

2015 Missouri Complaint Report

Statistics Section
April, 2016



DIFP

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. This report presents data on complaints against insurance companies received by DIFP between 2013 and 2015. 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 are 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

Seven business lines are included:

- 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:

$$\frac{\text{Company complaints}}{\text{Company premium}} \times 100 = \frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}$$

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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Complaints by Line of Business

Total Complaints by Line					
2011-2015					
Line of Business	2011	2012	2013	2014	2015
Private Passenger Auto	831	738	783	694	768
Homeowners	620	604	522	442	338
Other P&C	208	194	187	200	176
Total P&C Complaints	1,659	1,536	1,492	1,336	1,282
Long Term Care	73	84	85	76	59
Medicare Supplement	51	71	53	56	58
HMO	99	36	42	34	20
All Other A&H	753	724	767	1,347	1,360
Total A&H	976	915	947	1,513	1,497
Life and Annuities	340	381	394	410	371
Total	2,981	2,845	2,842	3,272	3,166

Complaint Resolution by Line, 2011-2015					
% of Complaints Resolved with Consumer Relief					
Line of Business	2011	2012	2013	2014	2015
Private Passenger Auto	38.3%	33.2%	33.0%	26.8%	29.8%
Homeowners	32.9%	19.5%	23.9%	16.7%	16.0%
Other P&C	33.2%	26.8%	26.7%	25.5%	22.7%
Total P&C Complaints	35.6%	27.0%	29.0%	23.3%	25.2%
Long Term Care	38.4%	20.2%	7.1%	22.4%	10.2%
Medicare Supplement	39.2%	33.8%	45.3%	32.1%	39.7%
HMO	40.4%	22.2%	11.9%	17.6%	15.0%
All Other A&H	39.3%	26.4%	22.4%	26.5%	24.0%
Total A&H	39.3%	26.2%	21.9%	26.3%	24.0%
Life and Annuities	30.9%	29.1%	26.6%	28.8%	26.1%
Total	36.3%	27.0%	26.2%	25.3%	24.7%

Total Property & Casualty Complaints
Excluding A&H
2013-2015

Line of Business	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Aircraft	0	1	0	.	-100.0%
Commercial Auto	41	62	45	9.8%	-27.4%
Commercial MultiPeril	49	54	27	-44.9%	-50.0%
Condo/Town	7	10	5	-28.6%	-50.0%
Credit Property	5	1	0	-100.0%	-100.0%
Crop/Hail	2	0	2	0.0%	.
Dwelling Fire	8	12	11	37.5%	- 8.3%
Farmowner/Ranchowner	6	4	10	66.7%	150.0%
Federal Crop	1	1	2	100.0%	100.0%
Federal Flood	2	1	0	-100.0%	-100.0%
Fidelity & Surety	2	8	5	150.0%	-37.5%
Fire, Allied Lines	9	17	18	100.0%	5.9%
General Liability	5	23	32	540.0%	39.1%
Group Private Passenger	1	0	1	0.0%	.
Homeowners	453	369	260	-42.6%	-29.5%
In Home/Incidental Business	0	1	0	.	-100.0%
Inland Marine	5	1	3	-40.0%	200.0%
Mobile Homeowner	9	9	8	-11.1%	-11.1%
Mortgage Guaranty	0	1	0	.	-100.0%
Motorcycle	11	8	11	0.0%	37.5%
Motorhome	9	4	5	-44.4%	25.0%
Ocean Marine	1	0	0	-100.0%	.
Other	22	7	5	-77.3%	-28.6%
Private Passenger Auto	761	681	751	- 1.3%	10.3%
Products Liability	0	1	1	.	0.0%
Professional E & O	2	0	3	50.0%	.
Rental Vehicle	1	1	0	-100.0%	-100.0%
Renters/Tenants	31	24	29	- 6.5%	20.8%
Travel	0	7	19	.	171.4%
Warranty Contract	1	1	0	-100.0%	-100.0%
Watercraft	6	7	5	-16.7%	-28.6%
Workers Compensation	43	34	27	-37.2%	-20.6%
Total	1,493	1,350	1,285	-13.9%	- 4.8%

**Accident and Health Insurance
Complaints by Line, 2013-2015**

Line of Business	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Individual A&H	447	1,042	1,084	142.5%	4.0%
Group Accident and Health	445	424	371	-16.6%	-12.5%
Credit A&H	1	2	2	100.0%	0.0%
HMO	42	33	20	-52.4%	-39.4%
Total	935	1,501	1,477	58.0%	- 1.6%

**Life and Annuities
Complaints by Line, 2013-2015**

Line of Business	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Individual Life	311	307	278	-10.6%	- 9.4%
Group Life	55	62	58	5.5%	- 6.5%
Annuities	22	36	31	40.9%	-13.9%
Credit Life	6	5	4	-33.3%	-20.0%
Total	394	410	371	- 5.8%	- 9.5%

Complaints by Reason

**Private Passenger Automobile Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Claim Handling					
Adjuster Handling	2	8	7	250.0%	-12.5%
Assignment of Benefits	1	0	0	-100.0%	.
Claim Recoding/Bundling	0	2	1	.	-50.0%
Comparative Negligence	43	17	24	-44.2%	41.2%
Coordination of Benefits	0	2	1	.	-50.0%
Copay Issues	0	1	0	.	-100.0%
Cost Containment	0	0	1	.	.
Delays	266	288	278	4.5%	- 3.5%
Denial of Claim	152	128	156	2.6%	21.9%
Fraud	0	0	1	.	.
Medical Necessity	1	0	0	-100.0%	.
Post-Claim Underwriting	2	1	1	-50.0%	0.0%
Preexisting Condition	0	0	1	.	.
Prompt Pay	0	1	0	.	-100.0%
Recoupment	3	3	3	0.0%	0.0%
State Specific	24	25	22	- 8.3%	-12.0%
Subrogation	6	2	3	-50.0%	50.0%
Unsatisfactory Settlement/Offer	134	89	114	-14.9%	28.1%
Usual, Customary, Reasonable Char	0	2	0	.	-100.0%
<i>Subtotal</i>	<i>634</i>	<i>569</i>	<i>613</i>	<i>- 3.3%</i>	<i>7.7%</i>
Marketing					
Duplication of Coverage	0	1	0	.	-100.0%
Misappropriation of Premium	2	1	0	-100.0%	-100.0%
Misleading Advertising	0	1	0	.	-100.0%
Misrepresentation	1	1	1	0.0%	0.0%
Misstatement on Application	0	1	0	.	-100.0%
Premiums Misquoted	2	2	1	-50.0%	-50.0%
Replacement	0	2	0	.	-100.0%
State Specific	4	4	0	-100.0%	-100.0%
Unauthorized Entity	0	0	1	.	.
<i>Subtotal</i>	<i>9</i>	<i>13</i>	<i>3</i>	<i>-66.7%</i>	<i>-76.9%</i>
Policy Service					
Abusive Service	0	1	4	.	300.0%

**Private Passenger Automobile Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Coverage Question	5	2	4	-20.0%	100.0%
Delays/No Response	1	0	1	0.0%	.
Payment Not Credited	2	0	1	-50.0%	.
Policy Delivery	1	1	0	-100.0%	-100.0%
Premium Notice/Billing	20	9	12	-40.0%	33.3%
Premium Refund	33	18	28	-15.2%	55.6%
State Specific	5	7	3	-40.0%	-57.1%
<i>Subtotal</i>	<i>67</i>	<i>38</i>	<i>53</i>	<i>-20.9%</i>	<i>39.5%</i>
Underwriting					
CLUE Reports	7	1	1	-85.7%	0.0%
Cancellation	26	30	41	57.7%	36.7%
Continuation of Benefits	0	1	0	.	-100.0%
Credit Report	0	3	4	.	33.3%
Delays	3	2	1	-66.7%	-50.0%
Endorsement/Rider	0	0	1	.	.
Forced Placement	0	0	1	.	.
Nonrenewal	8	5	6	-25.0%	20.0%
Premium & Rating	24	29	35	45.8%	20.7%
Refusal to Insure	0	1	1	.	0.0%
State Specific	3	2	5	66.7%	150.0%
Surcharge	1	0	3	200.0%	.
Unfair Discrimination	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>73</i>	<i>74</i>	<i>99</i>	<i>35.6%</i>	<i>33.8%</i>
Total	783	694	768	- 1.9%	10.7%

**Homeowners Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	%	%
				Change, 2013-2015	Change, 2014-2015
Claim Handling					
Adjuster Handling	4	2	3	-25.0%	50.0%
Claim Recoding/Bundling	1	0	0	-100.0%	.
Delays	99	110	97	- 2.0%	-11.8%
Denial of Claim	159	112	96	-39.6%	-14.3%
Post-Claim Underwriting	7	4	1	-85.7%	-75.0%
Prompt Pay	0	1	0	.	-100.0%
Recoupment	1	0	0	-100.0%	.
State Specific	15	6	3	-80.0%	-50.0%
Unsatisfactory Settlement/Offer	88	77	50	-43.2%	-35.1%
Usual, Customary, Reasonable Char	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>374</i>	<i>313</i>	<i>250</i>	<i>-33.2%</i>	<i>-20.1%</i>
Marketing					
Duplication of Coverage	0	1	0	.	-100.0%
Financial Privacy	1	0	0	-100.0%	.
Fraud/Forgery	0	2	0	.	-100.0%
Misappropriation of Premium	2	0	1	-50.0%	.
Misleading Advertising	0	2	0	.	-100.0%
Misrepresentation	1	2	1	0.0%	-50.0%
Premiums Misquoted	2	0	0	-100.0%	.
Replacement	0	1	0	.	-100.0%
State Specific	2	2	2	0.0%	0.0%
<i>Subtotal</i>	<i>8</i>	<i>10</i>	<i>4</i>	<i>-50.0%</i>	<i>-60.0%</i>
Policy Service					
Coverage Question	5	5	3	-40.0%	-40.0%
Delays/No Response	1	0	1	0.0%	.
Policy Delivery	1	0	0	-100.0%	.
Premium Notice/Billing	7	5	4	-42.9%	-20.0%
Premium Refund	13	8	6	-53.8%	-25.0%
State Specific	1	4	1	0.0%	-75.0%
<i>Subtotal</i>	<i>28</i>	<i>22</i>	<i>15</i>	<i>-46.4%</i>	<i>-31.8%</i>
Underwriting					
CLUE Reports	11	1	1	-90.9%	0.0%
Cancellation	22	26	18	-18.2%	-30.8%

**Homeowners Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Credit Report	0	0	1	.	.
Delays	2	1	1	-50.0%	0.0%
Endorsement/Rider	2	0	1	-50.0%	.
Forced Placement	0	1	0	.	-100.0%
Nonrenewal	24	13	7	-70.8%	-46.2%
Premium & Rating	41	34	19	-53.7%	-44.1%
Refusal to Insure	1	3	0	-100.0%	-100.0%
State Specific	1	4	4	300.0%	0.0%
Surcharge	0	0	2	.	.
<i>Subtotal</i>	<i>104</i>	<i>83</i>	<i>54</i>	<i>-48.1%</i>	<i>-34.9%</i>
Total	514	428	323	-37.2%	-24.5%

**Accident and Health Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	%	%
				Change, 2013-2015	Change, 2014-2015
Claim Handling					
Adjuster Handling	1	0	0	-100.0%	.
Ambulatory Patient Services	0	1	5	.	400.0%
Annual Limit	0	0	5	.	.
Appeal NonCompliance	6	2	2	-66.7%	0.0%
Assignment of Benefits	11	7	4	-63.6%	-42.9%
Claim Recoding/Bundling	11	2	6	-45.5%	200.0%
Coordination of Benefits	5	8	13	160.0%	62.5%
Copay Issues	18	38	14	-22.2%	-63.2%
Cost Containment	14	9	18	28.6%	100.0%
Delays	185	179	214	15.7%	19.6%
Denial of Claim	280	292	263	- 6.1%	- 9.9%
Emergency Services	1	15	25	2400%	66.7%
External Review	0	8	11	.	37.5%
Fraud	0	1	0	.	-100.0%
Hospitalization	0	10	21	.	110.0%
Internal Appeal	2	12	26	1200%	116.7%
Laboratory Services	0	5	13	.	160.0%
Lifetime Limit	0	0	1	.	.
Maternity and Newborn Care	0	2	10	.	400.0%
Maximum Out of Pocket	1	4	9	800.0%	125.0%
Medical Necessity	2	3	10	400.0%	233.3%
Mental Health Parity	0	2	4	.	100.0%
No Preauthorization	17	22	19	11.8%	-13.6%
Out-Of-Network Benefits	27	48	45	66.7%	- 6.3%
PCP Referrals	0	4	30	.	650.0%
Pediatric Care	0	9	14	.	55.6%
Pharmacy Benefits	3	81	104	3367%	28.4%
Post-Claim Underwriting	1	0	0	-100.0%	.
Preexisting Condition	2	4	2	0.0%	-50.0%
Preventive Care	2	12	24	1100%	100.0%
Prompt Pay	0	3	6	.	100.0%
Provider Availability	0	6	2	.	-66.7%
Recoupment	26	19	18	-30.8%	- 5.3%
Rehabilitative/habilitative Care	0	14	8	.	-42.9%
State Specific	0	1	1	.	0.0%

**Accident and Health Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Unsatisfactory Settlement/Offer	12	5	10	-16.7%	100.0%
Usual, Customary, Reasonable Char	5	1	2	-60.0%	100.0%
Willing Provider	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>634</i>	<i>829</i>	<i>959</i>	<i>51.3%</i>	<i>15.7%</i>
Marketing					
Failure to Submit Application	1	0	1	0.0%	.
Fraud/Forgery	0	2	0	.	-100.0%
High Pressure Tactics	1	1	0	-100.0%	-100.0%
Misappropriation of Premium	2	0	1	-50.0%	.
Misleading Advertising	5	2	2	-60.0%	0.0%
Misrepresentation	11	10	5	-54.5%	-50.0%
Misstatement on Application	2	1	3	50.0%	200.0%
Not Appointed w/Company	0	0	1	.	.
Other Violation of Insurance Law/R	0	1	0	.	-100.0%
Premiums Misquoted	2	1	0	-100.0%	-100.0%
Rebating	0	1	0	.	-100.0%
Replacement	0	1	1	.	0.0%
State Specific	1	0	1	0.0%	.
Suitability	0	1	0	.	-100.0%
Unauthorized Entity	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>25</i>	<i>22</i>	<i>15</i>	<i>-40.0%</i>	<i>-31.8%</i>
Policy Service					
Abusive Service	3	9	0	-100.0%	-100.0%
Access to Care	0	12	4	.	-66.7%
Access to Fee Schedule/Rates	0	1	0	.	-100.0%
Cash Value	0	0	1	.	.
Choice of PCP (Primary Care Provi	0	6	2	.	-66.7%
Continuity of Care	0	2	0	.	-100.0%
Coverage Question	21	79	63	200.0%	-20.3%
Credentialing Delay	0	3	3	.	0.0%
Delayed Appeal Consideration	0	1	0	.	-100.0%
Delayed Authorization	3	3	4	33.3%	33.3%

**Accident and Health Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Decision					
Delays/No Response	6	44	17	183.3%	-61.4%
Inadequate Provider Network	1	8	0	-100.0%	-100.0%
Involuntary Termination by Plan	9	100	56	522.2%	-44.0%
Nonforfeiture	0	1	0	.	-100.0%
Notice Requirements	1	5	16	1500%	220.0%
Payment Not Credited	5	30	28	460.0%	- 6.7%
Policy Delivery	1	10	5	400.0%	-50.0%
Premium Notice/Billing	43	50	45	4.7%	-10.0%
Premium Refund	45	70	67	48.9%	- 4.3%
Premium Subsidy	0	7	20	.	185.7%
Provider Listing Dispute	1	11	4	300.0%	-63.6%
State Specific	3	0	0	-100.0%	.
Surrender Problems	0	0	5	.	.
Unfair Negotiation	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>144</i>	<i>452</i>	<i>340</i>	<i>136.1%</i>	<i>-24.8%</i>
Underwriting					
Cancellation	20	100	89	345.0%	-11.0%
Continuation of Benefits	8	0	0	-100.0%	.
Credit Report	0	0	1	.	.
Delays	6	25	15	150.0%	-40.0%
Dependent Age	0	1	1	.	0.0%
Endorsement/Rider	2	0	0	-100.0%	.
Forced Placement	1	5	3	200.0%	-40.0%
Group Conversion	1	0	0	-100.0%	.
MIB Reports	0	1	0	.	-100.0%
Nonrenewal	0	4	0	.	-100.0%
Preexisting Condition	0	0	1	.	.
Premium & Rating	29	17	20	-31.0%	17.6%
Refusal to Insure	18	9	7	-61.1%	-22.2%
Rescission	2	1	0	-100.0%	-100.0%
State Specific	1	0	0	-100.0%	.
Surcharge	1	0	0	-100.0%	.
Unfair Discrimination	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>90</i>	<i>164</i>	<i>138</i>	<i>53.3%</i>	<i>-15.9%</i>

**Accident and Health Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Total	893	1,468	1,457	63.2%	- 0.7%

**Long Term Care Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Claim Handling					
Appeal NonCompliance	1	0	0	-100.0%	.
Cost Containment	0	1	1	.	0.0%
Delays	13	12	13	0.0%	8.3%
Denial of Claim	9	13	7	-22.2%	-46.2%
Internal Appeal	0	1	0	.	-100.0%
Prompt Pay	0	2	0	.	-100.0%
Rehabilitative/habilitative Care	0	3	1	.	-66.7%
<i>Subtotal</i>	<i>23</i>	<i>32</i>	<i>22</i>	<i>- 4.3%</i>	<i>-31.3%</i>
Marketing					
High Pressure Tactics	0	1	0	.	-100.0%
Misleading Advertising	2	0	0	-100.0%	.
Misrepresentation	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>4</i>	<i>1</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
Policy Service					
Coverage Question	3	2	0	-100.0%	-100.0%
Delays/No Response	0	2	0	.	-100.0%
Involuntary Termination by Plan	1	3	0	-100.0%	-100.0%
Nonforfeiture	0	1	0	.	-100.0%
Notice Requirements	0	1	3	.	200.0%
Premium Notice/Billing	29	23	19	-34.5%	-17.4%
Premium Refund	8	3	1	-87.5%	-66.7%
<i>Subtotal</i>	<i>41</i>	<i>35</i>	<i>23</i>	<i>-43.9%</i>	<i>-34.3%</i>
Underwriting					
Cancellation	3	3	1	-66.7%	-66.7%
Delays	0	0	1	.	.
Premium & Rating	14	5	11	-21.4%	120.0%
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>17</i>	<i>8</i>	<i>14</i>	<i>-17.6%</i>	<i>75.0%</i>
Total	85	76	59	-30.6%	-22.4%

**Medicare Supplement Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Claim Handling					
Assignment of Benefits	0	0	1	.	.
Coordination of Benefits	1	1	1	0.0%	0.0%
Copay Issues	1	1	1	0.0%	0.0%
Delays	4	2	7	75.0%	250.0%
Denial of Claim	6	8	5	-16.7%	-37.5%
Hospitalization	0	0	2	.	.
Out-Of-Network Benefits	1	0	0	-100.0%	.
PCP Referrals	0	0	1	.	.
Pharmacy Benefits	0	0	1	.	.
Recoupment	1	1	1	0.0%	0.0%
Unsatisfactory Settlement/Offer	0	0	5	.	.
Willing Provider	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>15</i>	<i>13</i>	<i>25</i>	<i>66.7%</i>	<i>92.3%</i>
Marketing					
Misstatement on Application	2	0	0	-100.0%	.
Not Appointed w/Company	0	0	1	.	.
Other Violation of Insurance Law/R	0	1	0	.	-100.0%
Premiums Misquoted	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>3</i>	<i>1</i>	<i>1</i>	<i>-66.7%</i>	<i>0.0%</i>
Policy Service					
Coverage Question	2	4	3	50.0%	-25.0%
Delays/No Response	1	2	1	0.0%	-50.0%
Involuntary Termination by Plan	2	2	4	100.0%	100.0%
Notice Requirements	0	1	0	.	-100.0%
Payment Not Credited	3	2	1	-66.7%	-50.0%
Premium Notice/Billing	3	3	1	-66.7%	-66.7%
Premium Refund	12	14	10	-16.7%	-28.6%
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>24</i>	<i>28</i>	<i>20</i>	<i>-16.7%</i>	<i>-28.6%</i>
Underwriting					
Cancellation	5	8	7	40.0%	-12.5%
Delays	0	1	0	.	-100.0%
Nonrenewal	0	2	0	.	-100.0%

**Medicare Supplement Insurance
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Premium & Rating	1	0	1	0.0%	.
Refusal to Insure	4	3	4	0.0%	33.3%
Rescission	1	0	0	-100.0%	.
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>11</i>	<i>15</i>	<i>12</i>	<i>9.1%</i>	<i>-20.0%</i>
Total	53	57	58	9.4%	1.8%

Life and Annuities
Complaints by Reason, 2013-2015

Reason	2013	2014	2015	%	%
				Change, 2013-2015	Change, 2014-2015
Claim Handling					
Assignment of Benefits	0	0	1	.	.
Coordination of Benefits	2	2	0	-100.0%	-100.0%
Delays	59	63	79	33.9%	25.4%
Denial of Claim	32	44	32	0.0%	-27.3%
Fraud	4	0	0	-100.0%	.
Post-Claim Underwriting	0	0	2	.	.
State Specific	0	2	0	.	-100.0%
Unsatisfactory Settlement/Offer	12	18	7	-41.7%	-61.1%
<i>Subtotal</i>	<i>109</i>	<i>129</i>	<i>121</i>	<i>11.0%</i>	<i>- 6.2%</i>
Marketing					
Fraud/Forgery	0	1	1	.	0.0%
High Pressure Tactics	2	2	0	-100.0%	-100.0%
Misappropriation of Premium	0	0	1	.	.
Misleading Advertising	3	2	0	-100.0%	-100.0%
Misrepresentation	16	11	4	-75.0%	-63.6%
Misstatement on Application	1	2	0	-100.0%	-100.0%
Not Appointed w/Company	0	0	1	.	.
Other Violation of Insurance Law/R	1	0	0	-100.0%	.
Replacement	0	1	0	.	-100.0%
State Specific	1	0	0	-100.0%	.
Suitability	0	3	0	.	-100.0%
Unfair Discrimination	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>25</i>	<i>22</i>	<i>7</i>	<i>-72.0%</i>	<i>-68.2%</i>
Policy Service					
Cash Value	13	13	14	7.7%	7.7%
Class Action	0	0	3	.	.
Coverage Question	84	111	78	- 7.1%	-29.7%
Delays/No Response	12	23	38	216.7%	65.2%
Exchange	2	0	1	-50.0%	.
Inadequate Reimbursement Rates	3	0	0	-100.0%	.
Involuntary Termination by Plan	0	0	1	.	.

Life and Annuities
Complaints by Reason, 2013-2015

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Notice Requirements	0	0	1	.	.
Payment Not Credited	3	4	9	200.0%	125.0%
Policy Delivery	2	2	3	50.0%	50.0%
Premium Notice/Billing	41	24	16	-61.0%	-33.3%
Premium Refund	18	26	13	-27.8%	-50.0%
State Specific	4	2	0	-100.0%	-100.0%
Surrender Problems	37	10	11	-70.3%	10.0%
Unfair Negotiation	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>220</i>	<i>215</i>	<i>188</i>	<i>-14.5%</i>	<i>-12.6%</i>
Underwriting					
Cancellation	25	31	36	44.0%	16.1%
Continuation of Benefits	2	0	0	-100.0%	.
Delays	0	1	1	.	0.0%
Endorsement/Rider	1	0	0	-100.0%	.
Group Conversion	1	0	0	-100.0%	.
Nonrenewal	0	1	0	.	-100.0%
Premium & Rating	5	8	15	200.0%	87.5%
Refusal to Insure	5	3	2	-60.0%	-33.3%
Unfair Discrimination	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>40</i>	<i>44</i>	<i>54</i>	<i>35.0%</i>	<i>22.7%</i>
Total	394	410	371	- 5.8%	- 9.5%

**Health Maintenance Organizations
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
Claim Handling					
Assignment of Benefits	3	0	0	-100.0%	.
Claim Recoding/Bundling	3	0	0	-100.0%	.
Coordination of Benefits	0	1	0	.	-100.0%
Copay Issues	0	2	0	.	-100.0%
Delays	7	4	4	-42.9%	0.0%
Denial of Claim	13	4	4	-69.2%	0.0%
External Review	0	0	1	.	.
Internal Appeal	0	2	2	.	0.0%
Laboratory Services	0	1	0	.	-100.0%
Maximum Out of Pocket	0	2	0	.	-100.0%
No Preauthorization	3	1	0	-100.0%	-100.0%
Out-Of-Network Benefits	4	1	1	-75.0%	0.0%
Pharmacy Benefits	0	2	0	.	-100.0%
Preventive Care	0	0	1	.	.
Recoupment	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>34</i>	<i>21</i>	<i>14</i>	<i>-58.8%</i>	<i>-33.3%</i>
Marketing					
Duplication of Coverage	1	0	0	-100.0%	.
Misrepresentation	2	2	0	-100.0%	-100.0%
State Specific	0	0	1	.	.
<i>Subtotal</i>	<i>3</i>	<i>2</i>	<i>1</i>	<i>-66.7%</i>	<i>-50.0%</i>
Policy Service					
Coverage Question	0	1	2	.	100.0%
Delayed Authorization Decision	1	0	0	-100.0%	.
Involuntary Termination by Plan	0	3	0	.	-100.0%
Policy Delivery	0	1	0	.	-100.0%
Premium Notice/Billing	0	2	0	.	-100.0%
Premium Refund	1	1	1	0.0%	0.0%
Premium Subsidy	0	0	1	.	.
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>3</i>	<i>8</i>	<i>4</i>	<i>33.3%</i>	<i>-50.0%</i>
Underwriting					
Cancellation	0	0	1	.	.
Premium & Rating	2	2	0	-100.0%	-100.0%

**Health Maintenance Organizations
Complaints by Reason, 2013-2015**

Reason	2013	2014	2015	% Change, 2013-2015	% Change, 2014-2015
<i>Subtotal</i>	<i>2</i>	<i>2</i>	<i>1</i>	<i>-50.0%</i>	<i>-50.0%</i>
Total	42	33	20	-52.4%	-39.4%

Complaint Indices

Top 40 Writers

By Market Share

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

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	233	\$705,627,558	22.1%	47
19275	American Family Mutual Insurance Company	189	\$392,708,897	12.3%	68
23388	Shelter Mutual Insurance Company	62	\$168,763,745	5.3%	52
21628	Farmers Insurance Company	99	\$160,792,083	5.0%	88
15512	Automobile Club Inter-insurance Exchange	114	\$152,091,879	4.8%	107
39012	Safeco Insurance Company Of Illinois	108	\$148,361,869	4.6%	103
41491	GEICO Casualty Company	117	\$123,237,421	3.9%	135
24260	Progressive Casualty Insurance Company	67	\$102,266,151	3.2%	93
11851	Progressive Advanced Insurance Company	69	\$77,912,600	2.4%	126
26859	Farm Bureau Town & Country Ins Co Of MO	49	\$67,404,762	2.1%	103
29688	Allstate Fire & Casualty Insurance Company	38	\$66,172,955	2.1%	82
25143	State Farm Fire & Casualty Company	56	\$59,798,398	1.9%	133
42579	Allied Property & Casualty Insurance Company	17	\$53,205,579	1.7%	45
25941	United Services Automobile Association	23	\$44,746,466	1.4%	73
35882	GEICO General Ins Co	45	\$40,535,934	1.3%	158
19283	American Standard Insurance Co of WI	30	\$36,376,380	1.1%	117
25968	USAA Casualty Insurance Company	20	\$30,980,411	1.0%	92
36447	LM General Insurance Company	27	\$29,459,132	0.9%	130
19100	AMCO Insurance Company	9	\$26,904,510	0.8%	48
27998	Travelers Home & Marine Insurance Company	15	\$25,698,482	0.8%	83
18600	USAA General Indemnity Company	21	\$23,634,738	0.7%	126
30210	Esurance Property & Casualty Insurance Company	22	\$23,555,090	0.7%	133
29459	Twin City Fire Insurance Company	21	\$22,245,661	0.7%	134
37834	Progressive Preferred Insurance Company	14	\$21,275,741	0.7%	94
19070	Standard Fire Insurance Company	6	\$19,835,351	0.6%	43
23035	Liberty Mutual Fire Insurance Company	16	\$19,231,480	0.6%	118
25453	Nationwide Insurance Company Of America	11	\$18,613,941	0.6%	84
42919	Progressive Northwestern Insurance Company	15	\$18,211,661	0.6%	117
19232	Allstate Insurance Company	14	\$17,758,081	0.6%	112
16322	Progressive Direct Insurance Company	12	\$16,519,744	0.5%	103
22055	GEICO Indemnity Company	15	\$16,302,186	0.5%	131
22063	Government Employees Insurance Co	11	\$15,638,876	0.5%	100
28401	American National Property & Casualty Co	12	\$15,419,753	0.5%	111
26093	Nationwide Affinity Insurance Co Of America	4	\$14,974,608	0.5%	38
17230	Allstate Property & Casualty Insurance Company	10	\$14,534,745	0.5%	98
21008	Country Preferred Insurance Company	10	\$14,398,519	0.5%	99
13137	Viking Insurance Company Of Wisconsin	19	\$13,542,115	0.4%	199
10783	Cornerstone National Insurance Company	14	\$13,508,100	0.4%	147
19658	Bristol West Insurance Company	16	\$13,256,756	0.4%	172
42749	Traders Insurance Company	62	\$12,854,723	0.4%	686
Top 40 Writers		1,712	\$2,858,357,080	89.6%	.
Total		2,245	\$3,191,791,219	100.0%	.

Homeowners Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
25143	State Farm Fire & Casualty Company	250	\$503,974,692	23.7%	83
19275	American Family Mutual Insurance Company	175	\$298,945,274	14.1%	98
23388	Shelter Mutual Insurance Company	55	\$150,441,115	7.1%	61
24740	Safeco Insurance Company Of America	51	\$106,324,220	5.0%	81
26859	Farm Bureau Town & Country Ins Co Of MO	75	\$105,176,598	5.0%	120
21652	Farmers Insurance Exchange	39	\$87,696,570	4.1%	75
27235	Auto Club Family Insurance Company	67	\$78,688,675	3.7%	143
26093	Nationwide Affinity Insurance Co Of America	24	\$51,499,073	2.4%	78
27998	Travelers Home & Marine Insurance Company	44	\$41,866,873	2.0%	176
25941	United Services Automobile Association	12	\$40,016,793	1.9%	50
42404	Liberty Insurance Corporation	34	\$31,582,476	1.5%	181
11185	Foremost Insurance Company Grand Rapids MI	15	\$25,232,631	1.2%	100
21687	Mid Century Insurance Company	11	\$23,062,551	1.1%	80
17230	Allstate Property & Casualty Insurance Company	14	\$22,780,811	1.1%	103
25968	USAA Casualty Insurance Company	1	\$21,645,676	1.0%	8
18988	Auto Owners Insurance Company	6	\$20,123,093	0.9%	50
21660	Fire Insurance Exchange	9	\$18,803,361	0.9%	80
20990	Country Mutual Insurance Company	8	\$18,694,215	0.9%	72
23035	Liberty Mutual Fire Insurance Company	15	\$18,296,197	0.9%	138
42986	Standard Guaranty Insurance Company	2	\$15,994,251	0.8%	21
37907	Allstate Vehicle & Property Insurance Company	16	\$15,565,641	0.7%	173
19240	Allstate Indemnity Company	28	\$15,206,327	0.7%	309
19070	Standard Fire Insurance Company	14	\$14,746,163	0.7%	159
15725	Cameron Mutual Insurance Company	6	\$14,303,922	0.7%	70
28401	American National Property & Casualty Co	12	\$13,659,714	0.6%	147
19232	Allstate Insurance Company	15	\$13,171,855	0.6%	191
18600	USAA General Indemnity Company	2	\$12,009,238	0.6%	28
19100	AMCO Insurance Company	3	\$11,594,744	0.5%	43
38652	American Modern Select Insurance Company	10	\$11,256,411	0.5%	149
21261	Electric Insurance Company	3	\$11,000,499	0.5%	46
34690	Property & Casualty Insurance Co of Hartford	10	\$10,455,084	0.5%	161
20419	Homesite Indemnity Company	14	\$10,317,833	0.5%	228
14400	Lititz Mutual Insurance Company	7	\$10,121,839	0.5%	116
25453	Nationwide Insurance Company Of America	13	\$10,021,272	0.5%	218
10677	Cincinnati Insurance Company The	3	\$9,857,088	0.5%	51
28223	Nationwide Agribusiness Insurance Company	0	\$9,092,045	0.4%	0
25127	State Auto Property & Casualty Insurance Co	12	\$8,472,131	0.4%	238
21881	National Surety Corporation	0	\$7,768,708	0.4%	0
23787	Nationwide Mutual Insurance Company	1	\$7,359,316	0.3%	23
20303	Great Northern Insurance Company	2	\$7,125,652	0.3%	47
Top 40 Writers		1,078	\$1,903,950,631	89.6%	.
Total		1,265	\$2,123,949,160	100.0%	.

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

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
78972	Healthy Alliance Life Insurance Company	873	\$1,499,238,158	22.0%	104
79413	United Healthcare Insurance Company	394	\$1,020,428,677	15.0%	69
81973	Coventry Health & Life Insurance Company	898	\$802,986,422	11.8%	200
47171	Blue Cross & Blue Shield Of Kansas City	227	\$708,577,314	10.4%	57
73288	Humana Insurance Company	118	\$166,358,226	2.4%	127
60054	Aetna Life Insurance Company	34	\$155,674,727	2.3%	39
71412	Mutual Of Omaha Insurance Company	38	\$130,477,434	1.9%	52
60040	Cox Health Systems Insurance Company	24	\$115,832,826	1.7%	37
12575	Silverscript Insurance Company	0	\$111,509,361	1.6%	0
62286	Golden Rule Insurance Company	85	\$102,851,933	1.5%	148
65978	Metropolitan Life Insurance Company	23	\$97,966,692	1.4%	42
60380	American Family Life Assurance Co of Col.	22	\$96,492,146	1.4%	41
67369	CIGNA Health & Life Insurance Company	19	\$84,293,212	1.2%	40
64246	Guardian Life Insurance Company Of America	27	\$63,184,534	0.9%	76
32395	Vision Service Plan Insurance Company	1	\$58,641,719	0.9%	3
62235	Unum Life Insurance Company Of America	16	\$55,760,953	0.8%	51
86231	Transamerica Life Insurance Company	36	\$55,490,452	0.8%	116
69477	Time Insurance Company	51	\$51,350,744	0.8%	177
69868	United Of Omaha Life Insurance Company	9	\$50,099,673	0.7%	32
70025	Genworth Life Insurance Company	32	\$49,451,878	0.7%	116
70815	Hartford Life & Accident Insurance Company	13	\$44,477,345	0.7%	52
82406	All Savers Insurance Company	144	\$40,092,334	0.6%	641
13935	Federated Mutual Insurance Company	9	\$35,091,470	0.5%	46
25178	State Farm Mutual Automobile Insurance Co	6	\$31,067,823	0.5%	34
65498	Life Insurance Company Of North America	12	\$31,039,340	0.5%	69
80802	Sun Life Assurance Company Of Canada	3	\$29,850,791	0.4%	18
65838	John Hancock Life Insurance Company (usa	10	\$29,598,354	0.4%	60
61263	Bankers Life & Casualty Company	31	\$29,394,481	0.4%	188
69019	Standard Insurance Company	8	\$28,975,564	0.4%	49
70408	Union Security Insurance Company	19	\$28,445,794	0.4%	119
61271	Principal Life Insurance Company	23	\$28,423,960	0.4%	144
92711	HCC Life Insurance Company	37	\$27,142,332	0.4%	243
65676	Lincoln National Life Insurance Company	13	\$26,735,985	0.4%	87
28207	Anthem Insurance Companies Inc	1	\$26,287,051	0.4%	7
67091	Northwestern Mutual Life Insurance Company	0	\$25,561,807	0.4%	0
77828	Companion Life Insurance Company	33	\$21,893,821	0.3%	269
62146	Combined Insurance Co Of America	1	\$19,872,044	0.3%	9
68241	Prudential Insurance Company Of America The	14	\$19,324,265	0.3%	129
62308	Connecticut General Life Ins Co	6	\$18,917,245	0.3%	57
70319	Washington National Insurance Company	16	\$18,799,962	0.3%	152
Top 40 Writers		3,326	\$6,037,658,850	88.6%	.
Total		3,818	\$6,817,170,466	100.0%	.

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

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
70025	Genworth Life Insurance Company	31	\$49,409,773	19.6%	72
65838	John Hancock Life Insurance Company	10	\$29,521,142	11.7%	39
61263	Bankers Life & Casualty Company	19	\$17,938,126	7.1%	122
65978	Metropolitan Life Insurance Company	6	\$17,842,460	7.1%	39
86231	Transamerica Life Insurance Company	12	\$12,860,114	5.1%	107
69000	Northwestern Long Term Care Insurance Co	1	\$12,372,261	4.9%	9
62235	Unum Life Insurance Company Of America	8	\$11,259,144	4.5%	82
62952	Equitable Life & Casualty Insurance Company	18	\$9,201,701	3.6%	225
71412	Mutual Of Omaha Insurance Company	8	\$7,793,025	3.1%	118
20443	Continental Casualty Company	15	\$7,579,429	3.0%	227
25178	State Farm Mutual Automobile Insurance Co	3	\$7,352,238	2.9%	47
56014	Thrivent Financial For Lutherans	0	\$6,900,872	2.7%	0
68241	Prudential Insurance Company Of America The	6	\$5,403,025	2.1%	127
90611	Allianz Life Insurance Co Of North America	5	\$4,987,384	2.0%	115
66915	New York Life Insurance Company	3	\$4,673,748	1.9%	74
66281	Transamerica Premier Life Insurance Company	0	\$4,019,070	1.6%	0
65005	Riversource Life Insurance Company	1	\$3,708,876	1.5%	31
76325	Senior Health Insurance Company of PA	4	\$3,305,583	1.3%	139
58033	Knights Of Columbus	1	\$2,891,769	1.1%	40
71471	Ability Insurance Company	1	\$2,814,894	1.1%	41
65935	Massachusetts Mutual Life Insurance Company	0	\$2,697,524	1.1%	0
65595	Lincoln Benefit Life Company	0	\$2,055,657	0.8%	0
69868	United Of Omaha Life Insurance Company	0	\$1,862,836	0.7%	0
70408	Union Security Insurance Company	7	\$1,697,414	0.7%	473
87726	MetLife Insurance Company USA	1	\$1,482,891	0.6%	77
42129	United Security Assurance Company Of PA	2	\$1,320,672	0.5%	174
71714	Berkshire Life Insurance Company Of America	0	\$1,085,228	0.4%	0
64211	Guarantee Trust Life Insurance Company	4	\$1,038,850	0.4%	442
69515	MedAmerica Insurance Company	1	\$1,027,387	0.4%	112
69477	Time Insurance Company	3	\$1,027,274	0.4%	335
62626	CMFG Life Insurance Company	1	\$942,662	0.4%	122
80578	Physicians Mutual Insurance Company	2	\$919,019	0.4%	250
63479	United Teacher Associates Insurance Company	0	\$843,782	0.3%	0
70319	Washington National Insurance Company	1	\$816,130	0.3%	141
19275	American Family Mutual Insurance Company	0	\$740,762	0.3%	0
71404	Continental General Insurance Company	1	\$690,465	0.3%	166
69116	State Life Insurance Company	2	\$675,280	0.3%	340
47171	Blue Cross & Blue Shield Of Kansas City	0	\$634,754	0.3%	0
65110	Kanawha Insurance Company	1	\$630,783	0.2%	182
60836	American Republic Insurance Company	2	\$607,603	0.2%	378
Top 40 Writers		180	\$244,631,609	96.9%	.
Total		220	\$252,533,202	100.0%	.

Medicare Supplement Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
79413	United Healthcare Insurance Company	21	\$158,783,492	23.6%	53
71412	Mutual Of Omaha Insurance Company	24	\$116,182,899	17.2%	83
78972	Healthy Alliance Life Insurance Company	17	\$93,314,356	13.8%	73
69868	United Of Omaha Life Insurance Company	9	\$40,094,005	5.9%	90
47171	Blue Cross & Blue Shield Of Kansas City	2	\$39,126,393	5.8%	21
86231	Transamerica Life Insurance Company	12	\$29,801,610	4.4%	162
60836	American Republic Insurance Company	1	\$13,565,620	2.0%	30
67326	Old Surety Life Insurance Company	0	\$11,264,115	1.7%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,525,786	1.6%	38
73288	Humana Insurance Company	9	\$10,029,712	1.5%	360
61263	Bankers Life & Casualty Company	7	\$9,693,736	1.4%	290
62065	Colonial Penn Life Insurance Company	5	\$9,029,374	1.3%	222
61859	Christian Fidelity Life Insurance Co	1	\$8,989,071	1.3%	45
62952	Equitable Life & Casualty Insurance Company	3	\$7,540,211	1.1%	160
19275	American Family Mutual Insurance Company	1	\$7,313,935	1.1%	55
12321	American Continental Insurance Company	2	\$7,214,934	1.1%	111
68500	Continental Life Ins Co Of Brentwood TN	1	\$6,904,715	1.0%	58
67679	American Republic Corp Insurance Company	0	\$6,715,109	1.0%	0
61239	Bankers Fidelity Life Insurance Company	6	\$6,048,046	0.9%	398
77399	Sterling Life Insurance Company	11	\$5,730,266	0.8%	770
31119	Medico Insurance Company	4	\$4,729,765	0.7%	339
68349	North American Insurance Company	0	\$4,069,044	0.6%	0
70815	Hartford Life & Accident Insurance Company	0	\$4,019,894	0.6%	0
92916	United American Insurance Company	0	\$3,645,606	0.5%	0
80578	Physicians Mutual Insurance Company	2	\$3,613,128	0.5%	222
62359	Constitution Life Insurance Company	4	\$3,583,060	0.5%	448
72850	United World Life Insurance Company	1	\$3,249,898	0.5%	123
66214	Heartland National Life Insurance Company	4	\$3,034,514	0.5%	529
62146	Combined Insurance Co Of America	0	\$3,002,466	0.4%	0
56014	Thrivent Financial For Lutherans	0	\$2,921,633	0.4%	0
69663	USAA Life Insurance Company	0	\$2,907,434	0.4%	0
68462	Reserve National Insurance Company	0	\$2,724,609	0.4%	0
70319	Washington National Insurance Company	3	\$2,506,277	0.4%	480
65722	Loyal American Life Insurance Company	0	\$2,320,209	0.3%	0
62286	Golden Rule Insurance Company	1	\$2,291,951	0.3%	175
76112	Oxford Life Insurance Company	2	\$1,861,269	0.3%	431
72125	Physicians Life Insurance Company	0	\$1,832,083	0.3%	0
86355	Standard Life & Accident Insurance Company	0	\$1,805,492	0.3%	0
61271	Principal Life Insurance Company	0	\$1,795,599	0.3%	0
70670	Health Care Service Corporation	0	\$1,635,666	0.2%	0
Top 40 Writers		154	\$655,416,984	97.2%	.
Total		168	\$674,215,627	100.0%	.

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

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
60488	American General Life Insurance Co	72	\$1,086,458,854	10.9%	56
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$747,147,859	7.5%	0
86231	Transamerica Life Insurance Company	36	\$649,866,018	6.5%	47
68136	Protective Life Insurance Company	12	\$438,227,597	4.4%	23
65056	Jackson National Life Insurance Company	47	\$426,637,921	4.3%	94
65676	Lincoln National Life Insurance Company	23	\$396,101,497	4.0%	49
67466	Pacific Life Insurance Company	4	\$343,301,738	3.4%	10
67091	Northwestern Mutual Life Insurance Company	8	\$302,800,846	3.0%	22
91596	New York Life Insurance & Annuity Corporation	1	\$275,105,138	2.8%	3
79227	PRUCO Life Insurance Company	4	\$263,913,072	2.6%	13
65978	Metropolitan Life Insurance Company	44	\$248,931,349	2.5%	150
90611	Allianz Life Insurance Co Of North America	9	\$188,012,169	1.9%	41
63312	Great American Life Insurance Company	1	\$180,629,048	1.8%	5
69345	Teachers Insurance & Annuity Association	0	\$158,969,699	1.6%	0
68322	Great-West Life & Annuity Insurance Company	1	\$150,801,261	1.5%	6
69108	State Farm Life Insurance Company	14	\$150,756,245	1.5%	79
65935	Massachusetts Mutual Life Insurance Company	3	\$146,643,131	1.5%	17
56014	Thrivent Financial For Lutherans	1	\$135,593,053	1.4%	6
60895	American United Life Insurance Company	1	\$133,535,116	1.3%	6
87726	MetLife Insurance Company USA	2	\$132,918,274	1.3%	13
62944	AXA Equitable Life Insurance Company	12	\$131,801,648	1.3%	77
86509	Voya Retirement Insurance & Annuity Company	1	\$131,297,275	1.3%	6
92738	American Equity Investment Life Ins Co	2	\$120,847,617	1.2%	14
66168	Minnesota Life Insurance Company	5	\$101,395,271	1.0%	42
61271	Principal Life Insurance Company	2	\$101,285,361	1.0%	17
68241	Prudential Insurance Company Of America The	44	\$101,050,569	1.0%	370
65005	Riversource Life Insurance Company	3	\$89,121,468	0.9%	29
66915	New York Life Insurance Company	28	\$80,581,468	0.8%	295
91642	Forethought Life Insurance Company	1	\$79,851,327	0.8%	11
68675	Security Benefit Life Insurance Company	4	\$74,627,773	0.7%	46
63274	Fidelity & Guaranty Life Insurance Company	7	\$70,538,445	0.7%	84
65838	John Hancock Life Insurance Company (usa	14	\$67,331,411	0.7%	177
70238	Variable Annuity Life Insurance Company	2	\$63,500,436	0.6%	27
61689	Athene Annuity & Life Company	19	\$63,439,002	0.6%	254
62510	Equitrust Life Insurance Company	1	\$53,901,878	0.5%	16
67172	Ohio National Life Insurance Company The	3	\$53,022,774	0.5%	48
71153	Hartford Life & Annuity Insurance Company	4	\$50,040,268	0.5%	68
60399	American Family Life Insurance Company	9	\$49,430,146	0.5%	155
66974	North American Company For Life & Health	3	\$47,108,270	0.5%	54
69868	United Of Omaha Life Insurance Company	15	\$46,757,549	0.5%	272
Top 40 Writers		462	\$8,133,279,839	81.5%	.
Total		1,175	\$9,978,181,908	100.0%	.

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)
by Market Share**

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
95315	Good Health HMO Inc	14	\$161,018,453	49.1%	30
95358	HMO Missouri Inc	32	\$82,274,815	25.1%	134
96377	Coventry Health Care Of Missouri Inc	32	\$28,254,763	8.6%	391
95318	Aetna Better Health Of Missouri LLC	0	\$25,508,655	7.8%	0
12913	Missouri Care Incorporated	0	\$11,395,285	3.5%	0
95109	Aetna Health Inc	0	\$5,123,437	1.6%	0
95489	Coventry Health Care Of Kansas Inc	12	\$4,674,375	1.4%	886
95530	Cox Health Systems HMO Inc	0	\$2,988,568	0.9%	0
95885	Humana Health Plan Inc	3	\$2,863,234	0.9%	362
95635	CIGNA Healthcare Of St Louis Inc	1	\$2,528,604	0.8%	137
96385	UnitedHealthcare Of The Midwest Inc	1	\$1,168,895	0.4%	295
11229	Harmony Health Plan Of Illinois Inc	0	\$165,968	0.1%	0
96475	Healthlink HMO Inc	0	\$7,716	0.0%	0
12151	Arcadian Health Plan Inc	0	\$128	0.0%	0
Total		95	\$327,972,896	100.0%	.

Complaint Indices
Top 40 Writers
Alpha by Company

Private Passenger Automobile Insurance Complaint Indices

Top Forty Writers, Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
42579	Allied Property & Casualty Insurance Company	17	\$53,205,579	1.7%	45
29688	Allstate Fire & Casualty Insurance Company	38	\$66,172,955	2.1%	82
19232	Allstate Insurance Company	14	\$17,758,081	0.6%	112
17230	Allstate Property & Casualty Insurance Company	10	\$14,534,745	0.5%	98
19100	AMCO Insurance Company	9	\$26,904,510	0.8%	48
19275	American Family Mutual Insurance Company	189	\$392,708,897	12.3%	68
28401	American National Property & Casualty Co	12	\$15,419,753	0.5%	111
19283	American Standard Insurance Co of WI	30	\$36,376,380	1.1%	117
15512	Automobile Club Inter-insurance Exchange	114	\$152,091,879	4.8%	107
19658	Bristol West Insurance Company	16	\$13,256,756	0.4%	172
10783	Cornerstone National Insurance Company	14	\$13,508,100	0.4%	147
21008	Country Preferred Insurance Company	10	\$14,398,519	0.5%	99
30210	Esurance Property & Casualty Insurance Company	22	\$23,555,090	0.7%	133
26859	Farm Bureau Town & Country Ins Co Of MO	49	\$67,404,762	2.1%	103
21628	Farmers Insurance Company Inc	99	\$160,792,083	5.0%	88
41491	GEICO Casualty Company	117	\$123,237,421	3.9%	135
35882	GEICO General Ins Co	45	\$40,535,934	1.3%	158
22055	GEICO Indemnity Company	15	\$16,302,186	0.5%	131
22063	Government Employees Insurance Co	11	\$15,638,876	0.5%	100
23035	Liberty Mutual Fire Insurance Company	16	\$19,231,480	0.6%	118
36447	LM General Insurance Company	27	\$29,459,132	0.9%	130
26093	Nationwide Affinity Insurance Co Of America	4	\$14,974,608	0.5%	38
25453	Nationwide Insurance Company Of America	11	\$18,613,941	0.6%	84
11851	Progressive Advanced Insurance Company	69	\$77,912,600	2.4%	126
24260	Progressive Casualty Insurance Company	67	\$102,266,151	3.2%	93
16322	Progressive Direct Insurance Company	12	\$16,519,744	0.5%	103
42919	Progressive Northwestern Insurance Company	15	\$18,211,661	0.6%	117
37834	Progressive Preferred Insurance Company	14	\$21,275,741	0.7%	94
39012	Safeco Insurance Company Of Illinois	108	\$148,361,869	4.6%	103
23388	Shelter Mutual Insurance Company	62	\$168,763,745	5.3%	52
19070	Standard Fire Insurance Company	6	\$19,835,351	0.6%	43
25143	State Farm Fire & Casualty Company	56	\$59,798,398	1.9%	133
25178	State Farm Mutual Automobile Insurance Co	233	\$705,627,558	22.1%	47
42749	Traders Insurance Company	62	\$12,854,723	0.4%	686
27998	Travelers Home & Marine Insurance Company	15	\$25,698,482	0.8%	83
29459	Twin City Fire Insurance Company	21	\$22,245,661	0.7%	134
25941	United Services Automobile Association	23	\$44,746,466	1.4%	73
25968	USAA Casualty Insurance Company	20	\$30,980,411	1.0%	92
18600	USAA General Indemnity Company	21	\$23,634,738	0.7%	126
13137	Viking Insurance Company Of Wisconsin	19	\$13,542,115	0.4%	199
Top 40 Writers		1,712	\$2,858,357,080	89.6%	.
Total		2,245	\$3,191,791,219	100.0%	.

Homeowners Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
19240	Allstate Indemnity Company	28	\$15,206,327	0.7%	309
19232	Allstate Insurance Company	15	\$13,171,855	0.6%	191
17230	Allstate Property & Casualty Insurance Company	14	\$22,780,811	1.1%	103
37907	Allstate Vehicle & Property Insurance Company	16	\$15,565,641	0.7%	173
19100	AMCO Insurance Company	3	\$11,594,744	0.5%	43
19275	American Family Mutual Insurance Company	175	\$298,945,274	14.1%	98
38652	American Modern Select Insurance Company	10	\$11,256,411	0.5%	149
28401	American National Property & Casualty Co	12	\$13,659,714	0.6%	147
27235	Auto Club Family Insurance Company	67	\$78,688,675	3.7%	143
18988	Auto Owners Insurance Company	6	\$20,123,093	0.9%	50
15725	Cameron Mutual Insurance Company	6	\$14,303,922	0.7%	70
10677	Cincinnati Insurance Company The	3	\$9,857,088	0.5%	51
20990	Country Mutual Insurance Company	8	\$18,694,215	0.9%	72
21261	Electric Insurance Company	3	\$11,000,499	0.5%	46
26859	Farm Bureau Town & Country Ins Co Of MO	75	\$105,176,598	5.0%	120
21652	Farmers Insurance Exchange	39	\$87,696,570	4.1%	75
21660	Fire Insurance Exchange	9	\$18,803,361	0.9%	80
11185	Foremost Insurance Company Grand Rapids MI	15	\$25,232,631	1.2%	100
20303	Great Northern Insurance Company	2	\$7,125,652	0.3%	47
20419	Homesite Indemnity Company	14	\$10,317,833	0.5%	228
42404	Liberty Insurance Corporation	34	\$31,582,476	1.5%	181
23035	Liberty Mutual Fire Insurance Company	15	\$18,296,197	0.9%	138
14400	Lititz Mutual Insurance Company	7	\$10,121,839	0.5%	116
21687	Mid Century Insurance Company	11	\$23,062,551	1.1%	80
21881	National Surety Corporation	0	\$7,768,708	0.4%	0
26093	Nationwide Affinity Insurance Co Of America	24	\$51,499,073	2.4%	78
28223	Nationwide Agribusiness Insurance Company	0	\$9,092,045	0.4%	0
25453	Nationwide Insurance Company Of America	13	\$10,021,272	0.5%	218
23787	Nationwide Mutual Insurance Company	1	\$7,359,316	0.3%	23
34690	Property & Casualty Insurance Co of Hartford	10	\$10,455,084	0.5%	161
24740	Safeco Insurance Company Of America	51	\$106,324,220	5.0%	81
23388	Shelter Mutual Insurance Company	55	\$150,441,115	7.1%	61
19070	Standard Fire Insurance Company	14	\$14,746,163	0.7%	159
42986	Standard Guaranty Insurance Company	2	\$15,994,251	0.8%	21
25127	State Auto Property & Casualty Insurance Co	12	\$8,472,131	0.4%	238
25143	State Farm Fire & Casualty Company	250	\$503,974,692	23.7%	83
27998	Travelers Home & Marine Insurance Company	44	\$41,866,873	2.0%	176
25941	United Services Automobile Association	12	\$40,016,793	1.9%	50
25968	USAA Casualty Insurance Company	1	\$21,645,676	1.0%	8
18600	USAA General Indemnity Company	2	\$12,009,238	0.6%	28
Top 40 Writers		1,078	\$1,903,950,631	89.6%	.
Total		1,265	\$2,123,949,160	100.0%	.

Accident and Health Insurance Complaint Indices

Top Forty Writers, Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
60054	Aetna Life Insurance Company	34	\$155,674,727	2.3%	39
82406	All Savers Insurance Company	144	\$40,092,334	0.6%	641
60380	American Family Life Assurance Co of Col.	22	\$96,492,146	1.4%	41
28207	Anthem Insurance Companies Inc	1	\$26,287,051	0.4%	7
61263	Bankers Life & Casualty Company	31	\$29,394,481	0.4%	188
47171	Blue Cross & Blue Shield Of Kansas City	227	\$708,577,314	10.4%	57
67369	CIGNA Health & Life Insurance Company	19	\$84,293,212	1.2%	40
62146	Combined Insurance Co Of America	1	\$19,872,044	0.3%	9
77828	Companion Life Insurance Company	33	\$21,893,821	0.3%	269
62308	Connecticut General Life Ins Co	6	\$18,917,245	0.3%	57
81973	Coventry Health & Life Insurance Company	898	\$802,986,422	11.8%	200
60040	Cox Health Systems Insurance Company	24	\$115,832,826	1.7%	37
13935	Federated Mutual Insurance Company	9	\$35,091,470	0.5%	46
70025	Genworth Life Insurance Company	32	\$49,451,878	0.7%	116
62286	Golden Rule Insurance Company	85	\$102,851,933	1.5%	148
64246	Guardian Life Insurance Company Of America	27	\$63,184,534	0.9%	76
70815	Hartford Life & Accident Insurance Company	13	\$44,477,345	0.7%	52
92711	HCC Life Insurance Company	37	\$27,142,332	0.4%	243
78972	Healthy Alliance Life Insurance Company	873	\$1,499,238,158	22.0%	104
73288	Humana Insurance Company	118	\$166,358,226	2.4%	127
65838	John Hancock Life Insurance Company (usa	10	\$29,598,354	0.4%	60
65498	Life Insurance Company Of North America	12	\$31,039,340	0.5%	69
65676	Lincoln National Life Insurance Company	13	\$26,735,985	0.4%	87
65978	Metropolitan Life Insurance Company	23	\$97,966,692	1.4%	42
71412	Mutual Of Omaha Insurance Company	38	\$130,477,434	1.9%	52
67091	Northwestern Mutual Life Insurance Company	0	\$25,561,807	0.4%	0
61271	Principal Life Insurance Company	23	\$28,423,960	0.4%	144
68241	Prudential Insurance Company Of America The	14	\$19,324,265	0.3%	129
12575	Silverscript Insurance Company	0	\$111,509,361	1.6%	0
69019	Standard Insurance Company	8	\$28,975,564	0.4%	49
25178	State Farm Mutual Automobile Insurance Co	6	\$31,067,823	0.5%	34
80802	Sun Life Assurance Company Of Canada	3	\$29,850,791	0.4%	18
69477	Time Insurance Company	51	\$51,350,744	0.8%	177
86231	Transamerica Life Insurance Company	36	\$55,490,452	0.8%	116
70408	Union Security Insurance Company	19	\$28,445,794	0.4%	119
79413	United Healthcare Insurance Company	394	\$1,020,428,677	15.0%	69
69868	United Of Omaha Life Insurance Company	9	\$50,099,673	0.7%	32
62235	Unum Life Insurance Company Of America	16	\$55,760,953	0.8%	51
32395	Vision Service Plan Insurance Company	1	\$58,641,719	0.9%	3
70319	Washington National Insurance Company	16	\$18,799,962	0.3%	152
Top 40 Writers		3,326	\$6,037,658,850	88.6%	.
Total		3,818	\$6,817,170,466	100.0%	.

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

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
71471	Ability Insurance Company	1	\$2,814,894	1.1%	41
90611	Allianz Life Insurance Co Of North America	5	\$4,987,384	2.0%	115
19275	American Family Mutual Insurance Company	0	\$740,762	0.3%	0
60836	American Republic Insurance Company	2	\$607,603	0.2%	378
61263	Bankers Life & Casualty Company	19	\$17,938,126	7.1%	122
71714	Berkshire Life Insurance Company Of America	0	\$1,085,228	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$634,754	0.3%	0
62626	CMFG Life Insurance Company	1	\$942,662	0.4%	122
20443	Continental Casualty Company	15	\$7,579,429	3.0%	227
71404	Continental General Insurance Company	1	\$690,465	0.3%	166
62952	Equitable Life & Casualty Insurance Company	18	\$9,201,701	3.6%	225
70025	Genworth Life Insurance Company	31	\$49,409,773	19.6%	72
64211	Guarantee Trust Life Insurance Company	4	\$1,038,850	0.4%	442
65838	John Hancock Life Insurance Company (usa	10	\$29,521,142	11.7%	39
65110	Kanawha Insurance Company	1	\$630,783	0.2%	182
58033	Knights Of Columbus	1	\$2,891,769	1.1%	40
65595	Lincoln Benefit Life Company	0	\$2,055,657	0.8%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,697,524	1.1%	0
69515	MedAmerica Insurance Company	1	\$1,027,387	0.4%	112
87726	MetLife Insurance Company USA	1	\$1,482,891	0.6%	77
65978	Metropolitan Life Insurance Company	6	\$17,842,460	7.1%	39
71412	Mutual Of Omaha Insurance Company	8	\$7,793,025	3.1%	118
66915	New York Life Insurance Company	3	\$4,673,748	1.9%	74
69000	Northwestern Long Term Care Insurance Co	1	\$12,372,261	4.9%	9
80578	Physicians Mutual Insurance Company	2	\$919,019	0.4%	250
68241	Prudential Insurance Company Of America The	6	\$5,403,025	2.1%	127
65005	Riversource Life Insurance Company	1	\$3,708,876	1.5%	31
76325	Senior Health Insurance Company of PA	4	\$3,305,583	1.3%	139
25178	State Farm Mutual Automobile Insurance Co	3	\$7,352,238	2.9%	47
69116	State Life Insurance Company	2	\$675,280	0.3%	340
56014	Thrivent Financial For Lutherans	0	\$6,900,872	2.7%	0
69477	Time Insurance Company	3	\$1,027,274	0.4%	335
86231	Transamerica Life Insurance Company	12	\$12,860,114	5.1%	107
66281	Transamerica Premier Life Insurance Company	0	\$4,019,070	1.6%	0
70408	Union Security Insurance Company	7	\$1,697,414	0.7%	473
69868	United Of Omaha Life Insurance Company	0	\$1,862,836	0.7%	0
42129	United Security Assurance Company Of PA	2	\$1,320,672	0.5%	174
63479	United Teacher Associates Insurance Company	0	\$843,782	0.3%	0
62235	Unum Life Insurance Company Of America	8	\$11,259,144	4.5%	82
70319	Washington National Insurance Company	1	\$816,130	0.3%	141
Top 40 Writers		180	\$244,631,609	96.9%	.
Total		220	\$252,533,202	100.0%	.

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

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
12321	American Continental Insurance Company	2	\$7,214,934	1.1%	111
19275	American Family Mutual Insurance Company	1	\$7,313,935	1.1%	55
67679	American Republic Corp Insurance Company	0	\$6,715,109	1.0%	0
60836	American Republic Insurance Company	1	\$13,565,620	2.0%	30
61239	Bankers Fidelity Life Insurance Company	6	\$6,048,046	0.9%	398
61263	Bankers Life & Casualty Company	7	\$9,693,736	1.4%	290
47171	Blue Cross & Blue Shield Of Kansas City	2	\$39,126,393	5.8%	21
61859	Christian Fidelity Life Insurance Co	1	\$8,989,071	1.3%	45
62065	Colonial Penn Life Insurance Company	5	\$9,029,374	1.3%	222
62146	Combined Insurance Co Of America	0	\$3,002,466	0.4%	0
62359	Constitution Life Insurance Company	4	\$3,583,060	0.5%	448
68500	Continental Life Ins Co Of Brentwood TN	1	\$6,904,715	1.0%	58
62952	Equitable Life & Casualty Insurance Company	3	\$7,540,211	1.1%	160
62286	Golden Rule Insurance Company	1	\$2,291,951	0.3%	175
70815	Hartford Life & Accident Insurance Company	0	\$4,019,894	0.6%	0
70670	Health Care Service Corporation	0	\$1,635,666	0.2%	0
78972	Healthy Alliance Life Insurance Company	17	\$93,314,356	13.8%	73
66214	Heartland National Life Insurance Company	4	\$3,034,514	0.5%	529
73288	Humana Insurance Company	9	\$10,029,712	1.5%	360
65722	Loyal American Life Insurance Company	0	\$2,320,209	0.3%	0
31119	Medico Insurance Company	4	\$4,729,765	0.7%	339
71412	Mutual Of Omaha Insurance Company	24	\$116,182,899	17.2%	83
68349	North American Insurance Company	0	\$4,069,044	0.6%	0
67326	Old Surety Life Insurance Company	0	\$11,264,115	1.7%	0
76112	Oxford Life Insurance Company	2	\$1,861,269	0.3%	431
72125	Physicians Life Insurance Company	0	\$1,832,083	0.3%	0
80578	Physicians Mutual Insurance Company	2	\$3,613,128	0.5%	222
61271	Principal Life Insurance Company	0	\$1,795,599	0.3%	0
68462	Reserve National Insurance Company	0	\$2,724,609	0.4%	0
86355	Standard Life & Accident Insurance Company	0	\$1,805,492	0.3%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,525,786	1.6%	38
77399	Sterling Life Insurance Company	11	\$5,730,266	0.8%	770
56014	Thrivent Financial For Lutherans	0	\$2,921,633	0.4%	0
86231	Transamerica Life Insurance Company	12	\$29,801,610	4.4%	162
92916	United American Insurance Company	0	\$3,645,606	0.5%	0
79413	United Healthcare Insurance Company	21	\$158,783,492	23.6%	53
69868	United Of Omaha Life Insurance Company	9	\$40,094,005	5.9%	90
72850	United World Life Insurance Company	1	\$3,249,898	0.5%	123
69663	USAA Life Insurance Company	0	\$2,907,434	0.4%	0
70319	Washington National Insurance Company	3	\$2,506,277	0.4%	480
Top 40 Writers		154	\$655,416,984	97.2%	.
Total		168	\$674,215,627	100.0%	.

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

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
90611	Allianz Life Insurance Co Of North America	9	\$188,012,169	1.9%	41
92738	American Equity Investment Life Ins Co	2	\$120,847,617	1.2%	14
60399	American Family Life Insurance Company	9	\$49,430,146	0.5%	155
60488	American General Life Insurance Co	72	\$1,086,458,854	10.9%	56
60895	American United Life Insurance Company	1	\$133,535,116	1.3%	6
61689	Athene Annuity & Life Company	19	\$63,439,002	0.6%	254
62944	AXA Equitable Life Insurance Company	12	\$131,801,648	1.3%	77
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$747,147,859	7.5%	0
62510	Equitrust Life Insurance Company	1	\$53,901,878	0.5%	16
63274	Fidelity & Guaranty Life Insurance Company	7	\$70,538,445	0.7%	84
91642	Forethought Life Insurance Company	1	\$79,851,327	0.8%	11
63312	Great American Life Insurance Company	1	\$180,629,048	1.8%	5
68322	Great-West Life & Annuity Insurance Company	1	\$150,801,261	1.5%	6
71153	Hartford Life & Annuity Insurance Company	4	\$50,040,268	0.5%	68
65056	Jackson National Life Insurance Company	47	\$426,637,921	4.3%	94
65838	John Hancock Life Insurance Company (usa	14	\$67,331,411	0.7%	177
65676	Lincoln National Life Insurance Company	23	\$396,101,497	4.0%	49
65935	Massachusetts Mutual Life Insurance Company	3	\$146,643,131	1.5%	17
87726	MetLife Insurance Company USA	2	\$132,918,274	1.3%	13
65978	Metropolitan Life Insurance Company	44	\$248,931,349	2.5%	150
66168	Minnesota Life Insurance Company	5	\$101,395,271	1.0%	42
91596	New York Life Insurance & Annuity Corporation	1	\$275,105,138	2.8%	3
66915	New York Life Insurance Company	28	\$80,581,468	0.8%	295
66974	North American Company For Life & Health Ins.	3	\$47,108,270	0.5%	54
67091	Northwestern Mutual Life Insurance Company	8	\$302,800,846	3.0%	22
67172	Ohio National Life Insurance Company The	3	\$53,022,774	0.5%	48
67466	Pacific Life Insurance Company	4	\$343,301,738	3.4%	10
61271	Principal Life Insurance Company	2	\$101,285,361	1.0%	17
68136	Protective Life Insurance Company	12	\$438,227,597	4.4%	23
79227	PRUCO Life Insurance Company	4	\$263,913,072	2.6%	13
68241	Prudential Insurance Company Of America The	44	\$101,050,569	1.0%	370
65005	Riversource Life Insurance Company	3	\$89,121,468	0.9%	29
68675	Security Benefit Life Insurance Company	4	\$74,627,773	0.7%	46
69108	State Farm Life Insurance Company	14	\$150,756,245	1.5%	79
69345	Teachers Insurance & Annuity Association	0	\$158,969,699	1.6%	0
56014	Thrivent Financial For Lutherans	1	\$135,593,053	1.4%	6
86231	Transamerica Life Insurance Company	36	\$649,866,018	6.5%	47
69868	United Of Omaha Life Insurance Company	15	\$46,757,549	0.5%	272
70238	Variable Annuity Life Insurance Company	2	\$63,500,436	0.6%	27
86509	Voya Retirement Insurance & Annuity Company	1	\$131,297,275	1.3%	6
Top 40 Writers		462	\$8,133,279,839	81.5%	.
Total		1,175	\$9,978,181,908	100.0%	.

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

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
95318	Aetna Better Health Of Missouri LLC	0	\$25,508,655	7.8%	0
95109	Aetna Health Inc	0	\$5,123,437	1.6%	0
12151	Arcadian Health Plan Inc	0	\$128	0.0%	0
95635	CIGNA Healthcare Of St Louis Inc	1	\$2,528,604	0.8%	137
95489	Coventry Health Care Of Kansas Inc	12	\$4,674,375	1.4%	886
96377	Coventry Health Care Of Missouri Inc	32	\$28,254,763	8.6%	391
95530	Cox Health Systems HMO Inc	0	\$2,988,568	0.9%	0
95315	Good Health HMO Inc	14	\$161,018,453	49.1%	30
11229	Harmony Health Plan Of Illinois Inc	0	\$165,968	0.1%	0
96475	Healthlink HMO Inc	0	\$7,716	0.0%	0
95358	HMO Missouri Inc	32	\$82,274,815	25.1%	134
95885	Humana Health Plan Inc	3	\$2,863,234	0.9%	362
12913	Missouri Care Incorporated	0	\$11,395,285	3.5%	0
96385	UnitedHealthcare Of The Midwest Inc	1	\$1,168,895	0.4%	295
Total		95	\$327,972,896	100.0%	.

Private Passenger Automobile Insurance

Complaint Indices

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
44725	1st Auto & Casualty Insurance Company	2	\$3,524,295	0.1%	81
34789	21st Century Centennial Insurance Company	11	\$11,086,727	0.3%	141
32220	21st Century North America Insurance Company	0	\$2,041,085	0.1%	0
22667	Ace American Insurance Company	0	\$65,709	0.0%	0
14184	Acuity A Mutual Insurance Company	2	\$5,569,816	0.2%	51
42609	Affirmative Insurance Company	21	\$2,262,197	0.1%	1,320
19402	AIG Property Casualty Company	0	\$1,452,481	0.0%	0
11004	Alfa Specialty Insurance Corporation	19	\$5,287,399	0.2%	511
12188	Alfa Vision Insurance Corporation	45	\$7,326,771	0.2%	873
42579	Allied Property & Casualty Insurance Company	17	\$53,205,579	1.7%	45
29688	Allstate Fire & Casualty Insurance Company	38	\$66,172,955	2.1%	82
19240	Allstate Indemnity Company	7	\$5,089,662	0.2%	196
19232	Allstate Insurance Company	14	\$17,758,081	0.6%	112
17230	Allstate Property & Casualty Insurance Company	10	\$14,534,745	0.5%	98
38156	Alpha Property & Casualty Insurance Co	2	\$2,135,338	0.1%	133
19100	AMCO Insurance Company	9	\$26,904,510	0.8%	48
10111	American Bankers Insurance Company Of FL	0	\$1,196,140	0.0%	0
19275	American Family Mutual Insurance Company	189	\$392,708,897	12.3%	68
24066	American Fire & Casualty Company	0	\$20,900	0.0%	0
23469	American Modern Home Insurance Co	2	\$596,027	0.0%	477
38652	American Modern Select Insurance Company	0	\$125,103	0.0%	0
39942	American National General Insurance Company	1	\$303,243	0.0%	469
28401	American National Property & Casualty Co	12	\$15,419,753	0.5%	111
19615	American Reliable Insurance Company	0	\$69,789	0.0%	0
42978	American Security Insurance Company	0	\$13,541	0.0%	0
19283	American Standard Insurance Co of WI	30	\$36,376,380	1.1%	117
19976	AMICA Mutual Insurance Company	1	\$3,902,879	0.1%	36
11558	AssuranceAmerica Insurance Company	11	\$3,087,450	0.1%	507
27154	Atlantic Specialty Insurance Company	0	\$5	0.0%	0
27235	Auto Club Family Insurance Company	3	\$206,089	0.0%	2,070
18988	Auto Owners Insurance Company	5	\$5,885,628	0.2%	121
15512	Automobile Club Inter-insurance Exchange	114	\$152,091,879	4.8%	107
18279	Bankers Standard Insurance Company	0	\$2,308,796	0.1%	0
41394	Benchmark Insurance Company	6	\$1,562,147	0.0%	546
19658	Bristol West Insurance Company	16	\$13,256,756	0.4%	172
35955	California Casualty General Insurance Company	3	\$3,122,220	0.1%	137
15725	Cameron Mutual Insurance Company	13	\$10,238,573	0.3%	181
42498	Cameron National Insurance Company	2	\$8,862,222	0.3%	32
37524	Charter Indemnity Company	0	\$34,612	0.0%	0

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
10052	Chubb National Insurance Company	3	\$1,355,955	0.0%	315
10677	Cincinnati Insurance Company The	3	\$6,491,102	0.2%	66
31534	Citizens Insurance Company Of America	0	\$889	0.0%	0
40371	Columbia Mutual Insurance Company	7	\$9,736,392	0.3%	102
10204	Consumers Insurance USA Inc	3	\$2,511,161	0.1%	170
10783	Cornerstone National Insurance Company	14	\$13,508,100	0.4%	147
20982	Country Casualty Insurance Company	1	\$445,892	0.0%	319
20990	Country Mutual Insurance Company	6	\$5,224,288	0.2%	163
21008	Country Preferred Insurance Company	10	\$14,398,519	0.5%	99
18961	Crestbrook Insurance Company	0	\$253,064	0.0%	0
21164	Dairyland Insurance Company	5	\$2,185,059	0.1%	325
42587	Depositors Insurance Company	2	\$50,418	0.0%	5,640
42781	Direct General Insurance Company	19	\$3,263,822	0.1%	828
38067	Economy Preferred Insurance Company	0	\$697	0.0%	0
40649	Economy Premier Assurance Company	0	\$866,579	0.0%	0
21261	Electric Insurance Company	4	\$10,158,066	0.3%	56
21407	Emcasco Insurance Company	1	\$508,809	0.0%	279
21415	Employers Mutual Casualty Company	1	\$723,022	0.0%	197
15130	Encompass Indemnity Company	3	\$3,209,264	0.1%	133
10071	Encompass Insurance Company Of America	0	\$152,980	0.0%	0
28746	Equity Insurance Company	12	\$3,255,379	0.1%	524
37915	Essentia Insurance Company	0	\$2,872,939	0.1%	0
25712	Esurance Insurance Company	3	\$2,787,836	0.1%	153
30210	Esurance Property & Casualty Insurance Company	22	\$23,555,090	0.7%	133
26859	Farm Bureau Town & Country Ins Co Of MO	49	\$67,404,762	2.1%	103
19194	Farmers Alliance Mutual Insurance Company	0	\$11	0.0%	0
21628	Farmers Insurance Company Inc	99	\$160,792,083	5.0%	88
13897	Farmers Mutual Hail Insurance Company Of IA	1	\$218,701	0.0%	650
20281	Federal Insurance Company	0	\$524,834	0.0%	0
19852	Financial Indemnity Company	0	\$210,762	0.0%	0
21873	Firemans Fund Insurance Company	2	\$2,599,818	0.1%	109
10336	First Acceptance Insurance Company Inc	51	\$5,153,969	0.2%	1,407
29980	First Colonial Insurance Company	0	\$186,657	0.0%	0
33588	First Liberty Insurance Corp The	1	\$1,215,439	0.0%	117
11185	Foremost Insurance Company Grand Rapids MI	3	\$4,782,250	0.1%	89
11800	Foremost Property & Casualty Insurance Co	0	\$173,671	0.0%	0
21253	Garrison Property & Casualty Insurance Co	5	\$10,205,432	0.3%	70
41491	GEICO Casualty Company	117	\$123,237,421	3.9%	135
35882	GEICO General Ins Co	45	\$40,535,934	1.3%	158

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
22055	GEICO Indemnity Company	15	\$16,302,186	0.5%	131
22063	Government Employees Insurance Co	11	\$15,638,876	0.5%	100
20303	Great Northern Insurance Company	0	\$953,689	0.0%	0
14117	Grinnell Mutual Reinsurance Company	1	\$2,629,229	0.1%	54
16144	Grinnell Select Insurance Company	2	\$7,249,175	0.2%	39
42331	Guideone America Insurance Company	0	\$323,871	0.0%	0
42803	Guideone Elite Insurance Company	0	\$477,585	0.0%	0
15032	Guideone Mutual Insurance Company	0	\$2,707,321	0.1%	0
34037	Hallmark Insurance Company	1	\$180,034	0.0%	790
22292	Hanover Insurance Company The	0	\$3,618	0.0%	0
22357	Hartford Accident & Indemnity Co	1	\$140,380	0.0%	1,013
29424	Hartford Casualty Insurance Co	0	\$404,300	0.0%	0
19682	Hartford Fire Insurance Company	0	\$161,292	0.0%	0
37478	Hartford Insurance Company Of Midwest The	1	\$945,372	0.0%	150
30104	Hartford Underwriters Insurance Company	2	\$6,968,928	0.2%	41
31550	Haulers Insurance Company Inc	5	\$3,444,206	0.1%	206
22578	Horace Mann Insurance Company	6	\$2,328,052	0.1%	366
22756	Horace Mann Property & Casualty Ins Co	1	\$1,552,710	0.0%	92
29068	IDS Property Casualty Insurance Company	8	\$5,035,865	0.2%	226
22268	Infinity Insurance Company	0	\$146,781	0.0%	0
10922	Insuremax Insurance Company	2	\$869,509	0.0%	327
22780	Integon General Insurance Corporation	0	\$1,679	0.0%	0
22772	Integon Indemnity Corporation	0	\$448	0.0%	0
29742	Integon National Insurance Company	0	\$3,437	0.0%	0
23647	Ironshore Indemnity Inc	0	\$410,841	0.0%	0
10914	Kemper Independence Insurance Company	2	\$249,181	0.0%	1,141
42404	Liberty Insurance Corporation	0	\$63,659	0.0%	0
23035	Liberty Mutual Fire Insurance Company	16	\$19,231,480	0.6%	118
36447	LM General Insurance Company	27	\$29,459,132	0.9%	130
33600	LM Insurance Corporation	0	\$1,979,539	0.1%	0
10051	Lyndon Southern Insurance Company	0	\$159,864	0.0%	0
14443	Madison Mutual Insurance Company	0	\$836,773	0.0%	0
28932	Markel American Insurance Company	0	\$145,772	0.0%	0
22306	Massachusetts Bay Insurance Company	1	\$1,335	0.0%	9,999
33650	Mendota Insurance Company	2	\$289,316	0.0%	983
31968	Merastar Insurance Company	1	\$80,545	0.0%	1,765
23353	Meridian Security Insurance Company	4	\$9,300,551	0.3%	61
40169	Metropolitan Casualty Insurance Company	1	\$149,127	0.0%	953
25321	Metropolitan Direct Property & Casualty Insurance	1	\$426,508	0.0%	333

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
39950	Metropolitan General Insurance Company	0	\$40,170	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	3	\$5,567,150	0.2%	77
26298	Metropolitan Property & Casualty Insurance Co	4	\$3,278,092	0.1%	173
38660	MIC General Insurance Corporation	0	\$186,706	0.0%	0
21687	Mid Century Insurance Company	3	\$125,053	0.0%	3,411
42447	National General Assurance Company	0	\$233,123	0.0%	0
23728	National General Insurance Company	7	\$3,102,432	0.1%	321
11044	National General Insurance Online Inc	10	\$2,413,765	0.1%	589
32620	National Interstate Insurance Company	1	\$128,773	0.0%	1,104
21881	National Surety Corporation	0	\$1,174,262	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	4	\$14,974,608	0.5%	38
28223	Nationwide Agribusiness Insurance Company	0	\$7,494	0.0%	0
25453	Nationwide Insurance Company Of America	11	\$18,613,941	0.6%	84
23787	Nationwide Mutual Insurance Company	0	\$11,527	0.0%	0
12130	New South Insurance Company	2	\$422,164	0.0%	674
24074	Ohio Casualty Insurance Company	0	\$2,014	0.0%	0
34940	Omni Indemnity Company	8	\$1,157,617	0.0%	983
39098	Omni Insurance Company	1	\$7,105	0.0%	9,999
32700	Owners Insurance Company	8	\$11,209,538	0.4%	101
20346	Pacific Indemnity Company	0	\$305,133	0.0%	0
37850	Pacific Specialty Insurance Company	0	\$10,672	0.0%	0
37648	Permanent General Assurance Corporation	18	\$6,682,626	0.2%	383
13714	Pharmacists Mutual Insurance Company	0	\$445,205	0.0%	0
18058	Philadelphia Indemnity Insurance Company	2	\$863,413	0.0%	329
12873	Privilege Underwriters Reciprocal Exchange	0	\$1,539,323	0.0%	0
11851	Progressive Advanced Insurance Company	69	\$77,912,600	2.4%	126
24260	Progressive Casualty Insurance Company	67	\$102,266,151	3.2%	93
16322	Progressive Direct Insurance Company	12	\$16,519,744	0.5%	103
24279	Progressive Max Insurance Company	11	\$12,363,399	0.4%	126
42919	Progressive Northwestern Insurance Company	15	\$18,211,661	0.6%	117
37834	Progressive Preferred Insurance Company	14	\$21,275,741	0.7%	94
34690	Property & Casualty Insurance Co of Hartford	3	\$5,949,592	0.2%	72
43044	Response Insurance Company	1	\$251,150	0.0%	566
26050	Response Worldwide Insurance Company	0	\$0	0.0%	0
13056	RLI Insurance Company	0	\$214,328	0.0%	0
25405	Safe Auto Insurance Company	40	\$12,762,465	0.4%	446
24740	Safeco Insurance Company Of America	4	\$14,122	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	108	\$148,361,869	4.6%	103
40460	Sagamore Insurance Company	5	\$675,985	0.0%	1,052

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
22543	Secura Insurance A Mutual Company	1	\$35,271	0.0%	4,031
10239	Secura Supreme Insurance Company	2	\$1,833,433	0.1%	155
11000	Sentinel Insurance Company Ltd	1	\$591,993	0.0%	240
24988	Sentry Insurance A Mutual Company	3	\$1,042,489	0.0%	409
23361	Shelter General Insurance Company	2	\$671,510	0.0%	423
23388	Shelter Mutual Insurance Company	62	\$168,763,745	5.3%	52
19070	Standard Fire Insurance Company	6	\$19,835,351	0.6%	43
42986	Standard Guaranty Insurance Company	0	\$253,274	0.0%	0
25127	State Auto Property & Casualty Insurance Co	5	\$1,288,485	0.0%	552
25143	State Farm Fire & Casualty Company	56	\$59,798,398	1.9%	133
25178	State Farm Mutual Automobile Insurance Co	233	\$705,627,558	22.1%	47
12831	State National Insurance Company Inc	0	\$2,523,800	0.1%	0
25180	Stillwater Insurance Company	0	\$679,850	0.0%	0
12157	Sussex Insurance Company	0	\$2,636	0.0%	0
22683	Teachers Insurance Company	0	\$428,814	0.0%	0
18031	Topa Insurance Company	0	\$235,936	0.0%	0
42749	Traders Insurance Company	62	\$12,854,723	0.4%	686
27998	Travelers Home & Marine Insurance Company	15	\$25,698,482	0.8%	83
36161	Travelers Property Casualty Insurance Company	0	\$1,594,012	0.0%	0
41106	Triumphe Casualty Company	0	\$56,173	0.0%	0
27120	Trumbull Insurance Company	3	\$11,796,080	0.4%	36
29459	Twin City Fire Insurance Company	21	\$22,245,661	0.7%	134
13021	United Fire & Casualty Company	0	\$1,270,248	0.0%	0
17647	United Home Insurance Company	4	\$7,032,825	0.2%	81
25941	United Services Automobile Association	23	\$44,746,466	1.4%	73
10915	Unitrin Direct Property & Casualty Company	0	\$467,634	0.0%	0
25909	Unitrin Preferred Insurance Company	2	\$1,275,605	0.0%	223
25968	USAA Casualty Insurance Company	20	\$30,980,411	1.0%	92
18600	USAA General Indemnity Company	21	\$23,634,738	0.7%	126
10644	Victoria Automobile Insurance Company	5	\$2,891,405	0.1%	246
20397	Vigilant Insurance Company	0	\$481,424	0.0%	0
13137	Viking Insurance Company Of Wisconsin	19	\$13,542,115	0.4%	199
26085	Warner Insurance Company	4	\$226,548	0.0%	2,510
44393	West American Insurance Company	0	\$109,115	0.0%	0
13250	Workmens Auto Insurance Company- <i>Withdrawn</i>	2	\$124,005	0.0%	2,293
26220	Yosemite Insurance Company	0	\$84,413	0.0%	0
27090	Young America Insurance Company	34	\$5,970,264	0.2%	810
Total		2,245	\$3,191,791,219	100.0%	.

Homeowners

Complaint Indices

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
22667	Ace American Insurance Company	0	\$222,531	0.0%	0
14184	Acuity A Mutual Insurance Company	3	\$6,727,415	0.3%	75
33898	Aegis Security Insurance Company	0	\$101,531	0.0%	0
10014	Affiliated FM Insurance Company	0	\$33,970	0.0%	0
19402	AIG Property Casualty Company	0	\$3,350,055	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$1,750,836	0.1%	0
42579	Allied Property & Casualty Insurance Company	5	\$5,722,582	0.3%	147
19240	Allstate Indemnity Company	28	\$15,206,327	0.7%	309
19232	Allstate Insurance Company	15	\$13,171,855	0.6%	191
17230	Allstate Property & Casualty Insurance Company	14	\$22,780,811	1.1%	103
37907	Allstate Vehicle & Property Insurance Company	16	\$15,565,641	0.7%	173
38156	Alpha Property & Casualty Insurance Co	0	\$2,453	0.0%	0
19100	AMCO Insurance Company	3	\$11,594,744	0.5%	43
10103	American Agricultural Insurance Co	0	\$25,337	0.0%	0
21849	American Automobile Insurance Company	1	\$4,332,762	0.2%	39
10111	American Bankers Insurance Company Of FL	15	\$5,087,421	0.2%	495
19690	American Economy Insurance Company	0	\$1,520,219	0.1%	0
23450	American Family Home Insurance Company	1	\$1,674,205	0.1%	100
19275	American Family Mutual Insurance Company	175	\$298,945,274	14.1%	98
24066	American Fire & Casualty Company	0	\$79,731	0.0%	0
43494	American Hallmark Insurance Company Of TX	6	\$117,203	0.0%	8,595
19380	American Home Assurance Company	0	\$2,106,466	0.1%	0
21857	American Insurance Company The	1	\$2,381,374	0.1%	71
23469	American Modern Home Insurance Co	3	\$4,175,874	0.2%	121
38652	American Modern Select Insurance Company	10	\$11,256,411	0.5%	149
39942	American National General Insurance Company	0	\$242,978	0.0%	0
28401	American National Property & Casualty Co	12	\$13,659,714	0.6%	147
19615	American Reliable Insurance Company	3	\$592,527	0.0%	850
42978	American Security Insurance Company	1	\$1,186,362	0.1%	142
41998	American Southern Home Insurance Company	0	\$29,137	0.0%	0
19704	American States Insurance Company	0	\$1,092,263	0.1%	0
10872	American Strategic Insurance Corp	0	\$36,711	0.0%	0
19488	Amerisure Insurance Company	0	\$28,622	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$24,943	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$5,696	0.0%	0
19976	AMICA Mutual Insurance Company	3	\$4,629,387	0.2%	109
11853	Anchor Specialty Insurance Company	0	\$70,028	0.0%	0
11150	Arch Insurance Company	0	\$96,690	0.0%	0

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
41459	Armed Forces Insurance Exchange	1	\$1,609,560	0.1%	104
21865	Associated Indemnity Corporation	0	\$139,470	0.0%	0
27154	Atlantic Specialty Insurance Company	0	\$25,560	0.0%	0
13412	Austin Mutual Insurance Company	0	\$3,609	0.0%	0
27235	Auto Club Family Insurance Company	67	\$78,688,675	3.7%	143
18988	Auto Owners Insurance Company	6	\$20,123,093	0.9%	50
19062	Automobile Ins Co Of Hartford CT	7	\$3,147,274	0.1%	373
33022	AXA Insurance Company	0	\$403,601	0.0%	0
24813	Balboa Insurance Company	1	\$-8,698	-0.0%	9,999
18279	Bankers Standard Insurance Company	1	\$5,287,302	0.2%	32
20044	Berkshire Hathaway Homestate Insurance Co	0	\$44,443	0.0%	0
35955	California Casualty General Insurance Company	1	\$1,728,792	0.1%	97
15725	Cameron Mutual Insurance Company	6	\$14,303,922	0.7%	70
26905	Century-national Insurance Company	0	\$3,031	0.0%	0
25615	Charter Oak Fire Insurance Co The	0	\$405,315	0.0%	0
10052	Chubb National Insurance Company	0	\$3,120,380	0.1%	0
10677	Cincinnati Insurance Company The	3	\$9,857,088	0.5%	51
31534	Citizens Insurance Company Of America	0	\$5,309	0.0%	0
10315	Civic Property & Casualty Co	0	\$41,198	0.0%	0
40371	Columbia Mutual Insurance Company	3	\$3,040,297	0.1%	166
19640	Columbia National Insurance Company	2	\$2,186,955	0.1%	154
10204	Consumers Insurance USA Inc	0	\$83,776	0.0%	0
20990	Country Mutual Insurance Company	8	\$18,694,215	0.9%	72
18961	Crestbrook Insurance Company	0	\$614,837	0.0%	0
42587	Depositors Insurance Company	0	\$213,002	0.0%	0
42048	Diamond State Insurance Company	0	\$38,971	0.0%	0
33499	Dorinco Reinsurance Company	0	\$216,283	0.0%	0
40649	Economy Premier Assurance Company	1	\$2,592,954	0.1%	65
21261	Electric Insurance Company	3	\$11,000,499	0.5%	46
21407	Emcasco Insurance Company	2	\$664,116	0.0%	506
21326	Empire Fire & Marine Insurance Co	0	\$88,031	0.0%	0
21458	Employers Insurance Company Of Wausau	0	\$65,344	0.0%	0
21415	Employers Mutual Casualty Company	0	\$178,816	0.0%	0
15130	Encompass Indemnity Company	1	\$3,711,750	0.2%	45
10071	Encompass Insurance Company Of America	0	\$227,173	0.0%	0
25712	Esurance Insurance Company	1	\$955,497	0.0%	176
30210	Esurance Property & Casualty Insurance Company	1	\$517,459	0.0%	324
10318	Exact Property & Casualty	0	\$629	0.0%	0
12345	Farm Bureau New Horizons Insurance Co Of MS	9	\$4,217,650	0.2%	358

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
26859	Farm Bureau Town & Country Ins Co Of MO	75	\$105,176,598	5.0%	120
21652	Farmers Insurance Exchange	39	\$87,696,570	4.1%	75
10178	FCCI Insurance Company	0	\$331,199	0.0%	0
20281	Federal Insurance Company	0	\$1,385,489	0.1%	0
13935	Federated Mutual Insurance Company	0	\$1,416,178	0.1%	0
11118	Federated Rural Electric Insurance Exchange	0	\$548,331	0.0%	0
28304	Federated Service Insurance Company	0	\$497,908	0.0%	0
39306	Fidelity & Deposit Company Maryland	0	\$13,867	0.0%	0
21660	Fire Insurance Exchange	9	\$18,803,361	0.9%	80
21873	Firemans Fund Insurance Company	0	\$1,679,365	0.1%	0
10336	First Acceptance Insurance Company Inc	0	\$25,706	0.0%	0
37710	First American Property & Casualty Insurance Co	0	\$216,126	0.0%	0
24724	First National Insurance Company Of America	0	\$112,466	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	15	\$25,232,631	1.2%	100
11800	Foremost Property & Casualty Insurance Co	3	\$2,447,936	0.1%	206
21253	Garrison Property & Casualty Insurance Co	1	\$4,186,795	0.2%	40
24732	General Insurance Company Of America	0	\$73,475	0.0%	0
11231	Generali U S Branch	0	\$240,801	0.0%	0
23809	Granite State Insurance Company	0	\$1,383,147	0.1%	0
26832	Great American Alliance Insurance Company	0	\$23,145	0.0%	0
26344	Great American Assurance Company	0	\$47,738	0.0%	0
16691	Great American Insurance Company	0	\$74,992	0.0%	0
22136	Great American Insurance Company Of NY	0	\$66,402	0.0%	0
20303	Great Northern Insurance Company	2	\$7,125,652	0.3%	47
14117	Grinnell Mutual Reinsurance Company	0	\$110,346	0.0%	0
15032	Guideone Mutual Insurance Company	0	\$2,000,668	0.1%	0
14559	Guideone Specialty Mutual Insurance Company	0	\$960,187	0.0%	0
22292	Hanover Insurance Company The	0	\$4,459	0.0%	0
23582	Harleysville Insurance Company	0	\$24,438	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$64,946	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$636,950	0.0%	0
19682	Hartford Fire Insurance Company	0	\$297,121	0.0%	0
37478	Hartford Insurance Company Of Midwest The	0	\$4,132,983	0.2%	0
30104	Hartford Underwriters Insurance Company	8	\$5,587,651	0.3%	240
31550	Haulers Insurance Company Inc	0	\$353,711	0.0%	0
10200	Hiscox Insurance Company Inc	0	\$10,364	0.0%	0
20419	Homesite Indemnity Company	14	\$10,317,833	0.5%	228
13927	Homesite Insurance Company Of The Midwest	0	\$39,299	0.0%	0
22578	Horace Mann Insurance Company	1	\$471,499	0.0%	356

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
29068	IDS Property Casualty Insurance Company	13	\$7,036,485	0.3%	310
23817	Illinois National Insurance Company	0	\$2,543	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$4,329,902	0.2%	0
29831	Independent Mutual Fire Insurance Company	0	\$36,216	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$1,224,705	0.1%	0
10914	Kemper Independence Insurance Company	0	\$480,215	0.0%	0
42404	Liberty Insurance Corporation	34	\$31,582,476	1.5%	181
23035	Liberty Mutual Fire Insurance Company	15	\$18,296,197	0.9%	138
14400	Lititz Mutual Insurance Company	7	\$10,121,839	0.5%	116
33600	LM Insurance Corporation	5	\$6,902,481	0.3%	122
23108	Lumbermens Underwriting Alliance	0	\$263,869	0.0%	0
10051	Lyndon Southern Insurance Company	0	\$10,249	0.0%	0
14443	Madison Mutual Insurance Company	0	\$1,076,320	0.1%	0
28932	Markel American Insurance Company	0	\$70,591	0.0%	0
38970	Markel Insurance Company	0	\$223,641	0.0%	0
22306	Massachusetts Bay Insurance Company	1	\$12,302	0.0%	9,999
31968	Merastar Insurance Company	0	\$30,665	0.0%	0
24821	Meritplan Insurance Company	1	\$107,248	0.0%	1,566
34339	Metropolitan Group Property & Casualty Ins Co	0	\$2,216,382	0.1%	0
26298	Metropolitan Property & Casualty Insurance Co	4	\$6,227,330	0.3%	108
21687	Mid Century Insurance Company	11	\$23,062,551	1.1%	80
23515	Midwestern Indemnity Company The	1	\$-1,512	- 0.0%	9,999
14583	Millers First Insurance Company-Revoked-	1	.	.	.
11878	Mutualaid Exchange	4	\$3,157,239	0.1%	213
23663	National American Insurance Company	0	\$1,184	0.0%	0
11991	National Casualty Company	0	\$136,775	0.0%	0
15474	National Lloyds Insurance Company	0	\$1,089,695	0.1%	0
21881	National Surety Corporation	0	\$7,768,708	0.4%	0
20141	National Trust Insurance Company	0	\$153,869	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$52,257	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	24	\$51,499,073	2.4%	78
28223	Nationwide Agribusiness Insurance Company	0	\$9,092,045	0.4%	0
25453	Nationwide Insurance Company Of America	13	\$10,021,272	0.5%	218
23787	Nationwide Mutual Insurance Company	1	\$7,359,316	0.3%	23
10317	Neighborhood Spirit Property & Casualty Co	0	\$4,229	0.0%	0
23841	New Hampshire Insurance Company	0	\$28,249	0.0%	0
27987	Northfield Insurance Company	0	\$504	0.0%	0
24015	Northland Insurance Company	0	\$19,552	0.0%	0
34630	Oak River Insurance Company	0	\$618,073	0.0%	0

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
23248	Occidental Fire & Casualty Company Of NC	0	\$18,406	0.0%	0
24074	Ohio Casualty Insurance Company	0	\$64,027	0.0%	0
36625	Old Reliable Casualty Company	16	\$2,378,590	0.1%	1,129
32700	Owners Insurance Company	4	\$6,286,148	0.3%	107
20346	Pacific Indemnity Company	1	\$1,935,547	0.1%	87
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$721,535	0.0%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$462	0.0%	0
13714	Pharmacists Mutual Insurance Company	1	\$483,191	0.0%	347
18058	Philadelphia Indemnity Insurance Company	0	\$4,864	0.0%	0
30945	Plaza Insurance Company	0	\$254,576	0.0%	0
37257	Praetorian Insurance Company	1	\$526,584	0.0%	319
12873	Privilege Underwriters Reciprocal Exchange	0	\$2,970,565	0.1%	0
24260	Progressive Casualty Insurance Company	6	\$5,050,048	0.2%	199
37834	Progressive Preferred Insurance Company	4	\$909,981	0.0%	738
34690	Property & Casualty Insurance Co of Hartford	10	\$10,455,084	0.5%	161
39217	QBE Insurance Corporation	3	\$1,869,835	0.1%	269
36684	Riverport Insurance Company	0	\$52,507	0.0%	0
13056	RLI Insurance Company	1	\$1,572	0.0%	9,999
22314	RSUI Indemnity Company	0	\$3,086,187	0.1%	0
39039	Rural Community Insurance Company	0	\$1,247,328	0.1%	0
24740	Safeco Insurance Company Of America	51	\$106,324,220	5.0%	81
15580	Scottsdale Indemnity Company	0	\$35,757	0.0%	0
22543	Secura Insurance A Mutual Company	0	\$208,502	0.0%	0
10239	Secura Supreme Insurance Company	0	\$1,541,815	0.1%	0
12572	Selective Insurance Company Of America	0	\$924,313	0.0%	0
19259	Selective Insurance Company Of South Carolina	0	\$954,341	0.0%	0
10936	Seneca Insurance Company Inc	0	\$13,174	0.0%	0
11000	Sentinel Insurance Company Ltd	1	\$2,901,104	0.1%	58
24988	Sentry Insurance A Mutual Company	4	\$1,246,069	0.1%	539
23361	Shelter General Insurance Company	0	\$325,308	0.0%	0
23388	Shelter Mutual Insurance Company	55	\$150,441,115	7.1%	61
11126	Sompo Japan Insurance Company Of America	0	\$422,427	0.0%	0
19216	Southern Insurance Company	0	\$7,415	0.0%	0
16047	Southern Pioneer Property & Casualty Insurance C	0	\$46,428	0.0%	0
24376	Spinnaker Insurance Company	0	\$1,684	0.0%	0
19070	Standard Fire Insurance Company	14	\$14,746,163	0.7%	159
42986	Standard Guaranty Insurance Company	2	\$15,994,251	0.8%	21
40045	Starnet Insurance Company	0	\$9,217	0.0%	0
25127	State Auto Property & Casualty Insurance Co	12	\$8,472,131	0.4%	238

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
25135	State Automobile Mutual Insurance Company	1	\$2,047,537	0.1%	82
25143	State Farm Fire & Casualty Company	250	\$503,974,692	23.7%	83
25180	Stillwater Insurance Company	6	\$3,160,040	0.1%	319
12866	T H E Insurance Company	0	\$10,050	0.0%	0
22683	Teachers Insurance Company	4	\$2,807,762	0.1%	239
44300	Tower Insurance Company Of New York	0	\$640	0.0%	0
43702	Tower National Insurance Company	0	\$33	0.0%	0
27998	Travelers Home & Marine Insurance Company	44	\$41,866,873	2.0%	176
25658	Travelers Indemnity Company	0	\$427,870	0.0%	0
25666	Travelers Indemnity Company Of America	1	\$1,385,075	0.1%	121
25682	Travelers Indemnity Company Of Connecticut	0	\$175,209	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$1,470,183	0.1%	0
27120	Trumbull Insurance Company	7	\$6,108,307	0.3%	192
29459	Twin City Fire Insurance Company	2	\$2,490,172	0.1%	135
21423	Union Insurance Company Of Providence	0	\$1,172,654	0.1%	0
13021	United Fire & Casualty Company	3	\$1,863,748	0.1%	270
17647	United Home Insurance Company	2	\$5,880,453	0.3%	57
25941	United Services Automobile Association	12	\$40,016,793	1.9%	50
10915	Unitrin Direct Property & Casualty Company	1	\$172,487	0.0%	973
25909	Unitrin Preferred Insurance Company	2	\$1,395,404	0.1%	241
25968	USAA Casualty Insurance Company	1	\$21,645,676	1.0%	8
18600	USAA General Indemnity Company	2	\$12,009,238	0.6%	28
20397	Vigilant Insurance Company	0	\$1,958,097	0.1%	0
25011	Wesco Insurance Company	0	\$20,824	0.0%	0
44393	West American Insurance Company	0	\$160,401	0.0%	0
15350	West Bend Mutual Insurance Company	0	\$1,700,879	0.1%	0
10030	Westchester Fire Insurance Company	0	\$641,120	0.0%	0
24112	Westfield Insurance Company	0	\$366,800	0.0%	0
26220	Yosemite Insurance Company	0	\$89,339	0.0%	0
Total		1,265	\$2,123,949,160	100.0%	.

A&H Insurance

Complaint Indices

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$8,568	0.0%	0
80985	4 Ever Life Insurance Company	0	\$3,435,857	0.1%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	2	.	.	.
71854	AAA Life Insurance Company	1	\$1,368,788	0.0%	130
71471	Ability Insurance Company	1	\$2,821,836	0.0%	63
63444	Accendo Insurance Company	0	\$944	0.0%	0
22667	Ace American Insurance Company	1	\$9,751,152	0.1%	18
20699	Ace Property & Casualty Insurance Company	1	\$815,097	0.0%	219
12278	Advantica Insurance Company	0	\$1,426,230	0.0%	0
33898	Aegis Security Insurance Company	0	\$93,348	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$841	0.0%	0
72052	Aetna Health Insurance Company	4	\$134,507	0.0%	5,310
60054	Aetna Life Insurance Company	34	\$155,674,727	2.3%	39
82406	All Savers Insurance Company	144	\$40,092,334	0.6%	641
90611	Allianz Life Insurance Co Of North America	5	\$4,995,195	0.1%	179
64190	Allianz Life Insurance Company Of New York	0	\$5,353	0.0%	0
60186	Allstate Life Insurance Company	0	\$546,615	0.0%	0
70874	Allstate Life Insurance Company Of New York	0	\$875	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$195,284	0.0%	0
19720	American Alternative Insurance Corporation	2	\$1,844,837	0.0%	194
10111	American Bankers Insurance Company Of FL	0	\$6,017	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$769,488	0.0%	0
12321	American Continental Insurance Company	2	\$7,214,934	0.1%	49
60380	American Family Life Assurance Co of Col.	22	\$96,492,146	1.4%	41
19275	American Family Mutual Insurance Company	1	\$10,206,604	0.1%	17
98736	American Federated Life Insurance Company	0	\$837,361	0.0%	0
60410	American Fidelity Assurance Company	2	\$12,882,420	0.2%	28
69337	American Financial Security Life Insurance Co	2	\$276,468	0.0%	1,292
60488	American General Life Insurance Co	8	\$5,469,697	0.1%	261
60518	American Health & Life Insurance Company	1	\$1,631,288	0.0%	109
60534	American Heritage Life Insurance Company	5	\$17,865,143	0.3%	50
19380	American Home Assurance Company	0	\$8,558	0.0%	0
60542	American Home Life Insurance Company	0	\$552	0.0%	0
60577	American Income Life Insurance Co	0	\$1,389,605	0.0%	0
81418	American Medical & Life Insurance Co- <i>Suspended</i>	0	\$228,865	0.0%	0
65811	American Modern Life Insurance Company	0	\$1,469,492	0.0%	0
60739	American National Insurance Company	1	\$3,002,610	0.0%	59
71773	American National Life Ins Co Of TX	1	\$2,014,500	0.0%	89
80624	American Progressive Life & Health Insurance Co	0	\$7,965	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
60801	American Public Life Insurance Company	0	\$377,029	0.0%	0
67679	American Republic Corp Insurance Company	0	\$6,715,109	0.1%	0
60836	American Republic Insurance Company	3	\$14,569,394	0.2%	37
88366	American Retirement Life Insurance Company	0	\$738,402	0.0%	0
42978	American Security Insurance Company	0	\$25,684	0.0%	0
17965	American Sentinel Insurance Company	0	\$313,255	0.0%	0
19704	American States Insurance Company	0	\$33,448	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$628,235	0.0%	0
60895	American United Life Insurance Company	0	\$993,993	0.0%	0
61999	Americo Financial Life & Annuity Insurance Co	0	\$1,784	0.0%	0
61301	Ameritas Life Insurance Corp	4	\$11,432,496	0.2%	62
27928	Amex Assurance Company	0	\$565,457	0.0%	0
28207	Anthem Insurance Companies Inc	1	\$26,287,051	0.4%	7
61069	Anthem Life Insurance Company	0	\$1,829,128	0.0%	0
11150	Arch Insurance Company	0	\$292,835	0.0%	0
11558	AssuranceAmerica Insurance Company	0	\$60,620	0.0%	0
56499	Assured Life Association	0	\$54,445	0.0%	0
71439	Assurity Life Insurance Company	1	\$1,689,907	0.0%	106
61492	Athene Annuity & Life Assurance Company	0	\$493,807	0.0%	0
61689	Athene Annuity & Life Company	0	\$22,460	0.0%	0
61093	Atlanta Life Insurance Company	0	\$1,234	0.0%	0
27154	Atlantic Specialty Insurance Company	3	\$758,823	0.0%	706
74900	Aurigen Reinsurance Company Of America	0	\$11,569	0.0%	0
84522	Auto Club Life Insurance Company	0	\$50,254	0.0%	0
61190	Auto Owners Life Insurance Company	2	\$331,618	0.0%	1,077
62944	AXA Equitable Life Insurance Company	0	\$434,043	0.0%	0
37273	Axis Insurance Company	1	\$1,174,825	0.0%	152
61212	Baltimore Life Insurance Company The	0	\$2,354	0.0%	0
61239	Bankers Fidelity Life Insurance Company	8	\$6,227,220	0.1%	229
61263	Bankers Life & Casualty Company	31	\$29,394,481	0.4%	188
38245	BCS Insurance Company	1	\$2,953,488	0.0%	60
64890	Berkley Life & Health Insurance Company	0	\$9,271,329	0.1%	0
71714	Berkshire Life Insurance Company Of America	0	\$5,152,815	0.1%	0
90638	Best Life & Health Insurance Company	8	\$651,162	0.0%	2,194
47171	Blue Cross & Blue Shield Of Kansas City	227	\$708,577,314	10.4%	57
61476	Boston Mutual Life Insurance Company	3	\$898,141	0.0%	596
80659	Canada Life Assurance Company	0	\$63,075	0.0%	0
61573	Capital Reserve Life Insurance Company	0	\$17	0.0%	0
10472	Capitol Indemnity Corporation	0	\$2,753	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
56030	Catholic Financial Life	0	\$1,034	0.0%	0
57487	Catholic Order Of Foresters	0	\$19,379	0.0%	0
19518	Catlin Insurance Company Inc	0	\$608,025	0.0%	0
80799	Celtic Insurance Company	12	\$1,609,720	0.0%	1,331
61727	Central Reserve Life Insurance Company	0	\$129,386	0.0%	0
61735	Central Security Life Insurance Co	0	\$4,026	0.0%	0
61751	Central States Health & Life Co Of Omaha	1	\$3,057,590	0.0%	58
34274	Central States Indemnity Company Of Omaha	0	\$491,516	0.0%	0
61883	Central United Life Insurance Company	3	\$1,589,948	0.0%	337
80896	Centre Life Insurance Company	0	\$146,717	0.0%	0
62383	Centurion Life Insurance Company	0	\$34,131	0.0%	0
61832	Chesapeake Life Insurance Company The	4	\$3,052,963	0.0%	234
61859	Christian Fidelity Life Insurance Co	3	\$9,178,498	0.1%	58
71463	CICA Life Insurance Company Of America	0	\$311	0.0%	0
67369	CIGNA Health & Life Insurance Company	19	\$84,293,212	1.2%	40
64548	CIGNA Life Insurance Company of NY	0	\$120,966	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$70,010	0.0%	0
61921	Citizens Security Life Ins Co	0	\$1,811,386	0.0%	0
62626	CMFG Life Insurance Company	2	\$4,930,947	0.1%	72
62049	Colonial Life & Accident Insurance Company	5	\$12,463,342	0.2%	72
62065	Colonial Penn Life Insurance Company	5	\$9,033,049	0.1%	99
84786	Colorado Bankers Life Ins Co	1	\$2,171	0.0%	9,999
76023	Columbian Life Insurance Company	0	\$32,024	0.0%	0
99937	Columbus Life Insurance Company	0	\$128	0.0%	0
62146	Combined Insurance Co Of America	1	\$19,872,044	0.3%	9
81426	Commercial Travelers Mutual Insurance Company	0	\$80,693	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$8,552	0.0%	0
77828	Companion Life Insurance Company	33	\$21,893,821	0.3%	269
60984	Compbenefits Insurance Company	2	\$1,184,675	0.0%	301
62308	Connecticut General Life Ins Co	6	\$18,917,245	0.3%	57
62359	Constitution Life Insurance Company	12	\$4,185,043	0.1%	512
71730	Continental American Insurance Company	6	\$8,873,861	0.1%	121
20443	Continental Casualty Company	15	\$7,582,487	0.1%	353
71404	Continental General Insurance Company	1	\$2,002,001	0.0%	89
68500	Continental Life Ins Co Of Brentwood TN	3	\$8,767,274	0.1%	61
62553	Country Life Insurance Company	0	\$971,376	0.0%	0
81973	Coventry Health & Life Insurance Company	898	\$802,986,422	11.8%	200
60040	Cox Health Systems Insurance Company	24	\$115,832,826	1.7%	37
56634	Croatian Fraternal Union Of America	0	\$611	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
56138	CSA Fraternal Life	0	\$4,816	0.0%	0
71129	Dearborn National Life Insurance Company	1	\$2,346,142	0.0%	76
62634	Delaware American Life Insurance Company	0	\$2,446	0.0%	0
73474	Dentegra Insurance Company	3	\$3,806,877	0.1%	141
62928	EMC National Life Company	0	\$289,318	0.0%	0
12747	Envision Insurance Company	0	\$703,775	0.0%	0
64149	Epic Life Insurance Company The	0	\$127,056	0.0%	0
62952	Equitable Life & Casualty Insurance Company	21	\$18,430,073	0.3%	203
70742	Family Benefit Life Insurance Company	0	\$2,440	0.0%	0
77968	Family Heritage Life Insurance Co Of America	1	\$5,189,465	0.1%	34
63053	Family Life Insurance Company	1	\$584,695	0.0%	305
63118	Farm Bureau Life Ins Co of MO	0	\$276,706	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$360	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$524,666	0.0%	0
20281	Federal Insurance Company	1	\$4,185,100	0.1%	43
63223	Federal Life Insurance Company (mutual	0	\$1,576	0.0%	0
63258	Federated Life Insurance Company	0	\$632,715	0.0%	0
13935	Federated Mutual Insurance Company	9	\$35,091,470	0.5%	46
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$16,849	0.0%	0
71870	Fidelity Security Life Insurance Company	5	\$14,546,906	0.2%	61
71455	Financial American Life Insurance Company	0	\$30,991	0.0%	0
69140	First Allmerica Financial Life Insurance Co	0	\$231	0.0%	0
64696	First Continental Life & Accident Insurance Co	3	\$1,869,883	0.0%	286
90328	First Health Life & Health Insurance Company	0	\$771,417	0.0%	0
91642	Forethought Life Insurance Company	0	\$240,539	0.0%	0
62324	Freedom Life Insurance Company Of America	14	\$2,388,953	0.0%	1,046
63665	General American Life Insurance Company	0	\$306,892	0.0%	0
65536	Genworth Life & Annuity Insurance Company	5	\$1,059,259	0.0%	843
70025	Genworth Life Insurance Company	32	\$49,451,878	0.7%	116
70939	Gerber Life Insurance Company	0	\$10,534,502	0.2%	0
91472	Globe Life & Accident Insurance Company	1	\$1,773,983	0.0%	101
62286	Golden Rule Insurance Company	85	\$102,851,933	1.5%	148
22063	Government Employees Insurance Co	0	\$591	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$738,043	0.0%	0
16691	Great American Insurance Company	1	\$8,585,158	0.1%	21
63312	Great American Life Insurance Company	0	\$378,064	0.0%	0
90212	Great Southern Life Insurance Company	0	\$11,261	0.0%	0
80705	Great West Life Assurance Company	0	\$163,985	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$900,979	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
64211	Guarantee Trust Life Insurance Company	20	\$12,699,882	0.2%	281
64238	Guaranty Income Life Insurance Company	0	\$39,222	0.0%	0
64246	Guardian Life Insurance Company Of America	27	\$63,184,534	0.9%	76
70815	Hartford Life & Accident Insurance Company	13	\$44,477,345	0.7%	52
71153	Hartford Life & Annuity Insurance Company	0	\$2,000	0.0%	0
88072	Hartford Life Insurance Company	0	\$1,607,503	0.0%	0
92711	HCC Life Insurance Company	37	\$27,142,332	0.4%	243
70670	Health Care Service Corporation	0	\$2,178,982	0.0%	0
12902	Healthspring Life & Health Insurance Company	0	\$1,728,785	0.0%	0
78972	Healthy Alliance Life Insurance Company	873	\$1,499,238,158	22.0%	104
66214	Heartland National Life Insurance Company	6	\$3,610,189	0.1%	297
93440	HM Life Insurance Company	0	\$7,101,174	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$24,565	0.0%	0
73288	Humana Insurance Company	118	\$166,358,226	2.4%	127
70580	HumanaDental Insurance Company	31	\$15,050,504	0.2%	368
91693	IA American Life Insurance Company	0	\$224	0.0%	0
97764	IdeaLife Insurance Company	0	\$70,605	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,685,965	0.0%	0
35408	Imperium Insurance Company	0	\$214,178	0.0%	0
26581	Independence American Insurance Company	0	\$128,297	0.0%	0
58068	Independent Order Of Foresters The	0	\$54,335	0.0%	0
81779	Individual Assurance Company Life Health & Acc.	0	\$1,149,362	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$20,223	0.0%	0
10922	Insuremax Insurance Company	0	\$2,002	0.0%	0
29742	Integon National Insurance Company	0	\$269,073	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$301	0.0%	0
23647	Ironshore Indemnity Inc	0	\$28,045	0.0%	0
65056	Jackson National Life Insurance Company	2	\$1,007,629	0.0%	354
11630	Jefferson Insurance Company	0	\$333,527	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$58,096	0.0%	0
65080	John Alden Life Insurance Company	4	\$7,026,276	0.1%	102
93610	John Hancock Life & Health Insurance Company	5	\$37,338	0.0%	9,999
65838	John Hancock Life Insurance Company (usa	10	\$29,598,354	0.4%	60
60053	Kaiser Permanente Insurance Company	0	\$92,759	0.0%	0
65110	Kanawha Insurance Company	3	\$2,961,552	0.0%	181
65129	Kansas City Life Insurance Company	2	\$3,890,349	0.1%	92
58033	Knights Of Columbus	1	\$2,925,727	0.0%	61
65242	Lafayette Life Insurance Company The	0	\$384	0.0%	0
74799	Leaders Life Insurance Company	0	\$125,714	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
65315	Liberty Life Assurance Company Of Boston	3	\$10,163,035	0.1%	53
65331	Liberty National Life Insurance Company	1	\$2,023,133	0.0%	88
65498	Life Insurance Company Of North America	12	\$31,039,340	0.5%	69
65528	Life Insurance Company Of The Southwest	0	\$292	0.0%	0
97691	Life Of The South Insurance Company	0	\$263,205	0.0%	0
77720	LifeSecure Insurance Company	1	\$401,891	0.0%	444
99724	Lifeshield National Insurance Co	0	\$70	0.0%	0
65595	Lincoln Benefit Life Company	0	\$2,055,657	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$56,352	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$130,532	0.0%	0
65676	Lincoln National Life Insurance Company	13	\$26,735,985	0.4%	87
68446	Longevity Insurance Company	0	\$6,787	0.0%	0
65722	Loyal American Life Insurance Company	2	\$3,117,701	0.0%	115
65781	Madison National Life Insurance Company Inc	2	\$2,127,180	0.0%	168
61018	Magna Insurance Company	0	\$172,887	0.0%	0
65870	Manhattan Life Insurance Company	1	\$171,846	0.0%	1,039
85561	MAPFRE Life Insurance Company	0	\$4,458	0.0%	0
38970	Markel Insurance Company	1	\$370,978	0.0%	481
65935	Massachusetts Mutual Life Insurance Company	1	\$10,177,310	0.1%	18
69515	MedAmerica Insurance Company	1	\$1,027,387	0.0%	174
63762	Medco Containment Life Insurance Company	5	\$8,750,567	0.1%	102
79987	Medico Corp Life Insurance Company	0	\$57,739	0.0%	0
31119	Medico Insurance Company	7	\$6,508,877	0.1%	192
65951	Merit Life Insurance Co	1	\$1,731,236	0.0%	103
87726	MetLife Insurance Company USA	2	\$1,607,359	0.0%	222
65978	Metropolitan Life Insurance Company	23	\$97,966,692	1.4%	42
66044	Midland National Life Insurance Company	0	\$1,735	0.0%	0
66087	Midwest National Life Insurance Company Of TN	2	\$2,151,623	0.0%	166
66168	Minnesota Life Insurance Company	0	\$7,913,565	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$37,594	0.0%	0
57541	Modern Woodmen Of America	0	\$787	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$65,891	0.0%	0
66370	MONY Life Insurance Company	0	\$335,067	0.0%	0
80020	Mountain Life Insurance Company	0	\$60,786	0.0%	0
66427	MTL Insurance Company	0	\$4,317	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$64,620	0.0%	0
71412	Mutual Of Omaha Insurance Company	38	\$130,477,434	1.9%	52
61409	National Benefit Life Insurance Company	0	\$22,594	0.0%	0
11991	National Casualty Company	0	\$28,999	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
98205	National Foundation Life Insurance Company	4	\$125,949	0.0%	5,671
66583	National Guardian Life Insurance Company	1	\$5,583,112	0.1%	32
82538	National Health Insurance Company	0	\$320,694	0.0%	0
66680	National Life Insurance Company	0	\$131,914	0.0%	0
60593	National States Insurance Company-Liquidation-	3	.	.	.
87963	National Teachers Associates Life Insurance Co	1	\$1,885,585	0.0%	95
19445	National Union Fire Insurance Co Of Pittsburgh	6	\$11,073,002	0.2%	97
92657	Nationwide Life & Annuity Insurance Company	0	\$6,233	0.0%	0
66869	Nationwide Life Insurance Company	0	\$4,317,086	0.1%	0
23787	Nationwide Mutual Insurance Company	0	\$4,712,805	0.1%	0
91626	New England Life Insurance Company	0	\$117,565	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$94,929	0.0%	0
66915	New York Life Insurance Company	3	\$7,882,179	0.1%	68
66974	North American Company For Life & Health Ins	0	\$481	0.0%	0
68349	North American Insurance Company	0	\$4,069,044	0.1%	0
21105	North River Insurance Company The	0	\$16,115	0.0%	0
69000	Northwestern Long Term Care Insurance Co	1	\$12,372,261	0.2%	14
67091	Northwestern Mutual Life Insurance Company	0	\$25,561,807	0.4%	0
89206	Ohio National Life Assurance Corporation	0	\$240,576	0.0%	0
67172	Ohio National Life Insurance Company The	0	\$152,815	0.0%	0
67199	Old American Insurance Company	0	\$24,881	0.0%	0
24147	Old Republic Insurance Company	0	\$71,718	0.0%	0
67261	Old Republic Life Insurance Company	0	\$364,321	0.0%	0
67326	Old Surety Life Insurance Company	0	\$11,290,048	0.2%	0
76007	Old United Life Insurance Company	0	\$36,661	0.0%	0
13100	Omaha Insurance Company	0	\$40,297	0.0%	0
76112	Oxford Life Insurance Company	2	\$1,861,269	0.0%	192
67393	Ozark National Life Insurance Company	0	\$62,951	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$138,502	0.0%	0
67539	Pan-American Life Insurance Company	10	\$4,310,218	0.1%	414
11835	Partnerre America Insurance Company	0	\$2,521,241	0.0%	0
67598	Paul Revere Life Insurance Company	3	\$3,635,073	0.1%	147
93777	Pavonia Life Insurance Company Of Michigan	3	\$262,987	0.0%	2,037
67628	Pekin Life Insurance Company	0	\$394,093	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$83,925	0.0%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	7	.	.	.
67660	Pennsylvania Life Insurance Company	4	\$1,317,020	0.0%	542
67784	Philadelphia American Life Insurance Company	0	\$668,652	0.0%	0
67814	Phoenix Life Insurance Company	0	\$56,658	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
72125	Physicians Life Insurance Company	0	\$1,832,083	0.0%	0
80578	Physicians Mutual Insurance Company	7	\$6,883,046	0.1%	182
97152	Plateau Insurance Company	1	\$259,789	0.0%	687
65919	Primerica Life Insurance Company	0	\$3,380	0.0%	0
61271	Principal Life Insurance Company	23	\$28,423,960	0.4%	144
68047	Professional Insurance Company	1	\$312,500	0.0%	571
68136	Protective Life Insurance Company	0	\$146,011	0.0%	0
67903	Provident American Life & Health Insurance Co	0	\$76,194	0.0%	0
68195	Provident Life & Accident Insurance Company	4	\$15,707,303	0.2%	45
68209	Provident Life & Casualty Insurance Company	0	\$209,880	0.0%	0
68241	Prudential Insurance Company Of America The	14	\$19,324,265	0.3%	129
71390	Puritan Life Insurance Company Of America	0	\$319,861	0.0%	0
68284	Pyramid Life Insurance Company	1	\$218,461	0.0%	817
39217	QBE Insurance Corporation	0	\$4,421,411	0.1%	0
18538	Red Rock Insurance Company- <i>Suspended</i>	0	\$2,443	0.0%	0
68381	Reliance Standard Life Insurance Company	7	\$16,481,002	0.2%	76
61360	Reliastar Life Ins Co of NY	0	\$499,993	0.0%	0
67105	Reliastar Life Insurance Company	0	\$11,377,203	0.2%	0
61700	Renaissance Life & Health Insurance Co Of Amer.	0	\$879,469	0.0%	0
68462	Reserve National Insurance Company	6	\$7,688,062	0.1%	139
65005	Riversource Life Insurance Company	2	\$5,176,570	0.1%	69
57657	Royal Neighbors Of America	0	\$321,891	0.0%	0
79014	SafeHealth Life Insurance Company	0	\$415	0.0%	0
60445	Sagicor Life Insurance Company	0	\$1,577	0.0%	0
93742	Securian Life Insurance Company	0	\$228,580	0.0%	0
68721	Security Life Insurance Company Of America	0	\$558,570	0.0%	0
68713	Security Life Of Denver Insurance Company	0	\$655	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$508	0.0%	0
69485	Security National Life Insurance Company	0	\$1,036	0.0%	0
76325	Senior Health Insurance Company of PA	4	\$3,305,583	0.0%	216
24988	Sentry Insurance A Mutual Company	0	\$38,900	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$73,445	0.0%	0
97241	Settlers Life Insurance Company	0	\$7,200	0.0%	0
65757	Shelter Life Insurance Company	0	\$2,763,537	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$86,304	0.0%	0
12575	Silverscript Insurance Company	0	\$111,509,361	1.6%	0
38776	Sirius America Insurance Company	0	\$2,772,702	0.0%	0
57673	Slovene National Benefit Society	0	\$168	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
42986	Standard Guaranty Insurance Company	0	\$61,630	0.0%	0
69019	Standard Insurance Company	8	\$28,975,564	0.4%	49
86355	Standard Life & Accident Insurance Company	5	\$2,972,347	0.0%	300
71706	Standard Life & Casualty Company	0	\$3,972	0.0%	0
69078	Standard Security Life Insurance Company Of NY	2	\$6,200,252	0.1%	58
68985	Starmount Life Insurance Company	0	\$332,703	0.0%	0
40045	Starnet Insurance Company	0	\$2,554	0.0%	0
38318	Starr Indemnity & Liability Company	5	\$485,493	0.0%	1,839
25178	State Farm Mutual Automobile Insurance Co	6	\$31,067,823	0.5%	34
69116	State Life Insurance Company	2	\$675,280	0.0%	529
69132	State Mutual Insurance Company	0	\$378,981	0.0%	0
89184	Sterling Investors Life Insurance Company	2	\$878,204	0.0%	407
77399	Sterling Life Insurance Company	13	\$6,066,184	0.1%	383
80926	Sun Life & Health Insurance Company (US	1	\$748,669	0.0%	238
80802	Sun Life Assurance Company Of Canada	3	\$29,850,791	0.4%	18
13175	Surency Life & Health Insurance Company	0	\$1,028,674	0.0%	0
68608	Symetra Life Insurance Company	1	\$5,858,997	0.1%	30
84549	Symphonix Health Insurance Inc	0	\$713,723	0.0%	0
69345	Teachers Insurance & Annuity Association	0	\$318,032	0.0%	0
68357	The Reliable Life Insurance Company	1	\$324,809	0.0%	550
56006	The Travelers Protective Association Of America	0	\$19,817	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$10,850,540	0.2%	0
60142	TIAA-CREF Life Insurance Company	0	\$124,658	0.0%	0
69477	Time Insurance Company	51	\$51,350,744	0.8%	177
10952	Transamerica Casualty Insurance Company	0	\$39,171	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$101,442	0.0%	0
86231	Transamerica Life Insurance Company	36	\$55,490,452	0.8%	116
66281	Transamerica Premier Life Insurance Company	4	\$13,909,124	0.2%	51
92525	Truassure Insurance Company	1	\$173,237	0.0%	1,031
61425	Trustmark Insurance Company	3	\$1,948,732	0.0%	275
62863	Trustmark Life Insurance Company	2	\$6,018,257	0.1%	59
29599	U S Specialty Insurance Company	0	\$14,302	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$43,267	0.0%	0
11121	Unified Life Insurance Company	4	\$596,325	0.0%	1,198
91529	Unimerica Insurance Company	1	\$9,266,804	0.1%	19
62596	Union Fidelity Life Insurance Company	0	\$553,131	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,568,651	0.0%	0
70408	Union Security Insurance Company	19	\$28,445,794	0.4%	119
92916	United American Insurance Company	5	\$12,095,163	0.2%	74

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
56383	United Commercial Travelers Of America	1	\$1,086,699	0.0%	164
62294	United Concordia Life & Health Ins Co	10	\$2,384,205	0.0%	749
79413	United Healthcare Insurance Company	394	\$1,020,428,677	15.0%	69
63983	United Heritage Life Insurance Company	0	\$532	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	0	\$50,491	0.0%	0
69973	United Life Insurance Company	0	\$24,139	0.0%	0
92703	United National Life Ins Co of America	1	\$814,743	0.0%	219
69868	United Of Omaha Life Insurance Company	9	\$50,099,673	0.7%	32
42129	United Security Assurance Company Of PA	2	\$1,330,328	0.0%	268
81108	United Security Health & Casualty Insurance Co	8	\$1,181,896	0.0%	1,209
21113	United States Fire Insurance Company	7	\$9,451,562	0.1%	132
70106	United States Life Insurance Co New York	0	\$2,120,198	0.0%	0
63479	United Teacher Associates Insurance Company	1	\$2,129,386	0.0%	84
72850	United World Life Insurance Company	1	\$3,249,898	0.0%	55
97179	UnitedHealthcare Life Insurance Company	12	\$16,916,838	0.2%	127
70130	Universal Guaranty Life Insurance Company	0	\$206	0.0%	0
62235	Unum Life Insurance Company Of America	16	\$55,760,953	0.8%	51
69663	USAA Life Insurance Company	0	\$2,975,951	0.0%	0
94358	Usable Life	2	\$3,394,159	0.0%	105
53953	Vision Benefits Of America	0	\$2,660,149	0.0%	0
32395	Vision Service Plan Insurance Company	1	\$58,641,719	0.9%	3
80942	Voya Insurance & Annuity Company	0	\$8,238	0.0%	0
70319	Washington National Insurance Company	16	\$18,799,962	0.3%	152
10155	Wellcare Prescription Insurance Inc	0	\$16,305,199	0.2%	0
25011	Wesco Insurance Company	0	\$215,790	0.0%	0
70335	West Coast Life Insurance Company	0	\$9	0.0%	0
70483	Western & Southern Life Insurance Company	0	\$681,828	0.0%	0
57711	Western Catholic Union	0	\$58,509	0.0%	0
39845	Westport Insurance Corporation	0	\$3,683,985	0.1%	0
62413	Wilcac Life Insurance Company	0	\$27,000	0.0%	0
65900	Wilco Life Insurance Company	1	\$282,384	0.0%	632
60704	Wilton Reassurance Life Company Of New York	0	\$340	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$54,777	0.0%	0
71323	Zale Life Insurance Company	0	\$16,473	0.0%	0
16535	Zurich American Insurance Company	3	\$8,373,110	0.1%	64
90557	Zurich American Life Insurance Company	0	\$1,552	0.0%	0
Total		3,818	\$6,817,170,466	100.0%	.

Long Term Care Insurance

Complaint Indices

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
35963	A F & L Insurance Company- <i>Suspended</i>	2	.	.	.
71471	Ability Insurance Company	1	\$2,814,894	1.1%	41
60054	Aetna Life Insurance Company	0	\$262,213	0.1%	0
90611	Allianz Life Insurance Co Of North America	5	\$4,987,384	2.0%	115
64190	Allianz Life Insurance Company Of New York	0	\$5,353	0.0%	0
60186	Allstate Life Insurance Company	0	\$83,984	0.0%	0
60380	American Family Life Assurance Co of Col.	0	\$382,714	0.2%	0
19275	American Family Mutual Insurance Company	0	\$740,762	0.3%	0
60410	American Fidelity Assurance Company	0	\$473,444	0.2%	0
60488	American General Life Insurance Co	1	\$436,099	0.2%	263
60534	American Heritage Life Insurance Company	0	\$471,587	0.2%	0
60836	American Republic Insurance Company	2	\$607,603	0.2%	378
71439	Assurity Life Insurance Company	0	\$72,364	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$242,864	0.1%	473
61263	Bankers Life & Casualty Company	19	\$17,938,126	7.1%	122
38245	BCS Insurance Company	0	\$96	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$1,085,228	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$634,754	0.3%	0
57487	Catholic Order Of Foresters	0	\$19,379	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$9,014	0.0%	0
61883	Central United Life Insurance Company	0	\$3,773	0.0%	0
61859	Christian Fidelity Life Insurance Co	2	\$189,428	0.1%	1,212
76236	Cincinnati Life Insurance Company The	0	\$29,225	0.0%	0
62626	CMFG Life Insurance Company	1	\$942,662	0.4%	122
62065	Colonial Penn Life Insurance Company	0	\$252	0.0%	0
62146	Combined Insurance Co Of America	0	\$20,466	0.0%	0
62308	Connecticut General Life Ins Co	1	\$28,252	0.0%	4,063
62359	Constitution Life Insurance Company	5	\$110,016	0.0%	5,217
20443	Continental Casualty Company	15	\$7,579,429	3.0%	227
71404	Continental General Insurance Company	1	\$690,465	0.3%	166
68500	Continental Life Ins Co Of Brentwood TN	1	\$121,815	0.0%	942
62553	Country Life Insurance Company	0	\$457,743	0.2%	0
62952	Equitable Life & Casualty Insurance Company	18	\$9,201,701	3.6%	225
63177	Farmers New World Life Insurance Company	0	\$264,918	0.1%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$9,589	0.0%	0
91642	Forethought Life Insurance Company	0	\$103,637	0.0%	0
65536	Genworth Life & Annuity Insurance Company	4	\$144,208	0.1%	3,184
70025	Genworth Life Insurance Company	31	\$49,409,773	19.6%	72
63312	Great American Life Insurance Company	0	\$98,094	0.0%	0

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
64211	Guarantee Trust Life Insurance Company	4	\$1,038,850	0.4%	442
64238	Guaranty Income Life Insurance Company	0	\$39,222	0.0%	0
88072	Hartford Life Insurance Company	0	\$4,048	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$70,276	0.0%	0
65056	Jackson National Life Insurance Company	1	\$457,321	0.2%	251
65080	John Alden Life Insurance Company	0	\$460,089	0.2%	0
93610	John Hancock Life & Health Insurance Company	5	\$37,338	0.0%	9,999
65838	John Hancock Life Insurance Company (usa	10	\$29,521,142	11.7%	39
65110	Kanawha Insurance Company	1	\$630,783	0.2%	182
58033	Knights Of Columbus	1	\$2,891,769	1.1%	40
77720	LifeSecure Insurance Company	1	\$393,504	0.2%	292
65595	Lincoln Benefit Life Company	0	\$2,055,657	0.8%	0
65676	Lincoln National Life Insurance Company	1	\$75,484	0.0%	1,521
68446	Longevity Insurance Company	0	\$4,525	0.0%	0
65722	Loyal American Life Insurance Company	0	\$8,804	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,697,524	1.1%	0
69515	MedAmerica Insurance Company	1	\$1,027,387	0.4%	112
31119	Medico Insurance Company	0	\$8,823	0.0%	0
87726	MetLife Insurance Company USA	1	\$1,482,891	0.6%	77
65978	Metropolitan Life Insurance Company	6	\$17,842,460	7.1%	39
66087	Midwest National Life Insurance Company Of TN	0	\$38,380	0.0%	0
66168	Minnesota Life Insurance Company	0	\$102,899	0.0%	0
66370	MONY Life Insurance Company	0	\$2,662	0.0%	0
71412	Mutual Of Omaha Insurance Company	8	\$7,793,025	3.1%	118
60593	National States Insurance Company-Liquidation-	3	.	.	.
92657	Nationwide Life & Annuity Insurance Company	0	\$6,233	0.0%	0
66915	New York Life Insurance Company	3	\$4,673,748	1.9%	74
69000	Northwestern Long Term Care Insurance Co	1	\$12,372,261	4.9%	9
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	7	.	.	.
67660	Pennsylvania Life Insurance Company	2	\$235,283	0.1%	976
67784	Philadelphia American Life Insurance Company	0	\$255	0.0%	0
80578	Physicians Mutual Insurance Company	2	\$919,019	0.4%	250
65919	Primerica Life Insurance Company	0	\$142	0.0%	0
61271	Principal Life Insurance Company	0	\$145,907	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$553,035	0.2%	0
68241	Prudential Insurance Company Of America The	6	\$5,403,025	2.1%	127
68284	Pyramid Life Insurance Company	0	\$59,409	0.0%	0
65005	Riversource Life Insurance Company	1	\$3,708,876	1.5%	31
76325	Senior Health Insurance Company of PA	4	\$3,305,583	1.3%	139

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
24988	Sentry Insurance A Mutual Company	0	\$17,350	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$168	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$53,851	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	3	\$7,352,238	2.9%	47
69116	State Life Insurance Company	2	\$675,280	0.3%	340
69132	State Mutual Insurance Company	0	\$37,245	0.0%	0
69345	Teachers Insurance & Annuity Association	0	\$318,032	0.1%	0
56014	Thrivent Financial For Lutherans	0	\$6,900,872	2.7%	0
60142	TIAA-CREF Life Insurance Company	0	\$124,658	0.0%	0
69477	Time Insurance Company	3	\$1,027,274	0.4%	335
86231	Transamerica Life Insurance Company	12	\$12,860,114	5.1%	107
66281	Transamerica Premier Life Insurance Company	0	\$4,019,070	1.6%	0
69744	Union Labor Life Insurance Company	0	\$5,298	0.0%	0
70408	Union Security Insurance Company	7	\$1,697,414	0.7%	473
92916	United American Insurance Company	3	\$563,379	0.2%	611
92703	United National Life Ins Co of America	0	\$23,177	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$1,862,836	0.7%	0
42129	United Security Assurance Company Of PA	2	\$1,320,672	0.5%	174
63479	United Teacher Associates Insurance Company	0	\$843,782	0.3%	0
62235	Unum Life Insurance Company Of America	8	\$11,259,144	4.5%	82
70319	Washington National Insurance Company	1	\$816,130	0.3%	141
57320	Woodmen Of The World Life Insurance Society	0	\$14,270	0.0%	0
Total		220	\$252,533,202	100.0%	.

Medicare Supplement Insurance

Complaint Indices

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$7,842	0.0%	0
71471	Ability Insurance Company	0	\$6,942	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$841	0.0%	0
60054	Aetna Life Insurance Company	2	\$56	0.0%	9,999
90611	Allianz Life Insurance Co Of North America	0	\$4,962	0.0%	0
12321	American Continental Insurance Company	2	\$7,214,934	1.1%	111
60380	American Family Life Assurance Co of Col.	2	\$1,171,486	0.2%	685
19275	American Family Mutual Insurance Company	1	\$7,313,935	1.1%	55
60488	American General Life Insurance Co	0	\$80,589	0.0%	0
60577	American Income Life Insurance Co	0	\$2,498	0.0%	0
60739	American National Insurance Company	1	\$10,278	0.0%	9,999
71773	American National Life Ins Co Of TX	1	\$1,533,183	0.2%	262
80624	American Progressive Life & Health Insurance Co	0	\$7,876	0.0%	0
67679	American Republic Corp Insurance Company	0	\$6,715,109	1.0%	0
60836	American Republic Insurance Company	1	\$13,565,620	2.0%	30
88366	American Retirement Life Insurance Company	0	\$713,520	0.1%	0
56499	Assured Life Association	0	\$54,445	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$9,666	0.0%	0
61239	Bankers Fidelity Life Insurance Company	6	\$6,048,046	0.9%	398
61263	Bankers Life & Casualty Company	7	\$9,693,736	1.4%	290
47171	Blue Cross & Blue Shield Of Kansas City	2	\$39,126,393	5.8%	21
80799	Celtic Insurance Company	0	\$72,816	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$128,282	0.0%	0
61735	Central Security Life Insurance Co	0	\$1,813	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$426,905	0.1%	0
61883	Central United Life Insurance Company	0	\$3,092	0.0%	0
61859	Christian Fidelity Life Insurance Co	1	\$8,989,071	1.3%	45
62065	Colonial Penn Life Insurance Company	5	\$9,029,374	1.3%	222
62146	Combined Insurance Co Of America	0	\$3,002,466	0.4%	0
62308	Connecticut General Life Ins Co	0	\$8,352	0.0%	0
62359	Constitution Life Insurance Company	4	\$3,583,060	0.5%	448
71404	Continental General Insurance Company	0	\$1,202,517	0.2%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$6,904,715	1.0%	58
62553	Country Life Insurance Company	0	\$230,872	0.0%	0
56138	CSA Fraternal Life	0	\$4,816	0.0%	0
62952	Equitable Life & Casualty Insurance Company	3	\$7,540,211	1.1%	160
63053	Family Life Insurance Company	0	\$486,515	0.1%	0
90328	First Health Life & Health Insurance Company	0	\$328,649	0.0%	0
91642	Forethought Life Insurance Company	0	\$136,902	0.0%	0

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
65536	Genworth Life & Annuity Insurance Company	1	\$899,643	0.1%	446
70025	Genworth Life Insurance Company	1	\$42,105	0.0%	9,531
70939	Gerber Life Insurance Company	0	\$1,505,341	0.2%	0
91472	Globe Life & Accident Insurance Company	1	\$1,208,298	0.2%	332
62286	Golden Rule Insurance Company	1	\$2,291,951	0.3%	175
63967	Government Personnel Mutual Life Insurance Co	0	\$738,043	0.1%	0
63312	Great American Life Insurance Company	0	\$279,930	0.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$193,705	0.0%	0
70815	Hartford Life & Accident Insurance Company	0	\$4,019,894	0.6%	0
88072	Hartford Life Insurance Company	0	\$383,288	0.1%	0
70670	Health Care Service Corporation	0	\$1,635,666	0.2%	0
78972	Healthy Alliance Life Insurance Company	17	\$93,314,356	13.8%	73
66214	Heartland National Life Insurance Company	4	\$3,034,514	0.5%	529
73288	Humana Insurance Company	9	\$10,029,712	1.5%	360
97764	IdeaLife Insurance Company	0	\$70,605	0.0%	0
81779	Individual Assurance Company Life Health & Acc.	0	\$634,657	0.1%	0
65056	Jackson National Life Insurance Company	0	\$51,156	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$53,993	0.0%	0
65110	Kanawha Insurance Company	0	\$220,150	0.0%	0
65129	Kansas City Life Insurance Company	0	\$3,879	0.0%	0
65331	Liberty National Life Insurance Company	0	\$33,463	0.0%	0
77720	LifeSecure Insurance Company	0	\$386	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$52,460	0.0%	0
68446	Longevity Insurance Company	0	\$2,262	0.0%	0
65722	Loyal American Life Insurance Company	0	\$2,320,209	0.3%	0
65870	Manhattan Life Insurance Company	0	\$170,936	0.0%	0
79987	Medico Corp Life Insurance Company	0	\$56,351	0.0%	0
31119	Medico Insurance Company	4	\$4,729,765	0.7%	339
87726	MetLife Insurance Company USA	0	\$2,614	0.0%	0
71412	Mutual Of Omaha Insurance Company	24	\$116,182,899	17.2%	83
61409	National Benefit Life Insurance Company	0	\$646	0.0%	0
98205	National Foundation Life Insurance Company	0	\$3,408	0.0%	0
82538	National Health Insurance Company	0	\$1,752	0.0%	0
66869	Nationwide Life Insurance Company	0	\$4,995	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$72,079	0.0%	0
66915	New York Life Insurance Company	0	\$170,757	0.0%	0
68349	North American Insurance Company	0	\$4,069,044	0.6%	0
67199	Old American Insurance Company	0	\$2,256	0.0%	0
67326	Old Surety Life Insurance Company	0	\$11,264,115	1.7%	0

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
13100	Omaha Insurance Company	0	\$40,297	0.0%	0
76112	Oxford Life Insurance Company	2	\$1,861,269	0.3%	431
70785	Pacificare Life & Health Insurance Company	0	\$138,502	0.0%	0
67628	Pekin Life Insurance Company	0	\$48,313	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$113,327	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$1,857	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,832,083	0.3%	0
80578	Physicians Mutual Insurance Company	2	\$3,613,128	0.5%	222
61271	Principal Life Insurance Company	0	\$1,795,599	0.3%	0
67903	Provident American Life & Health Insurance Co	0	\$76,194	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$319,647	0.0%	0
68284	Pyramid Life Insurance Company	1	\$118,142	0.0%	3,397
68462	Reserve National Insurance Company	0	\$2,724,609	0.4%	0
57657	Royal Neighbors Of America	0	\$321,891	0.0%	0
65757	Shelter Life Insurance Company	0	\$321,828	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$86,304	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$1,805,492	0.3%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,525,786	1.6%	38
69132	State Mutual Insurance Company	0	\$341,737	0.1%	0
89184	Sterling Investors Life Insurance Company	1	\$571,824	0.1%	702
77399	Sterling Life Insurance Company	11	\$5,730,266	0.8%	770
56014	Thrivent Financial For Lutherans	0	\$2,921,633	0.4%	0
70688	Transamerica Financial Life Ins Co	0	\$912	0.0%	0
86231	Transamerica Life Insurance Company	12	\$29,801,610	4.4%	162
66281	Transamerica Premier Life Insurance Company	1	\$295,529	0.0%	1,358
61425	Trustmark Insurance Company	0	\$21,005	0.0%	0
62863	Trustmark Life Insurance Company	0	\$1	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$14,522	0.0%	0
11121	Unified Life Insurance Company	0	\$57,365	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$28,735	0.0%	0
69744	Union Labor Life Insurance Company	0	\$20,180	0.0%	0
92916	United American Insurance Company	0	\$3,645,606	0.5%	0
56383	United Commercial Travelers Of America	1	\$872,239	0.1%	460
79413	United Healthcare Insurance Company	21	\$158,783,492	23.6%	53
92703	United National Life Ins Co of America	1	\$570,103	0.1%	704
69868	United Of Omaha Life Insurance Company	9	\$40,094,005	5.9%	90
63479	United Teacher Associates Insurance Company	0	\$826,833	0.1%	0
72850	United World Life Insurance Company	1	\$3,249,898	0.5%	123
69663	USAA Life Insurance Company	0	\$2,907,434	0.4%	0

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
70319	Washington National Insurance Company	3	\$2,506,277	0.4%	480
57711	Western Catholic Union	0	\$58,509	0.0%	0
65900	Wilco Life Insurance Company	0	\$37,975	0.0%	0
Total		168	\$674,215,627	100.0%	.

Life Insurance & Annuities

Complaint Indices

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
80985	4 Ever Life Insurance Company	0	\$158,235	0.0%	0
77879	5 Star Life Insurance Company	5	\$2,786,080	0.0%	1,524
71854	AAA Life Insurance Company	3	\$6,611,722	0.1%	385
71471	Ability Insurance Company	0	\$203	0.0%	0
62200	Accordia Life & Annuity Company	0	\$168,557	0.0%	0
60054	Aetna Life Insurance Company	2	\$7,699,878	0.1%	221
90611	Allianz Life Insurance Co Of North America	9	\$188,012,169	1.9%	41
64190	Allianz Life Insurance Company Of New York	0	\$2,192	0.0%	0
70866	Allstate Assurance Company	0	\$32,959	0.0%	0
60186	Allstate Life Insurance Company	9	\$7,301,447	0.1%	1,047
70874	Allstate Life Insurance Company Of New York	0	\$40,350	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$294,449	0.0%	0
68594	American Amicable Life Insurance Co of TX	4	\$1,361,007	0.0%	2,496
60275	American Bankers Life Assurance Of Florida	0	\$607,366	0.0%	0
66001	American Benefit Life Insurance Company	0	\$2,877	0.0%	0
12321	American Continental Insurance Company	0	\$930,068	0.0%	0
92738	American Equity Investment Life Ins Co	2	\$120,847,617	1.2%	14
60380	American Family Life Assurance Co of Col.	2	\$3,446,450	0.0%	493
60399	American Family Life Insurance Company	9	\$49,430,146	0.5%	155
98736	American Federated Life Insurance Company	0	\$513,286	0.0%	0
60410	American Fidelity Assurance Company	0	\$4,730,741	0.0%	0
60429	American Fidelity Life Insurance Company	0	\$297,252	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$8,716	0.0%	0
60488	American General Life Insurance Co	72	\$1,086,458,854	10.9%	56
60518	American Health & Life Insurance Company	6	\$2,319,073	0.0%	2,197
60534	American Heritage Life Insurance Company	3	\$6,653,622	0.1%	383
60542	American Home Life Insurance Company	1	\$1,631,073	0.0%	521
60577	American Income Life Insurance Co	7	\$11,927,818	0.1%	498
67253	American Life & Security Corp	0	\$171,807	0.0%	0
67989	American Memorial Life Insurance Company	1	\$6,797,128	0.1%	125
65811	American Modern Life Insurance Company	1	\$2,107,224	0.0%	403
60739	American National Insurance Company	9	\$29,376,441	0.3%	260
71773	American National Life Ins Co Of TX	0	\$137,251	0.0%	0
80624	American Progressive Life & Health Insurance Co	0	\$7,447	0.0%	0
60801	American Public Life Insurance Company	0	\$19,697	0.0%	0
67679	American Republic Corp Insurance Company	0	\$64	0.0%	0
60836	American Republic Insurance Company	2	\$1,048,950	0.0%	1,619
88366	American Retirement Life Insurance Company	0	\$552	0.0%	0
92649	American Underwriters Life Insurance Company	1	\$2,972,586	0.0%	286

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
60895	American United Life Insurance Company	1	\$133,535,116	1.3%	6
61999	Americo Financial Life & Annuity Insurance Co	4	\$10,595,955	0.1%	321
61301	Ameritas Life Insurance Corp	0	\$40,828,347	0.4%	0
72222	AMICA Life Insurance Company	0	\$229,039	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$500,759	0.0%	0
61069	Anthem Life Insurance Company	2	\$8,326,842	0.1%	204
56499	Assured Life Association	0	\$15,854	0.0%	0
71439	Assurity Life Insurance Company	1	\$3,237,683	0.0%	262
61492	Athene Annuity & Life Assurance Company	13	\$16,976,493	0.2%	650
68039	Athene Annuity & Life Assurance Co Of NY	1	\$214,439	0.0%	3,960
61689	Athene Annuity & Life Company	19	\$63,439,002	0.6%	254
61093	Atlanta Life Insurance Company	3	\$40,740	0.0%	9,999
74900	Aurigen Reinsurance Company Of America	0	\$359	0.0%	0
61182	Aurora National Life Assurance Company	1	\$249,096	0.0%	3,409
84522	Auto Club Life Insurance Company	0	\$38,174	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$4,056,896	0.0%	0
62880	AXA Equitable Life & Annuity Company	1	\$401,663	0.0%	2,114
62944	AXA Equitable Life Insurance Company	12	\$131,801,648	1.3%	77
61212	Baltimore Life Insurance Company The	1	\$911,986	0.0%	931
61239	Bankers Fidelity Life Insurance Company	0	\$57,363	0.0%	0
61263	Bankers Life & Casualty Company	27	\$22,428,843	0.2%	1,022
81043	Bankers Life Insurance Company	0	\$1,814,912	0.0%	0
94250	Banner Life Insurance Company	4	\$17,876,154	0.2%	190
61395	Beneficial Life Insurance Company	0	\$77,380	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$16,193	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$747,147,859	7.5%	0
71714	Berkshire Life Insurance Company Of America	0	\$40,894	0.0%	0
90638	Best Life & Health Insurance Company	0	\$170	0.0%	0
61476	Boston Mutual Life Insurance Company	2	\$5,838,035	0.1%	291
93432	C M Life Insurance Company	0	\$12,836,752	0.1%	0
80659	Canada Life Assurance Company	0	\$1,338,488	0.0%	0
61573	Capital Reserve Life Insurance Company	4	\$217,937	0.0%	9,999
61581	Capitol Life Insurance Company	0	\$1,552,848	0.0%	0
69647	Catamaran Insurance Of Ohio Inc	0	\$5,791	0.0%	0
56030	Catholic Financial Life	0	\$465,793	0.0%	0
57770	Catholic Holy Family Society	1	\$3,427,499	0.0%	248
57487	Catholic Order Of Foresters	0	\$118,547	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$36,403	0.0%	0
61735	Central Security Life Insurance Co	6	\$372,156	0.0%	9,999

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
61751	Central States Health & Life Co Of Omaha	1	\$5,436,859	0.1%	156
61883	Central United Life Insurance Company	0	\$87,577	0.0%	0
62383	Centurion Life Insurance Company	1	\$26,095	0.0%	9,999
61832	Chesapeake Life Insurance Company The	1	\$1,002,147	0.0%	847
61859	Christian Fidelity Life Insurance Co	2	\$402,274	0.0%	4,222
61875	Church Life Insurance Corporation	0	\$344,386	0.0%	0
71463	CICA Life Insurance Company Of America	1	\$967,140	0.0%	878
67369	CIGNA Health & Life Insurance Company	0	\$2,736	0.0%	0
76236	Cincinnati Life Insurance Company The	1	\$8,167,423	0.1%	104
61921	Citizens Security Life Ins Co	0	\$129,518	0.0%	0
62626	CMFG Life Insurance Company	4	\$26,859,119	0.3%	126
62049	Colonial Life & Accident Insurance Company	1	\$3,035,408	0.0%	280
62065	Colonial Penn Life Insurance Company	7	\$3,924,482	0.0%	1,515
84786	Colorado Bankers Life Ins Co	1	\$1,670,034	0.0%	508
76023	Columbian Life Insurance Company	6	\$3,419,828	0.0%	1,490
62103	Columbian Mutual Life Insurance Co	1	\$188,865	0.0%	4,496
99937	Columbus Life Insurance Company	3	\$29,862,495	0.3%	85
62146	Combined Insurance Co Of America	5	\$1,522,734	0.0%	2,788
84824	Commonwealth Annuity & Life Insurance Co	0	\$2,027,886	0.0%	0
77828	Companion Life Insurance Company	0	\$208,666	0.0%	0
60984	Compbenefits Insurance Company	0	\$5,233	0.0%	0
62308	Connecticut General Life Ins Co	4	\$4,757,091	0.0%	714
62359	Constitution Life Insurance Company	4	\$825,245	0.0%	4,116
71730	Continental American Insurance Company	1	\$168,079	0.0%	5,052
71404	Continental General Insurance Company	2	\$333,858	0.0%	5,087
68500	Continental Life Ins Co Of Brentwood TN	0	\$418,739	0.0%	0
94218	Country Investors Life Assurance Company	0	\$1,225,870	0.0%	0
62553	Country Life Insurance Company	0	\$6,302,125	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$47,160	0.0%	0
56138	CSA Fraternal Life	0	\$69,448	0.0%	0
82880	CSI Life Insurance Company	0	\$4,397	0.0%	0
71129	Dearborn National Life Insurance Company	2	\$4,702,471	0.0%	361
57088	Degree Of Honor Protective Assoc	0	\$265,544	0.0%	0
62634	Delaware American Life Insurance Company	0	\$1,027	0.0%	0
79065	Delaware Life Insurance Company	1	\$14,367,220	0.1%	59
97705	Direct General Life Insurance Company	0	\$178,562	0.0%	0
13183	Eagle Life Insurance Company	0	\$1,121,240	0.0%	0
84174	ELCO Mutual Life & Annuity	0	\$8,518,226	0.1%	0
62928	EMC National Life Company	0	\$3,861,770	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
64149	Epic Life Insurance Company The	0	\$19,470	0.0%	0
62952	Equitable Life & Casualty Insurance Company	2	\$995,989	0.0%	1,705
62510	Equitrust Life Insurance Company	1	\$53,901,878	0.5%	16
70742	Family Benefit Life Insurance Company	2	\$1,122,266	0.0%	1,513
77968	Family Heritage Life Insurance Co Of America	0	\$34,157	0.0%	0
63053	Family Life Insurance Company	1	\$690,500	0.0%	1,230
74004	Family Service Life Insurance Company	0	\$16	0.0%	0
63118	Farm Bureau Life Ins Co of MO	1	\$43,776,284	0.4%	19
63177	Farmers New World Life Insurance Company	7	\$24,373,889	0.2%	244
63223	Federal Life Insurance Company (mutual	0	\$134,857	0.0%	0
63258	Federated Life Insurance Company	0	\$9,587,361	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	7	\$70,538,445	0.7%	84
93696	Fidelity Investments Life Insurance Company	0	\$20,459,720	0.2%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	2	\$2,378,747	0.0%	714
71870	Fidelity Security Life Insurance Company	2	\$9,453,660	0.1%	180
71455	Financial American Life Insurance Company	0	\$55,664	0.0%	0
69140	First Allmerica Financial Life Insurance Co	0	\$165,122	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$44,673,830	0.4%	0
56332	First Catholic Slovak Ladies Assn Of The US	0	\$113,958	0.0%	0
56340	First Catholic Slovak Union Of The United States	0	\$71,103	0.0%	0
84034	First Guaranty Insurance Company	0	\$306,066	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$5,424	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$2,517,292	0.0%	0
63495	Foresters Life Insurance & Annuity Company	0	\$441,277	0.0%	0
91642	Forethought Life Insurance Company	1	\$79,851,327	0.8%	11
62324	Freedom Life Insurance Company Of America	0	\$160,852	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$2,501,114	0.0%	0
63657	Garden State Life Insurance Company	1	\$426,455	0.0%	1,991
56685	GBU Financial Life	0	\$2,815,058	0.0%	0
63665	General American Life Insurance Company	18	\$22,808,765	0.2%	670
73504	Generation Life Insurance Company	0	\$136,258	0.0%	0
65536	Genworth Life & Annuity Insurance Company	5	\$43,216,263	0.4%	98
70025	Genworth Life Insurance Company	0	\$19,146,037	0.2%	0
70939	Gerber Life Insurance Company	4	\$6,615,957	0.1%	513
56154	Gleaner Life Insurance Society	0	\$286,409	0.0%	0
91472	Globe Life & Accident Insurance Company	46	\$17,440,158	0.2%	2,240
62286	Golden Rule Insurance Company	0	\$1,819,805	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$503,250	0.0%	0
71218	Grange Life Insurance Company	0	\$141,479	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
63312	Great American Life Insurance Company	1	\$180,629,048	1.8%	5
90212	Great Southern Life Insurance Company	0	\$849,102	0.0%	0
80705	Great West Life Assurance Company	0	\$329,665	0.0%	0
71480	Great Western Insurance Company	0	\$968,437	0.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$150,801,261	1.5%	6
64211	Guarantee Trust Life Insurance Company	4	\$646,788	0.0%	5,252
64238	Guaranty Income Life Insurance Company	0	\$628,315	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$11,644,392	0.1%	0
64246	Guardian Life Insurance Company Of America	4	\$30,503,542	0.3%	111
83607	Guggenheim Life & Annuity Company	0	\$11,718,068	0.1%	0
70815	Hartford Life & Accident Insurance Company	15	\$34,201,503	0.3%	372
71153	Hartford Life & Annuity Insurance Company	4	\$50,040,268	0.5%	68
88072	Hartford Life Insurance Company	2	\$5,769,189	0.1%	294
92711	HCC Life Insurance Company	0	\$10,843	0.0%	0
66214	Heartland National Life Insurance Company	0	\$12,004	0.0%	0
64505	Homesteaders Life Company	1	\$4,934,387	0.0%	172
64513	Horace Mann Life Insurance Company	1	\$4,669,084	0.0%	182
73288	Humana Insurance Company	2	\$2,385,923	0.0%	712
70580	HumanaDental Insurance Company	0	\$50,076	0.0%	0
91693	IA American Life Insurance Company	0	\$13,640	0.0%	0
97764	IdeaLife Insurance Company	0	\$32,746	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,553,409	0.0%	0
58068	Independent Order Of Foresters The	7	\$5,446,446	0.1%	1,091
81779	Individual Assurance Company Life Health & Acc	1	\$1,535,297	0.0%	553
14406	Industrial Alliance Insurance & Financial	0	\$36,757	0.0%	0
74780	Integrity Life Insurance Company	0	\$7,697,262	0.1%	0
64831	Intramercia Life Insurance Company	0	\$270	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$50,204	0.0%	0
63487	Investors Life Insurance Co Of North America	2	\$426,111	0.0%	3,986
65056	Jackson National Life Insurance Company	47	\$426,637,921	4.3%	94
64017	Jefferson National Life Insurance Company	1	\$19,465,989	0.2%	44
65080	John Alden Life Insurance Company	0	\$183,996	0.0%	0
93610	John Hancock Life & Health Insurance Company	0	\$26,352	0.0%	0
65838	John Hancock Life Insurance Company	14	\$67,331,411	0.7%	177
65110	Kanawha Insurance Company	1	\$1,300,505	0.0%	653
65129	Kansas City Life Insurance Company	4	\$23,823,903	0.2%	143
58033	Knights Of Columbus	11	\$30,157,541	0.3%	310
65242	Lafayette Life Insurance Company The	0	\$24,152,059	0.2%	0
82252	Landmark Life Insurance Company	0	\$146,248	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
74799	Leaders Life Insurance Company	0	\$147,686	0.0%	0
71595	Lewer Life Insurance Company	0	\$433	0.0%	0
65315	Liberty Life Assurance Company Of Boston	0	\$18,124,497	0.2%	0
65331	Liberty National Life Insurance Company	1	\$5,494,801	0.1%	155
65498	Life Insurance Company Of North America	7	\$23,364,476	0.2%	254
65528	Life Insurance Company Of The Southwest	3	\$6,702,103	0.1%	380
97691	Life Of The South Insurance Company	0	\$188,419	0.0%	0
77720	LifeSecure Insurance Company	1	\$54,265	0.0%	9,999
99724	Lifeshield National Insurance Co	0	\$12,996	0.0%	0
65595	Lincoln Benefit Life Company	5	\$16,072,591	0.2%	264
65927	Lincoln Heritage Life Insurance Company	5	\$5,630,677	0.1%	754
62057	Lincoln Life & Annuity Company Of New York	0	\$244,458	0.0%	0
65676	Lincoln National Life Insurance Company	23	\$396,101,497	4.0%	49
60232	Lombard International Life Assurance Company	0	\$8,091,880	0.1%	0
68446	Longevity Insurance Company	0	\$4,117	0.0%	0
65722	Loyal American Life Insurance Company	2	\$159,302	0.0%	9,999
56758	Loyal Christian Benefit Association	0	\$10,315	0.0%	0
65781	Madison National Life Insurance Company Inc	2	\$862,738	0.0%	1,969
65870	Manhattan Life Insurance Company	0	\$1,454,350	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$696,261	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	3	\$146,643,131	1.5%	17
31119	Medico Insurance Company	0	\$80,646	0.0%	0
86126	Members Life Insurance Company	0	\$6,479,662	0.1%	0
65951	Merit Life Insurance Co	1	\$2,961,368	0.0%	287
87726	MetLife Insurance Company USA	2	\$132,918,274	1.3%	13
65978	Metropolitan Life Insurance Company	44	\$248,931,349	2.5%	150
97136	Metropolitan Tower Life Insurance Company	2	\$2,206,136	0.0%	770
66044	Midland National Life Insurance Company	22	\$44,902,322	0.5%	416
66087	Midwest National Life Insurance Company Of TN	1	\$353,537	0.0%	2,402
66109	Midwestern United Life Insurance Company	0	\$35,097	0.0%	0
66168	Minnesota Life Insurance Company	5	\$101,395,271	1.0%	42
76040	Missouri Valley Life & Health Insurance Co	0	\$1,029,495	0.0%	0
70416	MML Bay State Life Insurance Company	0	\$742,648	0.0%	0
57541	Modern Woodmen Of America	4	\$33,468,604	0.3%	101
81442	Monitor Life Insurance Company Of New York	0	\$9,859	0.0%	0
66370	MONY Life Insurance Company	1	\$1,995,328	0.0%	426
78077	MONY Life Insurance Company Of America	0	\$5,382,039	0.1%	0
80020	Mountain Life Insurance Company	0	\$236,410	0.0%	0
66427	MTL Insurance Company	0	\$2,419,073	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
88668	Mutual Of America Life Insurance Company	0	\$1,325,303	0.0%	0
61409	National Benefit Life Insurance Company	0	\$543,279	0.0%	0
57568	National Catholic Society Of Foresters	0	\$93,856	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$108,605	0.0%	0
98205	National Foundation Life Insurance Company	0	\$329	0.0%	0
66583	National Guardian Life Insurance Company	4	\$11,185,438	0.1%	304
82538	National Health Insurance Company	0	\$474	0.0%	0
66680	National Life Insurance Company	0	\$5,590,325	0.1%	0
87963	National Teachers Associates Life Insurance Co	1	\$256,897	0.0%	3,306
66850	National Western Life Insurance Company	1	\$31,062,862	0.3%	27
92657	Nationwide Life & Annuity Insurance Company	1	\$14,529,541	0.1%	58
66869	Nationwide Life Insurance Company	1	\$27,019,541	0.3%	31
91626	New England Life Insurance Company	2	\$5,132,362	0.1%	331
91596	New York Life Insurance & Annuity Corporation	1	\$275,105,138	2.8%	3
66915	New York Life Insurance Company	28	\$80,581,468	0.8%	295
66974	North American Company For Life & Health Ins	3	\$47,108,270	0.5%	54
68349	North American Insurance Company	0	\$15	0.0%	0
67032	North Carolina Mutual Life Insurance Co- <i>Suspended</i>	7	.	.	.
67091	Northwestern Mutual Life Insurance Company	8	\$302,800,846	3.0%	22
81353	NYLife Insurance Company Of Arizona	0	\$1,004,116	0.0%	0
67148	Occidental Life Insurance Company Of NC	0	\$472,881	0.0%	0
89206	Ohio National Life Assurance Corporation	1	\$12,370,539	0.1%	69
67172	Ohio National Life Insurance Company	3	\$53,022,774	0.5%	48
67180	Ohio State Life Insurance Company	3	\$779,225	0.0%	3,269
67199	Old American Insurance Company	6	\$5,271,460	0.1%	967
67261	Old Republic Life Insurance Company	1	\$268,212	0.0%	3,166
67326	Old Surety Life Insurance Company	0	\$2,565	0.0%	0
76007	Old United Life Insurance Company	0	\$62,927	0.0%	0
76112	Oxford Life Insurance Company	1	\$3,599,660	0.0%	236
67393	Ozark National Life Insurance Company	2	\$18,845,743	0.2%	90
64343	Pacific Guardian Life Insurance Company Ltd	0	\$14,877	0.0%	0
97268	Pacific Life & Annuity Company	0	\$3,301,435	0.0%	0
67466	Pacific Life Insurance Company	4	\$343,301,738	3.4%	10
93459	Pan American Assurance Company	0	\$279,546	0.0%	0
67539	Pan-American Life Insurance Company	0	\$63,568	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$1,773	0.0%	0
67598	Paul Revere Life Insurance Company	1	\$24,959	0.0%	9,999
93777	Pavonia Life Insurance Company Of Michigan	6	\$1,208,772	0.0%	4,215
67628	Pekin Life Insurance Company	2	\$1,654,436	0.0%	1,027

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
93262	Penn Insurance & Annuity Company The	0	\$2,830,177	0.0%	0
67644	Penn Mutual Life Insurance Company The	2	\$6,930,179	0.1%	245
67660	Pennsylvania Life Insurance Company	1	\$819,111	0.0%	1,037
90247	Pharmacists Life Insurance Company	0	\$242,118	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$22,350	0.0%	0
93548	PHL Variable Insurance Company	2	\$16,684,254	0.2%	102
93734	Phoenix Life & Annuity Company	1	\$326,528	0.0%	2,601
67814	Phoenix Life Insurance Company	1	\$9,715,503	0.1%	87
72125	Physicians Life Insurance Company	4	\$4,958,926	0.0%	685
67873	Pioneer American Insurance Company	2	\$655,879	0.0%	2,590
67911	Pioneer Mutual Life Insurance Company	0	\$779,281	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$51,130	0.0%	0
97152	Plateau Insurance Company	0	\$500,112	0.0%	0
57622	Polish Natnl Alliance Of The US Of N. A	0	\$77,706	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$87,465	0.0%	0
65919	Primerica Life Insurance Company	10	\$30,616,373	0.3%	277
61271	Principal Life Insurance Company	2	\$101,285,361	1.0%	17
71161	Principal National Life Insurance Company	0	\$8,683,263	0.1%	0
68047	Professional Insurance Company	0	\$10,321	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$14,943	0.0%	0
68136	Protective Life Insurance Company	12	\$438,227,597	4.4%	23
67903	Provident American Life & Health Insurance Co	1	\$11,684	0.0%	9,999
68195	Provident Life & Accident Insurance Company	1	\$8,438,042	0.1%	101
68209	Provident Life & Casualty Insurance Company	0	\$575	0.0%	0
79227	PRUCO Life Insurance Company	4	\$263,913,072	2.6%	13
86630	Prudential Annuities Life Assurance Corporation	0	\$1,290,757	0.0%	0
68241	Prudential Insurance Company Of America The	44	\$101,050,569	1.0%	370
93629	Prudential Retirement Insurance & Annuity Co	0	\$94,975	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$10,494	0.0%	0
68284	Pyramid Life Insurance Company	1	\$297,457	0.0%	2,855
68381	Reliance Standard Life Insurance Company	2	\$21,795,728	0.2%	78
61360	Reliastar Life Ins Co of NY	1	\$575,527	0.0%	1,476
67105	Reliastar Life Insurance Company	11	\$25,596,804	0.3%	365
61700	Renaissance Life & Health Insurance Co Of Amer.	0	\$47,570	0.0%	0
68462	Reserve National Insurance Company	1	\$529,722	0.0%	1,603
93572	RGA Reinsurance Company	0	\$1,145,793	0.0%	0
65005	Riversource Life Insurance Company	3	\$89,121,468	0.9%	29
58181	Royal Arcanum Supreme Council Of	0	\$1,089	0.0%	0
57657	Royal Neighbors Of America	1	\$1,679,434	0.0%	506

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
60183	S USA Life Insurance Company Inc	0	\$6,681	0.0%	0
60445	Sagicor Life Insurance Company	2	\$19,007,146	0.2%	89
70435	Savings Bank Life Insurance Company Of MA	0	\$2,082,501	0.0%	0
93742	Securian Life Insurance Company	1	\$1,114,186	0.0%	762
68675	Security Benefit Life Insurance Company	4	\$74,627,773	0.7%	46
68721	Security Life Insurance Company Of America	0	\$51,826	0.0%	0
68713	Security Life Of Denver Insurance Company	1	\$11,879,062	0.1%	71
68772	Security Mutual Life Insurance Company Of NY	0	\$909,452	0.0%	0
69485	Security National Life Insurance Company	4	\$574,829	0.0%	5,909
78662	Senior Life Insurance Company	1	\$1,149,779	0.0%	739
77119	Sentinel American Life Insurance Co	0	\$294	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$13,957,747	0.1%	0
97241	Settlers Life Insurance Company	1	\$131,807	0.0%	6,443
65757	Shelter Life Insurance Company	8	\$28,037,915	0.3%	242
68845	Shenandoah Life Insurance Company	0	\$541,771	0.0%	0
57673	Slovene National Benefit Society	0	\$24,794	0.0%	0
69019	Standard Insurance Company	4	\$39,270,689	0.4%	86
86355	Standard Life & Accident Insurance Company	4	\$363,063	0.0%	9,356
71706	Standard Life & Casualty Company	0	\$807	0.0%	0
69078	Standard Security Life Insurance Company Of NY	0	\$9,092	0.0%	0
68985	Starmount Life Insurance Company	0	\$381,783	0.0%	0
69108	State Farm Life Insurance Company	14	\$150,756,245	1.5%	79
69116	State Life Insurance Company	4	\$16,613,987	0.2%	204
69132	State Mutual Insurance Company	0	\$174,224	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$63,481	0.0%	9,999
77399	Sterling Life Insurance Company	0	\$151,297	0.0%	0
80926	Sun Life & Health Insurance Company (US	0	\$490,384	0.0%	0
80802	Sun Life Assurance Company Of Canada	2	\$12,332,901	0.1%	138
69272	Sunset Life Insurance Company Of America	0	\$259,991	0.0%	0
13175	Surency Life & Health Insurance Company	0	\$8,063	0.0%	0
69310	Surety Life Insurance Company	0	\$331,126	0.0%	0
68608	Symetra Life Insurance Company	3	\$33,283,675	0.3%	77
90581	Symetra National Life Insurance Company	0	\$21,877	0.0%	0
69345	Teachers Insurance & Annuity Association	0	\$158,969,699	1.6%	0
68357	The Reliable Life Insurance Company	79	\$10,488,804	0.1%	6,396
56014	Thrivent Financial For Lutherans	1	\$135,593,053	1.4%	6
97721	Thrivent Life Insurance Company	0	\$1,251,635	0.0%	0
60142	TIAA-CREF Life Insurance Company	1	\$13,870,515	0.1%	61
69477	Time Insurance Company	1	\$800,418	0.0%	1,061

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
69566	Trans World Assurance Company	0	\$114,019	0.0%	0
79022	Transamerica Advisors Life Insurance Company	0	\$256,724	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$13,967,189	0.1%	0
86231	Transamerica Life Insurance Company	36	\$649,866,018	6.5%	47
66281	Transamerica Premier Life Insurance Company	42	\$31,303,035	0.3%	1,139
61425	Trustmark Insurance Company	2	\$2,464,428	0.0%	689
62863	Trustmark Life Insurance Company	0	\$20,995	0.0%	0
69396	TX Life Insurance Company	2	\$3,082,616	0.0%	551
84530	U S Financial Life Insurance Company	0	\$3,648,230	0.0%	0
86371	Ullico Life Insurance Company	0	\$28,179	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$272	0.0%	0
11121	Unified Life Insurance Company	1	\$638,653	0.0%	1,330
91529	Unimerica Insurance Company	1	\$156,159	0.0%	5,438
62596	Union Fidelity Life Insurance Company	6	\$394,050	0.0%	9,999
69744	Union Labor Life Insurance Company	0	\$1,012,766	0.0%	0
70408	Union Security Insurance Company	4	\$10,556,382	0.1%	322
92916	United American Insurance Company	0	\$2,431,846	0.0%	0
56383	United Commercial Travelers Of America	0	\$24,051	0.0%	0
87645	United Fidelity Life Insurance Company	3	\$334,429	0.0%	7,618
79413	United Healthcare Insurance Company	1	\$4,357,990	0.0%	195
63983	United Heritage Life Insurance Company	0	\$4,685,355	0.0%	0
69922	United Home Life Insurance Company	0	\$1,145,500	0.0%	0
69930	United Insurance Company Of America	5	\$128,499	0.0%	9,999
69973	United Life Insurance Company	0	\$7,024,917	0.1%	0
92703	United National Life Ins Co of America	0	\$84,264	0.0%	0
69868	United Of Omaha Life Insurance Company	15	\$46,757,549	0.5%	272
42129	United Security Assurance Company Of PA	0	\$2,244	0.0%	0
81108	United Security Health & Casualty Insurance Co	0	\$6,766	0.0%	0
70106	United States Life Insurance Co New York	1	\$20,280,049	0.2%	42
63479	United Teacher Associates Insurance Company	0	\$93,421	0.0%	0
72850	United World Life Insurance Company	0	\$26,116	0.0%	0
97179	UnitedHealthcare Life Insurance Company	0	\$35,404	0.0%	0
63819	Unity Financial Life Insurance Company	0	\$1,388,730	0.0%	0
70130	Universal Guaranty Life Insurance Company	2	\$318,303	0.0%	5,336
70173	Universal Underwriters Life Insurance Company	0	\$209,068	0.0%	0
67601	Unum Insurance Company	0	\$73,695	0.0%	0
62235	Unum Life Insurance Company Of America	4	\$29,237,447	0.3%	116
70955	USA Life One Insurance Company Of Indiana	0	\$5,033	0.0%	0
69663	USAA Life Insurance Company	2	\$19,173,588	0.2%	89

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013-2015	Average Market Share	Complaint Index
94358	Usable Life	0	\$6,491,907	0.1%	0
68632	Vantis Life Insurance Company	0	\$70,062	0.0%	0
70238	Variable Annuity Life Insurance Company	2	\$63,500,436	0.6%	27
80942	Voya Insurance & Annuity Company	2	\$29,865,952	0.3%	57
86509	Voya Retirement Insurance & Annuity Company	1	\$131,297,275	1.3%	6
70319	Washington National Insurance Company	29	\$1,067,082	0.0%	9,999
70335	West Coast Life Insurance Company	1	\$9,592,192	0.1%	89
70483	Western & Southern Life Insurance Company	5	\$4,850,973	0.0%	875
57711	Western Catholic Union	4	\$1,279,618	0.0%	2,655
92622	Western Southern Life Assurance Company	6	\$30,271,631	0.3%	168
85189	Western United Life Assurance Company	0	\$602	0.0%	0
62413	Wilcac Life Insurance Company	1	\$413,193	0.0%	2,055
65900	Wilco Life Insurance Company	8	\$1,859,931	0.0%	3,653
57010	William Penn Association	0	\$525,312	0.0%	0
60704	Wilton Reassurance Life Company Of New York	1	\$86,033	0.0%	9,871
65960	Windsor Life Insurance Company	0	\$278	0.0%	0
56170	Woman's Life Insurance Society	0	\$5,548	0.0%	0
57320	Woodmen Of The World Life Insurance Society	1	\$3,391,799	0.0%	250
71323	Zale Life Insurance Company	0	\$23,940	0.0%	0
90557	Zurich American Life Insurance Company	0	\$7,008,031	0.1%	0
Total		1,175	\$9,978,181,908	100.0%	.

Health Maintenance Organizations

Complaint Indices

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)

Alpha by Company

Code	Name	Complaints 2013-2015	Average Annual Premium 2013- 2015	Average Market Share, 2013- 2015	Complaint Index
95318	Aetna Better Health Of Missouri Llc	0	\$25,508,655	7.8%	0
95109	Aetna Health Inc	0	\$5,123,437	1.6%	0
12151	Arcadian Health Plan Inc	0	\$128	0.0%	0
95635	CIGNA Healthcare Of St Louis Inc	1	\$2,528,604	0.8%	137
95489	Coventry Health Care Of Kansas Inc	12	\$4,674,375	1.4%	886
96377	Coventry Health Care Of Missouri Inc	32	\$28,254,763	8.6%	391
95530	Cox Health Systems HMO Inc	0	\$2,988,568	0.9%	0
95315	Good Health HMO Inc	14	\$161,018,453	49.1%	30
11229	Harmony Health Plan Of Illinois Inc	0	\$165,968	0.1%	0
96475	Healthlink HMO Inc	0	\$7,716	0.0%	0
95358	HMO Missouri Inc	32	\$82,274,815	25.1%	134
95885	Humana Health Plan Inc	3	\$2,863,234	0.9%	362
12913	Missouri Care Incorporated	0	\$11,395,285	3.5%	0
96385	UnitedHealthcare Of The Midwest Inc	1	\$1,168,895	0.4%	295
	Total	95	\$327,972,896	100.0%	.

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an insurance
company or agent:

difp.mo.gov

800-726-7390



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