328 | 0.1% | 0 |
| 94447 | Century Life Assurance Company | 0 | $1,272 | 0.0% | 0 |
| 61808 | Charter National Life Insurance Co | 1 | $3,167 | 0.0% | 9,999 |
| 61824 | Cherokee National Life Insurance Co | 0 | $333,828 | 0.0% | 0 |
| 61832 | Chesapeake Life Insurance Company The | 2 | $1,155,610 | 0.0% | 863 |
| 61859 | Christian Fidelity Life Insurance Co | 0 | $292,332 | 0.0% | 0 |
| 61875 | Church Life Insurance Corporation | 0 | $617,807 | 0.0% | 0 |
| 71463 | Cica Life Insurance Company Of America | 0 | $2,290,094 | 0.0% | 0 |
| 76236 | Cincinnati Life Insurance Company The | 1 | $6,400,693 | 0.1% | 78 |
| 61921 | Citizens Security Life Ins Co | 0 | $183,674 | 0.0% | 0 |
| 62049 | Colonial Life & Accident Ins Co | 3 | $2,312,710 | 0.0% | 647 |
| 62065 | Colonial Penn Life Insurance Company | 3 | $2,106,770 | 0.0% | 710 |
| 84786 | Colorado Bankers Life Ins Co | 0 | $666,923 | 0.0% | 0 |
| 76023 | Columbian Life Insurance Company | 3 | $1,084,951 | 0.0% | 1,379 |
| 62103 | Columbian Mutual Life Insurance Co | 0 | $69,641 | 0.0% | 0 |
| 99937 | Columbus Life Insurance Company | 0 | $1,501,186 | 0.0% | 0 |
| 62146 | Combined Insurance Co Of America | 6 | $1,995,428 | 0.0% | 1,499 |
| 84824 | Commonwealth Annuity & Life Insurance Co | 1 | $1,948,190 | 0.0% | 256 |
| 77828 | Companion Life Insurance Company | 0 | $53,848 | 0.0% | 0 |
| 60984 | Compbenefits Insurance Company | 0 | $4,340 | 0.0% | 0 |
| 62308 | Connecticut General Life Ins Co | 3 | $7,560,883 | 0.1% | 198 |
| 78174 | Conseco Health Insurance Company | 0 | $99,590 | 0.0% | 0 |
| 60682 | Conseco Insurance Company | 11 | $1,618,774 | 0.0% | 3,389 |
| 65900 | Conseco Life Insurance Co | 12 | $3,130,627 | 0.0% | 1,912 |
| 62359 | Constitution Life Insurance Company | 0 | $59,517 | 0.0% | 0 |
| 71730 | Continental American Insurance Company | 0 | $7,186 | 0.0% | 0 |
| 62413 | Continental Assurance Company | 1 | $975,588 | 0.0% | 511 |
| 71404 | Continental General Insurance Company | 1 | $881,442 | 0.0% | 566 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 0 | $553,032 | 0.0% | 0 |
| 94218 | Country Investors Life Assurance Company | 0 | $872,083 | 0.0% | 0 |
| 62553 | Country Life Insurance Company | 1 | $4,050,792 | 0.1% | 123 |
| 56634 | Croatian Fraternal Union Of America | 0 | $108,177 | 0.0% | 0 |
| 80675 | Crown Life Insurance Company | 0 | $780,170 | 0.0% | 0 |
| 56138 | CSA Fraternal Life | 0 | $24,884 | 0.0% | 0 |
| 62626 | CUNA Mutual Insurance Society | 8 | $22,406,134 | 0.3% | 178 |
| 57088 | Degree Of Honor Protective Assoc | 0 | $106,340 | 0.0% | 0 |
| 97705 | Direct General Life Insurance Company | 0 | $207,499 | 0.0% | 0 |
| 62928 | EMC National Life Company | 1 | $5,241,091 | 0.1% | 95 |
| 84174 | Employees Life Company (mutual | 1 | $94,645 | 0.0% | 5,269 |
| 64149 | Epic Life Insurance Company The | 0 | $34,791 | 0.0% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 0 | $688,167 | 0.0% | 0 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 56057 | Equitable Reserve Association | 0 | $6,358 | 0.0% | 0 |
| 62510 | Equitrust Life Insurance Company | 7 | $43,345,828 | 0.6% | 81 |
| 70742 | Family Benefit Life Insurance Company | 1 | $1,746,755 | 0.0% | 285 |
| 77968 | Family Heritage Life Insurance Co Of America | 0 | $125 | 0.0% | 0 |
| 63053 | Family Life Insurance Company | 3 | $261,785 | 0.0% | 5,715 |
| 74004 | Family Service Life Insurance Company | 0 | $54 | 0.0% | 0 |
| 63118 | Farm Bureau Life Ins Co of MO | 1 | $32,290,241 | 0.4% | 15 |
| 63177 | Farmers New World Life Insurance Co | 11 | $25,760,186 | 0.4% | 213 |
| 63223 | Federal Life Insurance Company (mutual | 0 | $157,362 | 0.0% | 0 |
| 63258 | Federated Life Insurance Company | 0 | $5,249,029 | 0.1% | 0 |
| 93696 | Fidelity Investments Life Insurance Company | 2 | $22,233,332 | 0.3% | 45 |
| 63290 | Fidelity Life Association A Legal Reserve Life Ins | 2 | $704,813 | 0.0% | 1,415 |
| 71870 | Fidelity Security Life Insurance Company | 4 | $8,962,980 | 0.1% | 223 |
| 69140 | First Allmerica Financial Life Insurance Co | 2 | $217,075 | 0.0% | 4,595 |
| 11591 | First Berkshire Hathaway Life Insurance Co | 0 | $3,421 | 0.0% | 0 |
| 56332 | First Catholic Slovak Ladies Assn Of The US | 0 | $21,188 | 0.0% | 0 |
| 56340 | First Catholic Slovak Union Of The USA | 0 | $3,911 | 0.0% | 0 |
| 84034 | First Guaranty Insurance Company | 0 | $2,915 | 0.0% | 0 |
| 90328 | First Health Life & Health Insurance Company | 3 | $70,239 | 0.0% | 9,999 |
| 63495 | First Investors Life Insurance Company | 0 | $306,575 | 0.0% | 0 |
| 67652 | First Penn-pacific Life Insurance Company | 3 | $3,808,270 | 0.1% | 393 |
| 91642 | Forethought Life Insurance Company | 2 | $7,392,214 | 0.1% | 135 |
| 71129 | Fort Dearborn Life Insurance Company | 1 | $6,833,643 | 0.1% | 73 |
| 62324 | Freedom Life Insurance Company Of America | 0 | $6,003 | 0.0% | 0 |
| 99775 | Funeral Directors Life Insurance Co | 0 | $1,348,857 | 0.0% | 0 |
| 63657 | Garden State Life Insurance Company | 0 | $583,932 | 0.0% | 0 |
| 63665 | General American Life Insurance Company | 23 | $38,728,526 | 0.5% | 296 |
| 65536 | Genworth Life & Annuity Insurance Company | 11 | $51,027,873 | 0.7% | 108 |
| 70025 | Genworth Life Insurance Company | 2 | $10,692,191 | 0.1% | 93 |
| 70939 | Gerber Life Insurance Company | 1 | $4,798,597 | 0.1% | 104 |
| 56154 | Gleaner Life Insurance Society | 0 | $3,782 | 0.0% | 0 |
| 91472 | Globe Life & Accident Insurance Company | 32 | $13,367,831 | 0.2% | 1,194 |
| 62286 | Golden Rule Insurance Company | 1 | $7,075,732 | 0.1% | 70 |
| 63967 | Government Personnel Mutual Life Ins Co | 0 | $614,681 | 0.0% | 0 |
| 71218 | Grange Life Insurance Company | 0 | $52,012 | 0.0% | 0 |
| 63312 | Great American Life Insurance Company | 2 | $18,358,824 | 0.3% | 54 |
| 90212 | Great Southern Life Insurance Company | 3 | $814,673 | 0.0% | 1,836 |
| 80705 | Great West Life Assurance Company | 0 | $440,082 | 0.0% | 0 |
| 71480 | Great Western Insurance Company | 0 | $1,070,911 | 0.0% | 0 |
| 68322 | Great-West Life & Annuity Insurance Company | 0 | $86,944,324 | 1.2% | 0 |
| 56685 | Greater Beneficial Union Of Pittsburgh | 0 | $132,570 | 0.0% | 0 |
| 64211 | Guarantee Trust Life Insurance Co | 2 | $2,608,715 | 0.0% | 382 |
| 64238 | Guaranty Income Life Insurance Company | 0 | $508,100 | 0.0% | 0 |
| 78778 | Guardian Insurance & Annuity Company Inc | 1 | $5,885,421 | 0.1% | 85 |
| 64246 | Guardian Life Insurance Company Of America | 6 | $22,510,301 | 0.3% | 133 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 70815 | Hartford Life & Accident Insurance Company | 15 | $39,874,326 | 0.6% | 188 |
| 71153 | Hartford Life & Annuity Insurance Company | 13 | $46,789,491 | 0.6% | 139 |
| 88072 | Hartford Life Insurance Company | 7 | $54,350,367 | 0.8% | 64 |
| 92711 | HCC Life Insurance Company | 0 | $479,937 | 0.0% | 0 |
| 78972 | Healthy Alliance Life Insurance Co | 4 | $3,960,143 | 0.1% | 504 |
| 66214 | Heartland National Life Insurance Company | 0 | $41,295 | 0.0% | 0 |
| 62421 | Heritage Union Life Insurance Company | 1 | $159,275 | 0.0% | 3,131 |
| 93440 | HM Life Insurance Company | 0 | $38,534 | 0.0% | 0 |
| 64505 | Homesteaders Life Company | 1 | $6,123,705 | 0.1% | 81 |
| 64513 | Horace Mann Life Insurance Company | 0 | $3,591,241 | 0.0% | 0 |
| 93777 | Household Life Insurance Company | 4 | $4,042,573 | 0.1% | 493 |
| 73288 | Humana Insurance Company | 0 | $720,861 | 0.0% | 0 |
| 70580 | Humanadental Insurance Company | 0 | $50,186 | 0.0% | 0 |
| 97764 | Idealife Insurance Company | 0 | $98,947 | 0.0% | 0 |
| 64580 | Illinois Mutual Life Insurance Company | 0 | $4,202,965 | 0.1% | 0 |
| 58068 | Independent Order Of Foresters The | 1 | $2,354,102 | 0.0% | 212 |
| 81779 | Individual Assurance Co Life Health & Accident | 0 | $3,382,715 | 0.0% | 0 |
| 84514 | Industrial Alliance Pacific Ins & Financial Service | 0 | $16,844 | 0.0% | 0 |
| 86509 | ING Life Insurance & Annuity Company | 1 | $98,461,582 | 1.4% | 5 |
| 80942 | ING USA Annuity & Life Ins Co | 8 | $176,183,258 | 2.4% | 23 |
| 74780 | Integrity Life Insurance Company | 1 | $10,070,129 | 0.1% | 50 |
| 64831 | Intramerica Life Insurance Company | 0 | $1,497 | 0.0% | 0 |
| 85189 | Investors Consolidated Insurance Company | 0 | $533 | 0.0% | 0 |
| 64904 | Investors Heritage Life Insurance Company | 0 | $46,153 | 0.0% | 0 |
| 64939 | Investors Insurance Corporation | 0 | $1,117,108 | 0.0% | 0 |
| 63487 | Investors Life Insurance Co Of North America | 4 | $694,827 | 0.0% | 2,871 |
| 89958 | J M I C Life Insurance Company | 0 | $53,076 | 0.0% | 0 |
| 65056 | Jackson National Life Insurance Company | 20 | $184,133,768 | 2.5% | 54 |
| 64017 | Jefferson National Life Insurance Company | 0 | $5,562,734 | 0.1% | 0 |
| 65080 | John Alden Life Insurance Company | 0 | $460,781 | 0.0% | 0 |
| 93610 | John Hancock Life & Health Insurance Company | 0 | $49,062 | 0.0% | 0 |
| 65099 | John Hancock Life Insurance Company | 12 | $9,837,956 | 0.1% | 608 |
| 65838 | John Hancock Life Insurance Company (usa | 3 | $48,596,519 | 0.7% | 31 |
| 90204 | John Hancock Variable Life Insurance Company | 2 | $21,503,207 | 0.3% | 46 |
| 65110 | Kanawha Insurance Company | 0 | $889,924 | 0.0% | 0 |
| 65129 | Kansas City Life Insurance Company | 9 | $20,377,043 | 0.3% | 220 |
| 90557 | Kemper Investors Life Ins Co | 1 | $2,089,951 | 0.0% | 239 |
| 58033 | Knights Of Columbus | 7 | $20,293,833 | 0.3% | 172 |
| 65242 | Lafayette Life Insurance Company The | 1 | $5,564,041 | 0.1% | 90 |
| 71595 | Lewer Life Insurance Company | 0 | $4,603 | 0.0% | 0 |
| 68543 | Liberty Bankers Life Insurance Co-*Suspended-* | 5 | . | . | . |
| 65315 | Liberty Life Assurance Company Of Boston | 0 | $2,699,683 | 0.0% | 0 |
| 61492 | Liberty Life Insurance Company | 7 | $10,511,727 | 0.1% | 332 |
| 65331 | Liberty National Life Insurance Company | 0 | $2,637,566 | 0.0% | 0 |
| 65498 | Life Insurance Company Of North America | 4 | $15,065,460 | 0.2% | 132 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 65528 | Life Insurance Company Of The Southwest | 0 | $6,916,236 | 0.1% | 0 |
| 97691 | Life Of The South Insurance Company | 0 | $614,148 | 0.0% | 0 |
| 77720 | Lifesecure Insurance Company | 1 | $124,825 | 0.0% | 3,995 |
| 65595 | Lincoln Benefit Life Company | 11 | $38,457,805 | 0.5% | 143 |
| 65927 | Lincoln Heritage Life Insurance Company | 3 | $3,502,836 | 0.0% | 427 |
| 62057 | Lincoln Life & Annuity Company Of New York | 2 | $939,556 | 0.0% | 1,062 |
| 69833 | Lincoln Memorial Life Insurance Co-*Suspended-* | 0 | $13,515,485 | 0.2% | 0 |
| 65676 | Lincoln National Life Insurance Company | 18 | $373,441,584 | 5.2% | 24 |
| 68446 | Longevity Insurance Company | 0 | $12,479 | 0.0% | 0 |
| 65722 | Loyal American Life Insurance Company | 1 | $954,416 | 0.0% | 523 |
| 56758 | Loyal Christian Benefit Association | 1 | $86,308 | 0.0% | 5,778 |
| 65781 | Madison National Life Insurance Company Inc | 0 | $492,260 | 0.0% | 0 |
| 61018 | Magna Insurance Company | 0 | $27,551 | 0.0% | 0 |
| 60321 | Mamsi Life & Health Insurance Company | 0 | $195,530 | 0.0% | 0 |
| 65870 | Manhattan Life Insurance Company | 0 | $177,994 | 0.0% | 0 |
| 67083 | Manhattan National Life Insurance Company | 1 | $1,176,536 | 0.0% | 424 |
| 71072 | Marquette National Life Insurance Company | 0 | $8,558 | 0.0% | 0 |
| 65935 | Massachusetts Mutual Life Insurance Company | 6 | $91,096,977 | 1.3% | 33 |
| 71471 | Medico Life Insurance Company | 0 | $44,612 | 0.0% | 0 |
| 97055 | Mega Life & Health Insurance Company The | 1 | $486,401 | 0.0% | 1,025 |
| 86126 | Members Life Insurance Company | 0 | $7,311 | 0.0% | 0 |
| 65951 | Merit Life Insurance Co | 0 | $1,616,773 | 0.0% | 0 |
| 79022 | Merrill Lynch Life Insurance Company | 1 | $7,880,013 | 0.1% | 63 |
| 87726 | Metlife Insurance Company Of Connecticut | 8 | $37,958,456 | 0.5% | 105 |
| 93513 | Metlife Investors Insurance Company | 0 | $81,208,296 | 1.1% | 0 |
| 61050 | Metlife Investors USA Insurance Company | 3 | $116,919,914 | 1.6% | 13 |
| 65978 | Metropolitan Life Insurance Company | 59 | $254,613,364 | 3.5% | 116 |
| 97136 | Metropolitan Tower Life Insurance Company | 4 | $2,920,711 | 0.0% | 683 |
| 66044 | Midland National Life Insurance Company | 13 | $46,428,114 | 0.6% | 140 |
| 66087 | Midwest National Life Insurance Co Of TN | 0 | $162,693 | 0.0% | 0 |
| 66109 | Midwestern United Life Insurance Company | 0 | $40,601 | 0.0% | 0 |
| 66168 | Minnesota Life Insurance Company | 4 | $53,731,491 | 0.7% | 37 |
| 76040 | Missouri Valley Life & Health Insurance Co | 0 | $948,339 | 0.0% | 0 |
| 70416 | MML Bay State Life Insurance Company | 1 | $1,329,364 | 0.0% | 375 |
| 57541 | Modern Woodmen Of America | 1 | $19,674,386 | 0.3% | 25 |
| 69647 | Molina Healthcare Insurance Company | 0 | $10,858 | 0.0% | 0 |
| 81442 | Monitor Life Insurance Company Of New York | 0 | $25,647 | 0.0% | 0 |
| 66281 | Monumental Life Insurance Company | 32 | $31,798,809 | 0.4% | 502 |
| 66370 | Mony Life Insurance Company | 0 | $3,377,192 | 0.0% | 0 |
| 78077 | Mony Life Insurance Company Of America | 2 | $3,528,364 | 0.0% | 283 |
| 80020 | Mountain Life Insurance Company | 0 | $223,159 | 0.0% | 0 |
| 66427 | MTL Insurance Company | 0 | $3,741,037 | 0.1% | 0 |
| 66362 | Mutual Benefit Life Insurance Co-*Revoked-* | 1 | . | . | . |
| 88668 | Mutual Of America Life Insurance Company | 0 | $645,507 | 0.0% | 0 |
| 61409 | National Benefit Life Insurance Company | 2 | $649,575 | 0.0% | 1,535 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 57568 | National Catholic Society Of Foresters | 0 | $51,187 | 0.0% | 0 |
| 66540 | National Farmers Unions Life Insurance Co | 0 | $240,905 | 0.0% | 0 |
| 98205 | National Foundation Life Insurance Company | 0 | $16,073 | 0.0% | 0 |
| 66583 | National Guardian Life Insurance Company | 1 | $1,348,851 | 0.0% | 370 |
| 66680 | National Life Insurance Company | 1 | $7,103,216 | 0.1% | 70 |
| 60593 | National States Insurance Company | 5 | $1,019,826 | 0.0% | 2,445 |
| 87963 | National Teachers Associates Life Insurance Co | 0 | $100,781 | 0.0% | 0 |
| 66850 | National Western Life Insurance Company | 7 | $7,705,783 | 0.1% | 453 |
| 70750 | Nationwide Life & Annuity Co Of America | 0 | $426,177 | 0.0% | 0 |
| 92657 | Nationwide Life & Annuity Insurance Company | 0 | $1,866,885 | 0.0% | 0 |
| 68225 | Nationwide Life Ins Co of America | 0 | $1,450,071 | 0.0% | 0 |
| 66869 | Nationwide Life Insurance Company | 3 | $14,419,737 | 0.2% | 104 |
| 91626 | New England Life Insurance Company | 2 | $23,434,245 | 0.3% | 43 |
| 69698 | New Era Life Ins Co of the Midwest | 0 | $2,987 | 0.0% | 0 |
| 91596 | New York Life Insurance & Annuity Corporation | 8 | $164,699,971 | 2.3% | 24 |
| 66915 | New York Life Insurance Company | 17 | $56,062,272 | 0.8% | 151 |
| 81264 | Nippon Life Insurance Company Of America | 0 | $6,530 | 0.0% | 0 |
| 66974 | North American Co For Life & Health Insurance | 8 | $35,999,364 | 0.5% | 111 |
| 68349 | North American Insurance Company | 0 | $887 | 0.0% | 0 |
| 67032 | North Carolina Mutual Life Insurance Company | 1 | $1,763 | 0.0% | 9,999 |
| 67091 | Northwestern Mutual Life Insurance Company | 8 | $204,768,867 | 2.8% | 19 |
| 81353 | NYLife Insurance Company Of Arizona | 0 | $1,298,217 | 0.0% | 0 |
| 67148 | occidental Life Insurance Company Of NC | 1 | $191,636 | 0.0% | 2,602 |
| 89206 | Ohio National Life Assurance Corporation | 1 | $10,468,086 | 0.1% | 48 |
| 67172 | Ohio National Life Insurance Company The | 4 | $42,379,706 | 0.6% | 47 |
| 67180 | Ohio State Life Insurance Company The | 4 | $1,134,597 | 0.0% | 1,758 |
| 67199 | Old American Insurance Company | 6 | $5,198,708 | 0.1% | 576 |
| 67253 | Old Reliance Insurance Company | 0 | $194,124 | 0.0% | 0 |
| 67261 | Old Republic Life Insurance Company | 0 | $431,669 | 0.0% | 0 |
| 67326 | Old Surety Life Insurance Company | 0 | $58 | 0.0% | 0 |
| 76007 | Old United Life Insurance Company | 0 | $323,982 | 0.0% | 0 |
| 63274 | Om Financial Life Insurance Company | 20 | $50,675,219 | 0.7% | 197 |
| 76112 | Oxford Life Insurance Company | 1 | $314,423 | 0.0% | 1,586 |
| 67393 | Ozark National Life Insurance Company | 10 | $20,431,828 | 0.3% | 244 |
| 64343 | Pacific Guardian Life Insurance Company Ltd | 0 | $14,053 | 0.0% | 0 |
| 97268 | Pacific Life & Annuity Company | 0 | $80,386 | 0.0% | 0 |
| 67466 | Pacific Life Insurance Company | 1 | $123,824,418 | 1.7% | 4 |
| 93459 | Pan American Assurance Company | 0 | $432,189 | 0.0% | 0 |
| 67539 | Pan-american Life Insurance Company | 1 | $148,023 | 0.0% | 3,369 |
| 60003 | Park Avenue Life Insurance Company | 0 | $9,692 | 0.0% | 0 |
| 67598 | Paul Revere Life Insurance Company | 0 | $62,633 | 0.0% | 0 |
| 67601 | Paul Revere Variable Annuity Insurance Co | 0 | $143,633 | 0.0% | 0 |
| 67628 | Pekin Life Insurance Company | 0 | $991,555 | 0.0% | 0 |
| 93262 | Penn Insurance & Annuity Company | 0 | $409,338 | 0.0% | 0 |
| 67644 | Penn Mutual Life Insurance Company The | 2 | $2,900,553 | 0.0% | 344 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 63282 | Penn Treaty Ntwk America Ins Co-*Suspended-* | 0 | $29,942 | 0.0% | 0 |
| 67660 | Pennsylvania Life Insurance Company | 8 | $818,161 | 0.0% | 4,876 |
| 85561 | Perico Life Insurance Company | 0 | $7,545 | 0.0% | 0 |
| 90247 | Pharmacists Life Insurance Company, The | 0 | $279,463 | 0.0% | 0 |
| 67784 | Philadelphia American Life Insurance Company | 1 | $8,912 | 0.0% | 9,999 |
| 67792 | Philadelphia United Life Insurance Company | 0 | $75 | 0.0% | 0 |
| 93548 | PHL Variable Insurance Company | 1 | $30,689,366 | 0.4% | 16 |
| 93734 | Phoenix Life & Annuity Company | 0 | $956,234 | 0.0% | 0 |
| 67814 | Phoenix Life Insurance Company | 3 | $24,145,722 | 0.3% | 62 |
| 72125 | Physicians Life Insurance Company | 8 | $4,725,915 | 0.1% | 844 |
| 67873 | Pioneer American Insurance Company | 0 | $45,480 | 0.0% | 0 |
| 67911 | Pioneer Mutual Life Insurance Company | 0 | $712,581 | 0.0% | 0 |
| 67946 | Pioneer Security Life Insurance Company | 1 | $31,390 | 0.0% | 9,999 |
| 57622 | Polish Natnl Alliance Of The US Of N. A | 0 | $64,888 | 0.0% | 0 |
| 57630 | Polish Roman Catholic Union Of America | 0 | $139,212 | 0.0% | 0 |
| 60048 | Preservation Life Insurance Company | 0 | $929,256 | 0.0% | 0 |
| 68039 | Presidential Life Insurance Company | 1 | $1,307,701 | 0.0% | 381 |
| 65919 | Primerica Life Insurance Company | 7 | $28,855,722 | 0.4% | 121 |
| 61271 | Principal Life Insurance Company | 3 | $73,385,703 | 1.0% | 20 |
| 68047 | Professional Insurance Company | 0 | $38,007 | 0.0% | 0 |
| 88536 | Protective Life & Annuity Insurance Company | 0 | $11,314 | 0.0% | 0 |
| 68136 | Protective Life Insurance Company | 14 | $277,224,806 | 3.8% | 25 |
| 67903 | Provident American Life & Health Insurance Co | 1 | $5,403 | 0.0% | 9,999 |
| 68195 | Provident Life & Accident Insurance Company | 1 | $8,645,467 | 0.1% | 58 |
| 68209 | Provident Life & Casualty Insurance Company | 0 | $2,854 | 0.0% | 0 |
| 79227 | PRUCO Life Insurance Company | 8 | $55,237,612 | 0.8% | 72 |
| 86630 | Prudential Annuities Life Assurance Corporation | 7 | $100,994,598 | 1.4% | 35 |
| 68241 | Prudential Insurance Company Of America The | 37 | $88,357,602 | 1.2% | 209 |
| 93629 | Prudential Retirement Insurance & Annuity Co | 0 | $67,477 | 0.0% | 0 |
| 68284 | Pyramid Life Insurance Company | 3 | $370,688 | 0.0% | 4,036 |
| 70211 | Reassure America Life Insurance Company | 45 | $22,884,575 | 0.3% | 981 |
| 68357 | Reliable Life Insurance Company | 106 | $14,102,926 | 0.2% | 3,748 |
| 68381 | Reliance Standard Life Insurance Company | 0 | $10,072,669 | 0.1% | 0 |
| 61360 | Reliastar Life Ins Co of NY | 2 | $869,352 | 0.0% | 1,147 |
| 67105 | Reliastar Life Insurance Company | 8 | $40,281,816 | 0.6% | 99 |
| 61700 | Renaissance Life & Health Insurance Co | 0 | $78,999 | 0.0% | 0 |
| 68462 | Reserve National Insurance Company | 0 | $112,203 | 0.0% | 0 |
| 61506 | Resource Life Insurance Company | 1 | $433,462 | 0.0% | 1,150 |
| 93572 | RGA Reinsurance Company | 0 | $1,280,713 | 0.0% | 0 |
| 65005 | Riversource Life Insurance Company | 3 | $142,723,813 | 2.0% | 10 |
| 58181 | Royal Arcanum Supreme Council Of | 0 | $1,163 | 0.0% | 0 |
| 57657 | Royal Neighbors Of America | 1 | $562,285 | 0.0% | 887 |
| 60183 | S USA Life Insurance Company Inc | 0 | $2,245 | 0.0% | 0 |
| 60445 | Sagicor Life Insurance Company | 1 | $106,968 | 0.0% | 4,662 |
| 70435 | Savings Bank Life Insurance Co Of MA | 0 | $27,278 | 0.0% | 0 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 69914 | Sears Life Insurance Company | 2 | $650,347 | 0.0% | 1,534 |
| 93742 | Securian Life Insurance Company | 0 | $22,230 | 0.0% | 0 |
| 68675 | Security Benefit Life Insurance Company | 1 | $23,838,511 | 0.3% | 21 |
| 68721 | Security Life Insurance Company Of America | 1 | $105,775 | 0.0% | 4,715 |
| 68713 | Security Life Of Denver Insurance Company | 2 | $18,473,765 | 0.3% | 54 |
| 68772 | Security Mutual Life Insurance Company Of NY | 0 | $290,240 | 0.0% | 0 |
| 69485 | Security National Life Insurance Company | 0 | $303,775 | 0.0% | 0 |
| 76325 | Senior Health Insurance Company of PA | 1 | $151,799 | 0.0% | 3,285 |
| 78662 | Senior Life Insurance Company | 1 | $658,890 | 0.0% | 757 |
| 77119 | Sentinel American Life Insurance Co | 0 | $104 | 0.0% | 0 |
| 68810 | Sentry Life Insurance Company (L&H Acct) | 0 | $6,918,525 | 0.1% | 0 |
| 97241 | Settlers Life Insurance Company | 0 | $21,426 | 0.0% | 0 |
| 65757 | Shelter Life Insurance Company | 7 | $30,843,029 | 0.4% | 113 |
| 68845 | Shenandoah Life Insurance Company | 0 | $1,358,988 | 0.0% | 0 |
| 57673 | Slovene National Benefit Society | 0 | $9,631 | 0.0% | 0 |
| 73377 | Southern Security Life Insurance Co-*Withdrew-* | 0 | $50,054 | 0.0% | 0 |
| 69019 | Standard Insurance Company | 1 | $44,545,462 | 0.6% | 11 |
| 86355 | Standard Life & Accident Insurance Company | 1 | $811,767 | 0.0% | 614 |
| 69051 | Standard Life Insurance Company Of Indiana | 0 | $214,032 | 0.0% | 0 |
| 69078 | Standard Security Life Insurance Co Of NY | 0 | $2,135 | 0.0% | 0 |
| 68985 | Starmount Life Insurance Company | 1 | $342,270 | 0.0% | 1,457 |
| 69108 | State Farm Life Insurance Company | 15 | $115,424,109 | 1.6% | 65 |
| 69116 | State Life Insurance Company | 2 | $9,692,776 | 0.1% | 103 |
| 69132 | State Mutual Insurance Company | 2 | $419,533 | 0.0% | 2,377 |
| 89184 | Sterling Investors Life Insurance Company | 0 | $40,531 | 0.0% | 0 |
| 77399 | Sterling Life Insurance Company | 0 | $9,419 | 0.0% | 0 |
| 65021 | Stonebridge Life Insurance Company | 14 | $7,139,374 | 0.1% | 978 |
| 80926 | Sun Life & Health Insurance Company (US | 2 | $2,000,711 | 0.0% | 499 |
| 80802 | Sun Life Assurance Company Of Canada | 0 | $22,238,926 | 0.3% | 0 |
| 79065 | Sun Life Assurance Of Canada (US | 3 | $74,143,798 | 1.0% | 20 |
| 69256 | Sunamerica Life Insurance Company | 1 | $60,436 | 0.0% | 8,252 |
| 69272 | Sunset Life Insurance Company Of America | 1 | $111,140 | 0.0% | 4,487 |
| 69310 | Surety Life Insurance Company | 0 | $440,603 | 0.0% | 0 |
| 68608 | Symetra Life Insurance Company | 2 | $26,069,980 | 0.4% | 38 |
| 90581 | Symetra National Life Insurance Company | 0 | $34,484 | 0.0% | 0 |
| 69345 | Teachers Ins & Annuity Assn of America | 0 | $166,416,496 | 2.3% | 0 |
| 56014 | Thrivent Financial For Lutherans | 4 | $77,643,368 | 1.1% | 26 |
| 97721 | Thrivent Life Insurance Company | 0 | $681,909 | 0.0% | 0 |
| 60142 | TIAA-CREF Life Insurance Company | 0 | $2,992,526 | 0.0% | 0 |
| 69477 | Time Insurance Company | 0 | $798,390 | 0.0% | 0 |
| 69566 | Trans World Assurance Company | 0 | $201,198 | 0.0% | 0 |
| 70688 | Transamerica Financial Life Ins Co | 1 | $246,973,168 | 3.4% | 2 |
| 86231 | Transamerica Life Insurance Company | 22 | $113,281,007 | 1.6% | 97 |
| 61425 | Trustmark Insurance Company | 0 | $559,550 | 0.0% | 0 |
| 62863 | Trustmark Life Insurance Company | 0 | $61,797 | 0.0% | 0 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 69396 | TX Life Insurance Company | 0 | $2,031,959 | 0.0% | 0 |
| 84530 | U S Financial Life Insurance Company | 2 | $6,320,991 | 0.1% | 158 |
| 56456 | U S Letter Carriers' Mutual Benefit Ass | 0 | $113,849 | 0.0% | 0 |
| 86371 | Ullico Life Insurance Company | 0 | $47,812 | 0.0% | 0 |
| 80314 | Unicare Life & Health Insurance Company | 0 | $1,635,707 | 0.0% | 0 |
| 11121 | Unified Life Insurance Company | 0 | $535,038 | 0.0% | 0 |
| 91529 | Unimerica Insurance Company | 1 | $4,735,328 | 0.1% | 105 |
| 69701 | Union Bankers Insurance Company | 6 | $905,888 | 0.0% | 3,303 |
| 80837 | Union Central Life Insurance Company | 1 | $40,251,724 | 0.6% | 12 |
| 62596 | Union Fidelity Life Insurance Company | 1 | $979,853 | 0.0% | 509 |
| 69744 | Union Labor Life Insurance Company | 0 | $732,318 | 0.0% | 0 |
| 70408 | Union Security Insurance Company | 2 | $12,090,612 | 0.2% | 82 |
| 92916 | United American Insurance Company | 7 | $3,187,709 | 0.0% | 1,095 |
| 56383 | United Commercial Travelers Of America | 0 | $60,753 | 0.0% | 0 |
| 91693 | United Family Life Insurance Company | 0 | $59,352 | 0.0% | 0 |
| 87645 | United Fidelity Life Insurance Company | 4 | $566,208 | 0.0% | 3,523 |
| 79413 | United Healthcare Insurance Company | 0 | $5,467,969 | 0.1% | 0 |
| 63983 | United Heritage Life Insurance Company | 1 | $4,214,420 | 0.1% | 118 |
| 69922 | United Home Life Insurance Company | 1 | $407,694 | 0.0% | 1,223 |
| 69930 | United Insurance Company Of America | 12 | $170,410 | 0.0% | 9,999 |
| 94099 | United Investors Life Insurance Company | 1 | $3,279,956 | 0.0% | 152 |
| 82694 | United Liberty Life Insurance Company | 0 | $364 | 0.0% | 0 |
| 69973 | United Life Insurance Company | 0 | $4,252,164 | 0.1% | 0 |
| 92703 | United National Life Ins Co of America | 0 | $124,518 | 0.0% | 0 |
| 69868 | United Of Omaha Life Insurance Company | 8 | $29,706,837 | 0.4% | 134 |
| 42129 | United Security Assurance Company Of PA | 0 | $1,575 | 0.0% | 0 |
| 81108 | United Security Life & Health Insurance Co | 0 | $1,535 | 0.0% | 0 |
| 70106 | United States Life Insurance Co New York | 2 | $1,620,733 | 0.0% | 615 |
| 63479 | United Teacher Associates Insurance Co | 1 | $103,168 | 0.0% | 4,834 |
| 72850 | United World Life Insurance Company | 0 | $53,177 | 0.0% | 0 |
| 63819 | Unity Financial Life Insurance Company | 2 | $1,649,801 | 0.0% | 605 |
| 70114 | Unity Mutual Life Insurance Company | 0 | $7,050 | 0.0% | 0 |
| 70130 | Universal Guaranty Life Insurance Company | 1 | $452,748 | 0.0% | 1,101 |
| 70157 | Universal Life Insurance Company-*Suspended*- | 3 | $35,689 | 0.0% | 9,999 |
| 70173 | Universal Underwriters Life Insurance Company | 0 | $427,350 | 0.0% | 0 |
| 62235 | Unum Life Insurance Company Of America | 4 | $24,930,095 | 0.3% | 80 |
| 70955 | USA Life One Insurance Company Of Indiana | 0 | $12,339 | 0.0% | 0 |
| 69663 | USAA Life Insurance Company | 0 | $14,159,188 | 0.2% | 0 |
| 94358 | Usable Life | 0 | $1,189,660 | 0.0% | 0 |
| 68632 | Vantislife Insurance Company | 0 | $12,213 | 0.0% | 0 |
| 70238 | Variable Annuity Life Insurance Company | 3 | $55,483,818 | 0.8% | 27 |
| 70319 | Washington National Insurance Co | 19 | $3,876,013 | 0.1% | 2,445 |
| 00037 | Watkins Life & Benefit Association | 0 | $40,045 | 0.0% | 0 |
| 70335 | West Coast Life Insurance Company | 2 | $9,261,877 | 0.1% | 108 |
| 70483 | Western & Southern Life Insurance Company | 15 | $6,152,060 | 0.1% | 1,216 |

**Life and Annuity Complaint Indices**
**Alpha by Company**

| Code | Name | Complaints 2006-2008 | Average Annual Premium 2006-2008 | Average Market Share 2006-2008 | Complaint Index |
|---|---|---|---|---|---|
| 57711 | Western Catholic Union | 1 | $10,755,757 | 0.1% | 46 |
| 70432 | Western National Life Insurance Company | 8 | $51,627,944 | 0.7% | 77 |
| 91413 | Western Reserve Life Assurance Co Of Ohio | 0 | $16,632,340 | 0.2% | 0 |
| 92622 | Western Southern Life Assurance Company | 4 | $41,411,431 | 0.6% | 48 |
| 57010 | William Penn Association | 0 | $190,785 | 0.0% | 0 |
| 60704 | Wilton Reassurance Life Company Of New York | 0 | $161,721 | 0.0% | 0 |
| 65960 | Windsor Life Insurance Company | 0 | $3,116 | 0.0% | 0 |
| 56170 | Woman's Life Insurance Society | 0 | $15,578 | 0.0% | 0 |
| 57320 | Woodmen Of The World Life Insurance Society | 2 | $2,098,628 | 0.0% | 475 |
| 57290 | Workmens Benefit Fund Of The U S Of Am | 0 | $5,098 | 0.0% | 0 |
| 70629 | World Insurance Company | 0 | $132,154 | 0.0% | 0 |
| 71323 | Zale Life Insurance Company | 0 | $26,709 | 0.0% | 0 |
| | **Total** | **1,449** | **$7,226,024,847** | **100.0%** | **.** |

# Health Maintenance Organizations

# Complaint Indices

| Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid) Alpha by Company | | | | | |
|---|---|---|---|---|---|
| **Code** | **Name** | **Complaints 2006-2008** | **Average Annual Premium 2006-2008** | **Average Market Share 2006-2008** | **Complaint Index** |
| 95810 | Aetna Health Inc | 12 | $44,348,323 | 3.1% | 94 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 0 | $50,717,580 | 3.5% | 0 |
| 95209 | CIGNA Healthcare of Ohio Inc | 2 | $7,251,137 | 0.5% | 96 |
| 95635 | CIGNA Healthcare Of St Louis Inc | 1 | $9,314,070 | 0.6% | 37 |
| 95145 | Community Health Plan | 7 | $32,690,032 | 2.3% | 75 |
| 95489 | Coventry Health Care Of Kansas Inc | 65 | $155,445,075 | 10.8% | 146 |
| 95530 | Cox Health Systems HMO Inc | 5 | $19,788,232 | 1.4% | 88 |
| 95315 | Good Health HMO Inc DBA Blue-care Inc | 54 | $241,079,218 | 16.7% | 78 |
| 10253 | Great-West Healthcare Of KS/MO-*Withdrew-* | 2 | . | . | . |
| 96377 | Group Health Plan Inc | 61 | $221,761,737 | 15.4% | 96 |
| 96475 | Healthlink HMO Inc DBA Healthlink HMO | 0 | $685,423 | 0.0% | 0 |
| 95358 | HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield | 117 | $370,149,591 | 25.7% | 110 |
| 95885 | Humana Health Plan Inc | 22 | $56,121,091 | 3.9% | 137 |
| 95309 | Mercy Health Plans Of Missouri Inc | 23 | $130,838,770 | 9.1% | 61 |
| 96385 | United Healthcare Of The Midwest Inc | 42 | $100,561,785 | 7.0% | 146 |
| | **Total** | **413** | **$1,440,752,063** | **100.0%** | **.** |