

2021 MISSOURI COMPLAINT REPORT

STATISTICS SECTION
APRIL, 2022



DCI

Missouri Department of Commerce & Insurance

The Missouri Department of Commerce & Insurance (DCI) 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 DCI between 2018 and 2020. 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:

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

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

Also Available from DCI

- *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*

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 DCI website, at

<http://www.insurance.mo.gov/reports/>

The Department of Commerce & Insurance is an Equal Opportunity Employer.

Table of Contents

<i>Description</i>	Page Number
Complaints by Line of Business	3
Complaints by Reason	7
Complaint Indices, Top 40 Writers (In Descending Order of Market Share)	
Private Passenger Automobile Insurance	20
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	21
Accident and Health Insurance (Excluding HMOs)	22
Long Term Care Insurance	23
Medicare Supplement Insurance	24
Life Insurance and Annuities	25
Health Maintenance Organizations	26
Complaint Indices, Top 40 Writers (Alphabetically by Company)	
Private Passenger Automobile Insurance	28
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	29
Accident and Health Insurance (Excluding HMOs)	30
Long Term Care Insurance	31
Medicare Supplement Insurance	32
Life Insurance and Annuities	33
Health Maintenance Organizations	34
Complaint Indices, All Companies	
Private Passenger Automobile Insurance	35
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	41
Accident and Health Insurance (Excluding HMOs)	48
Long Term Care Insurance	59
Medicare Supplement Insurance	63
Life Insurance and Annuities	67
Health Maintenance Organizations	78

Complaints by Line of Business

Total Complaints by Line					
2017-2021					
Line of Business	2017	2018	2019	2020	2021
Private Passenger Auto	629	565	566	471	468
Homeowners	318	247	287	255	348
Other P&C	170	166	134	167	146
Total P&C Complaints	1,117	978	987	893	962
Long Term Care	70	61	67	55	48
Medicare Supplement	46	45	29	28	23
HMO	29	19	12	7	8
All Other A&H	1,018	994	874	729	610
Total A&H Complaints	1,163	1,119	982	819	689
Life and Annuities	349	298	294	229	252
Total	2,629	2,395	2,264	1,941	1,906

Complaint Resolution by Line, 2017-2021					
% of Complaints Resolved with Consumer Relief					
Line of Business	2017	2018	2019	2020	2021
Private Passenger Auto	32.3%	34.7%	38.7%	44.8%	45.3%
Homeowners	22.0%	25.5%	28.2%	34.9%	26.4%
Other P&C	42.4%	50.6%	39.6%	42.5%	39.7%
Total P&C Complaints	30.9%	35.1%	35.8%	41.5%	37.6%
Long Term Care	28.6%	27.9%	35.8%	40.0%	37.5%
Medicare Supplement	65.2%	53.3%	37.9%	53.6%	60.9%
HMO	44.8%	31.6%	0	28.6%	37.5%
All Other A&H	38.1%	34.6%	40.6%	40.1%	40.8%
Total A&H Complaints	38.8%	34.9%	39.7%	40.4%	41.2%
Life and Annuities	29.2%	33.9%	32.7%	33.2%	36.1%
Total	34.2%	34.9%	37.1%	40.1%	38.8%

**Total Property & Casualty Complaints
Excluding A&H
2019-2021**

Line of Business	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Builder's Risk	0	0	3	0	0
Commercial Auto	19	28	37	94.7%	32.1%
Commercial Multi-Peril	33	32	32	- 3.0%	0.0%
Credit Property	0	1	0	0	-100.0%
Directors & Officers	0	0	1	0	0
Federal Flood	0	0	1	0	0
Fidelity & Surety	2	0	0	-100.0%	0
Fire, Allied Lines	3	2	1	-66.7%	-50.0%
General Liability	22	15	19	-13.6%	26.7%
Homeowners	287	255	348	21.3%	36.5%
Inland Marine	4	1	3	-25.0%	200.0%
Mortgage Guaranty	1	0	0	-100.0%	0
Other	2	3	7	250.0%	133.3%
Private Passenger Auto	566	471	468	-17.3%	- 0.6%
Products Liability	0	1	1	0	0.0%
Professional E & O	0	1	1	0	0.0%
Travel	28	75	26	- 7.1%	-65.3%
Umbrella	2	0	0	-100.0%	0
Warranty Contract	1	3	0	-100.0%	-100.0%
Watercraft	3	1	1	-66.7%	0.0%
Workers Compensation	14	4	13	- 7.1%	225.0%
Total	987	893	962	- 2.5%	7.7%

Accident and Health Insurance Complaints by Line, 2019-2021					
Line of Business	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Individual A&H	594	449	390	-34.3%	-13.1%
Group A&H	376	363	291	-22.6%	-19.8%
HMO	12	7	8	-33.3%	14.3%
Total	982	819	689	-29.8%	-15.9%

Life and Annuities					
Complaints by Line, 2019-2021					
Line of Business	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Individual Life	244	183	194	-20.5%	6.0%
Group Life	23	26	32	39.1%	23.1%
Annuities	26	19	24	- 7.7%	26.3%
Credit Life	1	1	2	100.0%	100.0%
Total	294	229	252	-14.3%	10.0%

Complaints by Reason

**Private Passenger Automobile Insurance
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Claim Handling					
Adjuster Handling	2	5	3	50.0%	-40.0%
Assignment of Benefits	0	1	0	0	-100.0%
Comparative Negligence	13	20	15	15.4%	-25.0%
Coordination of Benefits	0	0	5	0	0
Delays	230	177	188	-18.3%	6.2%
Denial of Claim	134	71	86	-35.8%	21.1%
Fraud	0	1	0	0	-100.0%
Recoupment	1	1	1	0.0%	0.0%
State Specific	12	15	7	-41.7%	-53.3%
Subrogation	1	3	0	-100.0%	-100.0%
Unsatisfactory Offer	78	74	91	16.7%	23.0%
Usual, Customary, Reasonable	0	3	0	0	-100.0%
<i>Subtotal</i>	<i>471</i>	<i>371</i>	<i>396</i>	<i>-15.9%</i>	<i>6.7%</i>
Marketing					
Misrepresentation	1	0	0	-100.0%	0
State Specific	1	0	0	-100.0%	0
<i>Subtotal</i>	<i>2</i>	<i>0</i>	<i>0</i>	<i>-100.0%</i>	<i>0</i>
Policy Service					
Coverage Question	2	5	0	-100.0%	-100.0%
Delays/No Response	2	3	1	-50.0%	-66.7%
Notice Requirements	0	1	0	0	-100.0%
Payment Not Credited	0	1	0	0	-100.0%
Premium Notice/Billing	5	3	2	-60.0%	-33.3%
Premium Refund	15	21	13	-13.3%	-38.1%
Premium Subsidy	0	1	0	0	-100.0%
State Specific	1	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>25</i>	<i>37</i>	<i>16</i>	<i>-36.0%</i>	<i>-56.8%</i>
Underwriting					
CLUE Reports	4	0	7	75.0%	0
Cancellation	20	20	16	-20.0%	-20.0%
Credit Report	1	0	0	-100.0%	0
Delays	1	1	1	0.0%	0.0%
Endorsement/Rider	1	4	0	-100.0%	-100.0%
Nonrenewal	2	5	2	0.0%	-60.0%

**Private Passenger Automobile Insurance
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Premium & Rating	35	33	25	-28.6%	-24.2%
Refusal to Insure	1	0	1	0.0%	0
State Specific	2	0	2	0.0%	0
Surcharge	1	0	2	100.0%	0
<i>Subtotal</i>	<i>68</i>	<i>63</i>	<i>56</i>	<i>-17.6%</i>	<i>-11.1%</i>
Total	566	471	468	-17.3%	- 0.6%

**Homeowners Insurance
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Claim Handling					
Adjuster Handling	1	0	1	0.0%	0
Coordination of Benefits	0	1	0	0	-100.0%
Delays	82	86	94	14.6%	9.3%
Denial of Claim	99	108	119	20.2%	10.2%
Recoupment	2	1	1	-50.0%	0.0%
State Specific	7	0	1	-85.7%	0
Subrogation	0	1	0	0	-100.0%
Unsatisfactory Settlement/Offer	43	29	88	104.7%	203.4%
<i>Subtotal</i>	<i>234</i>	<i>226</i>	<i>304</i>	<i>29.9%</i>	<i>34.5%</i>
Policy Service					
Coverage Question	2	2	1	-50.0%	-50.0%
Payment Not Credited	0	1	1	0	0.0%
Policy Delivery	0	0	1	0	0
Premium Notice/Billing	1	1	0	-100.0%	-100.0%
Premium Refund	9	4	7	-22.2%	75.0%
State Specific	0	0	2	0	0
<i>Subtotal</i>	<i>12</i>	<i>8</i>	<i>12</i>	<i>0.0%</i>	<i>50.0%</i>
Underwriting					
CLUE Reports	2	1	5	150.0%	400.0%
Cancellation	9	9	13	44.4%	44.4%
Delays	1	0	0	-100.0%	0
Endorsement/Rider	2	0	1	-50.0%	0
Nonrenewal	9	3	5	-44.4%	66.7%
Premium & Rating	12	8	7	-41.7%	-12.5%
State Specific	6	0	0	-100.0%	0
Unfair Discrimination	0	0	1	0	0
Subtotal	41	21	32	-22.0%	52.4%
Total	287	255	348	21.3%	36.5%

**Accident and Health Insurance
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	%	%
				Change, 2019-2021	Change, 2020-2021
Claim Handling					
Ambulatory Patient Services	3	2	3	0.0%	50.0%
Appeal Non-Compliance	1	0	0	-100.0%	0
Assignment of Benefits	5	9	10	100.0%	11.1%
Claim Recoding/Bundling	11	12	13	18.2%	8.3%
Coordination of Benefits	8	10	8	0.0%	-20.0%
Copay Issues	8	5	0	-100.0%	-100.0%
Cost Containment	1	1	0	-100.0%	-100.0%
Delays	76	73	59	-22.4%	-19.2%
Denial of Claim	272	175	162	-40.4%	- 7.4%
Emergency Services	28	43	37	32.1%	-14.0%
Essential Health Benefit	0	1	0	0	-100.0%
External Review	100	109	45	-55.0%	-58.7%
Fraud	0	1	2	0	100.0%
Hospitalization	6	18	10	66.7%	-44.4%
Internal Appeal	5	23	28	460.0%	21.7%
Laboratory Services	10	26	19	90.0%	-26.9%
Maternity and Newborn Care	4	4	0	-100.0%	-100.0%
Maximum Out of Pocket	7	13	4	-42.9%	-69.2%
Medical Necessity	29	8	10	-65.5%	25.0%
Mental Health Parity	1	2	3	200.0%	50.0%
No Preauthorization	27	19	7	-74.1%	-63.2%
Out-Of-Network Benefits	38	34	33	-13.2%	- 2.9%
PCP Referrals	1	0	0	-100.0%	0
Pediatric Care	3	1	1	-66.7%	0.0%
Pharmacy Benefits	34	39	37	8.8%	- 5.1%
Post-Claim Underwriting	1	1	0	-100.0%	-100.0%
Preexisting Condition	2	1	1	-50.0%	0.0%
Preventive Care	13	11	14	7.7%	27.3%
Provider Availability	2	1	1	-50.0%	0.0%
Recoupment	15	8	9	-40.0%	12.5%
Rehabilitative/Habilitative Care	4	0	1	-75.0%	0
State Specific	1	0	0	-100.0%	0
Unsatisfactory Settlement/Offer	3	3	2	-33.3%	-33.3%

**Accident and Health Insurance
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	%	%
				Change, 2019-2021	Change, 2020-2021
Usual, Customary, Reasonable Char	7	3	4	-42.9%	33.3%
<i>Subtotal</i>	<i>726</i>	<i>656</i>	<i>523</i>	<i>-28.0%</i>	<i>-20.3%</i>
Marketing					
Fraud/Forgery	0	1	0	0	-100.0%
Misrepresentation	3	0	1	-66.7%	0
Other Violation	2	0	1	-50.0%	0
Premiums Misquoted	0	0	1	0	0
<i>Subtotal</i>	<i>5</i>	<i>1</i>	<i>3</i>	<i>-40.0%</i>	<i>200.0%</i>
Policy Service					
Abusive Service	0	0	1	0	0
Access to Care	3	3	0	-100.0%	-100.0%
Access to Fee Schedule/Rates	1	0	1	0.0%	0
Cash Value	0	2	0	0	-100.0%
Choice of PCP	0	0	1	0	0
Continuity of Care	1	0	0	-100.0%	0
Coverage Question	99	32	35	-64.6%	9.4%
Credentialing Delay	3	3	4	33.3%	33.3%
Delayed Authorization Decision	2	3	4	100.0%	33.3%
Delays/No Response	1	3	3	200.0%	0.0%
Disabled Individuals' Access	1	0	0	-100.0%	0
Exchange	1	0	0	-100.0%	0
Inadequate Reimbursement Rates	1	1	5	400.0%	400.0%
Involuntary Termination by Plan	3	4	6	100.0%	50.0%
Language Access	0	0	1	0	0
MLR (Medical Loss Ratio Rebate	0	0	6	0	0
Payment Not Credited	1	1	0	-100.0%	-100.0%
Policy Delivery	2	1	2	0.0%	100.0%
Premium Notice/Billing	23	16	15	-34.8%	- 6.3%
Premium Refund	12	11	15	25.0%	36.4%
Premium Subsidy	8	3	2	-75.0%	-33.3%
Provider Listing Dispute	2	2	6	200.0%	200.0%
<i>Subtotal</i>	<i>164</i>	<i>85</i>	<i>107</i>	<i>-34.8%</i>	<i>25.9%</i>
Underwriting					

**Accident and Health Insurance
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Cancellation	40	38	26	-35.0%	-31.6%
Continuation of Benefits	1	1	1	0.0%	0.0%
Delays	2	0	1	-50.0%	0
Dependent Age	1	0	0	-100.0%	0
Endorsement/Rider	0	1	0	0	-100.0%
Nonrenewal	1	1	2	100.0%	100.0%
Pre-Existing Condition	1	0	1	0.0%	0
Premium & Rating	21	22	12	-42.9%	-45.5%
Refusal to Insure	3	7	4	33.3%	-42.9%
Rescission	1	0	0	-100.0%	0
State Specific	3	0	0	-100.0%	0
Waiting Periods	1	0	0	-100.0%	0
<i>Subtotal</i>	<i>75</i>	<i>70</i>	<i>47</i>	<i>-37.3%</i>	<i>-32.9%</i>
Total	970	812	681	-29.8%	-16.1%

**Long Term Care Insurance
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Claim Handling					
Assignment of Benefits	0	1	0	0	-100.0%
Delays	13	12	6	-53.8%	-50.0%
Denial of Claim	10	12	10	0.0%	-16.7%
Internal Appeal	0	0	1	0	0
Medical Necessity	2	0	0	-100.0%	0
<i>Subtotal</i>	<i>25</i>	<i>25</i>	<i>17</i>	<i>-32.0%</i>	<i>-32.0%</i>
Marketing					
Other Violation of Insurance Law/R	0	0	1	0	0
<i>Subtotal</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>
Policy Service					
Continuity of Care	1	0	0	-100.0%	0
Coverage Question	7	3	3	-57.1%	0.0%
Delayed Authorization Decision	0	1	2	0	100.0%
Involuntary Termination by Plan	0	1	1	0	0.0%
Premium Notice/Billing	10	7	11	10.0%	57.1%
Premium Refund	1	1	2	100.0%	100.0%
<i>Subtotal</i>	<i>19</i>	<i>13</i>	<i>19</i>	<i>0.0%</i>	<i>46.2%</i>
Underwriting					
Cancellation	6	2	3	-50.0%	50.0%
Endorsement/Rider	0	1	0	0	-100.0%
Nonrenewal	1	0	0	-100.0%	0
Premium & Rating	15	14	8	-46.7%	-42.9%
State Specific	1	0	0	-100.0%	0
<i>Subtotal</i>	<i>23</i>	<i>17</i>	<i>11</i>	<i>-52.2%</i>	<i>-35.3%</i>
Total	67	55	48	-28.4%	-12.7%

**Medicare Supplement Insurance
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Claim Handling					
Coordination of Benefits	0	1	0	0	-100.0%
Copay Issues	0	1	0	0	-100.0%
Delays	3	1	2	-33.3%	100.0%
Denial of Claim	3	1	3	0.0%	200.0%
Emergency Services	0	1	0	0	-100.0%
Pharmacy Benefits	0	2	0	0	-100.0%
Recoupment	2	0	1	-50.0%	0
<i>Subtotal</i>	<i>8</i>	<i>7</i>	<i>6</i>	<i>-25.0%</i>	<i>-14.3%</i>
Marketing					
Premiums Misquoted	0	0	1	0	0
<i>Subtotal</i>	<i>0</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>0</i>
Policy Service					
Coverage Question	5	1	1	-80.0%	0.0%
Delayed Authorization Decision	1	0	0	-100.0%	0
Payment Not Credited	0	1	0	0	-100.0%
Policy Delivery	1	1	0	-100.0%	-100.0%
Premium Notice/Billing	3	3	2	-33.3%	-33.3%
Premium Refund	4	3	6	50.0%	100.0%
<i>Subtotal</i>	<i>14</i>	<i>9</i>	<i>9</i>	<i>-35.7%</i>	<i>0.0%</i>
Underwriting					
Cancellation	5	8	5	0.0%	-37.5%
Nonrenewal	0	1	0	0	-100.0%
Premium & Rating	1	2	1	0.0%	-50.0%
Refusal to Insure	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>7</i>	<i>12</i>	<i>7</i>	<i>0.0%</i>	<i>-41.7%</i>
Total	29	28	23	-20.7%	-17.9%

**Life and Annuities
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	%	%
				Change, 2019-2021	Change, 2020-2021
Claim Handling					
Assignment of Benefits	1	0	0	-100.0%	0
Coordination of Benefits	2	0	0	-100.0%	0
Cost Containment	0	1	1	0	0.0%
Delays	62	47	88	41.9%	87.2%
Denial of Claim	16	22	16	0.0%	-27.3%
Fraud	2	1	0	-100.0%	-100.0%
Prompt Pay	0	0	1	0	0
Recoupment	1	1	0	-100.0%	-100.0%
Unsatisfactory Settlement/Offer	2	11	8	300.0%	-27.3%
<i>Subtotal</i>	<i>86</i>	<i>83</i>	<i>114</i>	<i>32.6%</i>	<i>37.3%</i>
Marketing					
Fraud/Forgery	2	1	0	-100.0%	-100.0%
High Pressure Tactics	0	0	1	0	0
Misappropriation of Premium	0	1	0	0	-100.0%
Misleading Advertising	1	0	0	-100.0%	0
Misrepresentation	4	1	1	-75.0%	0.0%
State Specific	1	3	1	0.0%	-66.7%
Summary of Benefits	1	0	0	-100.0%	0
<i>Subtotal</i>	<i>9</i>	<i>6</i>	<i>3</i>	<i>-66.7%</i>	<i>-50.0%</i>
Policy Service					
Abusive Service	1	1	3	200.0%	200.0%
Access to Fee Schedule/Rates	1	0	0	-100.0%	0
Cash Value	15	11	9	-40.0%	-18.2%
Coverage Question	116	95	76	-34.5%	-20.0%
Delays/No Response	21	8	16	-23.8%	100.0%
Exchange	0	1	0	0	-100.0%
Inadequate Reimbursement Rates	0	1	1	0	0.0%
Notice Requirements	2	0	1	-50.0%	0
Payment Not Credited	1	2	1	0.0%	-50.0%
Premium Notice/Billing	15	11	11	-26.7%	0.0%
Premium Refund	5	4	11	120.0%	175.0%
Surrender Problems	2	2	1	-50.0%	-50.0%

**Life and Annuities
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
<i>Subtotal</i>	<i>179</i>	<i>136</i>	<i>130</i>	<i>-27.4%</i>	<i>- 4.4%</i>
Underwriting					
Audit Dispute	1	0	0	-100.0%	0
Cancellation	11	3	0	-100.0%	-100.0%
Delays	1	0	1	0.0%	0
Dependent Age	0	0	2	0	0
Group Conversion	1	0	0	-100.0%	0
Pre-Existing Condition	0	1	0	0	-100.0%
Premium & Rating	6	0	2	-66.7%	0
<i>Subtotal</i>	<i>20</i>	<i>4</i>	<i>5</i>	<i>-75.0%</i>	<i>25.0%</i>
Total	294	229	252	-14.3%	10.0%

**Health Maintenance Organizations
Complaints by Reason, 2019-2021**

Reason	2019	2020	2021	% Change, 2019-2021	% Change, 2020-2021
Claim Handling					
Ambulatory Patient Services	1	0	0	-100.0%	0
Coordination of Benefits	0	0	1	0	0
Denial of Claim	3	1	1	-66.7%	0.0%
External Review	4	2	2	-50.0%	0.0%
Hospitalization	0	1	0	0	-100.0%
Internal Appeal	1	0	0	-100.0%	0
Maximum Out of Pocket	0	1	0	0	-100.0%
No Preauthorization	1	1	1	0.0%	0.0%
Pharmacy Benefits	0	0	1	0	0
<i>Subtotal</i>	<i>10</i>	<i>6</i>	<i>6</i>	<i>-40.0%</i>	<i>0.0%</i>
Policy Service					
Coverage Question	1	0	0	-100.0%	0
Credentialing Delay	0	1	1	0	0.0%
Inadequate Reimbursement Rates	0	0	1	0	0
<i>Subtotal</i>	<i>1</i>	<i>1</i>	<i>2</i>	<i>100.0%</i>	<i>100.0%</i>
Underwriting					
Cancellation	1	0	0	-100.0%	0
Subtotal	1	0	0	-100.0%	0
Total	12	7	8	-33.3%	14.3%

Complaint Indices
Top 40 Writers
By Market Share

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	226	\$848,055,590	19.7%	76
41491	GEICO Casualty Company	115	\$305,569,882	7.1%	108
24260	Progressive Casualty Insurance Company	106	\$281,844,226	6.5%	108
19275	American Family Mutual Insurance Company.	57	\$277,867,331	6.5%	59
11851	Progressive Advanced Insurance Company	90	\$255,425,768	5.9%	101
23388	Shelter Mutual Insurance Company	57	\$231,325,431	5.4%	71
21628	Farmers Insurance Company, Inc.	58	\$190,033,990	4.4%	87
39012	Safeco Insurance Company Of Illinois	77	\$188,323,423	4.4%	117
10386	American Family Insurance Company	42	\$184,879,194	4.3%	65
15512	Automobile Club Inter-Insurance Exchange	84	\$159,332,215	3.7%	151
29688	Allstate Fire & Casualty Insurance Company	77	\$148,020,430	3.4%	149
26859	Farm Bureau Town & Country Ins Co Of MO	39	\$116,139,703	2.7%	96
19070	The Standard Fire Insurance Company	21	\$92,124,928	2.1%	65
25941	United Services Automobile Association	18	\$62,455,776	1.4%	82
25968	USAA Casualty Insurance Company	17	\$53,276,793	1.2%	91
18600	USAA General Indemnity Company	8	\$52,137,746	1.2%	44
25143	State Farm Fire & Casualty Company	26	\$47,419,511	1.1%	157
19100	AMCO Insurance Company	14	\$44,433,639	1.0%	90
36447	LM General Insurance Company	27	\$44,399,695	1.0%	174
16144	Grinnell Select Insurance Company	6	\$29,906,544	0.7%	57
18988	Auto-owners Insurance Company	5	\$28,954,085	0.7%	49
30210	Esurance Property & Casualty Insurance Co	15	\$28,309,248	0.7%	152
42579	Allied Property & Casualty Insurance Company	7	\$26,448,688	0.6%	76
21253	Garrison Property & Casualty Insurance Co	11	\$25,525,581	0.6%	123
12484	Liberty Mutual Personal Insurance Company	14	\$25,321,197	0.6%	158
15725	Cameron Mutual Insurance Company	7	\$24,397,813	0.6%	82
10974	Root Insurance Company	17	\$24,328,533	0.6%	200
42749	Traders Insurance Company	13	\$24,033,361	0.6%	155
21008	Country Preferred Insurance Company	9	\$21,312,562	0.5%	121
29459	Twin City Fire Insurance Company	11	\$21,087,055	0.5%	149
35882	GEICO General Insurance Company	5	\$18,473,278	0.4%	77
32700	Owners Insurance Company	11	\$17,743,622	0.4%	177
28401	American National Property & Casualty Co	3	\$17,536,926	0.4%	49
23760	Nationwide General Insurance Company	1	\$14,825,165	0.3%	19
13137	Viking Insurance Company Of Wisconsin	5	\$14,690,750	0.3%	97
25135	State Automobile Mutual Insurance Company	6	\$13,443,612	0.3%	128
25453	Nationwide Insurance Company Of America	1	\$12,906,311	0.3%	22
10677	The Cincinnati Insurance Company	2	\$12,805,871	0.3%	45
37648	Permanent General Assurance Corporation	7	\$11,457,886	0.3%	175
40371	Columbia Mutual Insurance Company	0	\$11,139,567	0.3%	0
Top 40 Writers		1,315	\$4,007,712,925	93.0%	0
Total		1,505	\$4,307,477,690	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
25143	State Farm Fire & Casualty Company	240	\$623,994,811	23.1%	117
19275	American Family Mutual Insurance Company	56	\$260,806,010	9.7%	65
23388	Shelter Mutual Insurance Company	30	\$174,501,421	6.5%	52
26859	Farm Bureau Town & Country Ins Co Of MO	40	\$142,436,285	5.3%	85
21652	Farmers Insurance Exchange	29	\$122,288,167	4.5%	72
24740	Safeco Insurance Company Of America	21	\$117,829,252	4.4%	54
10386	American Family Insurance Company	34	\$100,658,856	3.7%	102
27235	Auto Club Family Insurance Company	41	\$74,778,667	2.8%	166
38130	Travelers Personal Insurance Company	22	\$55,197,611	2.0%	121
37907	Allstate Vehicle & Property Insurance Company	26	\$54,318,154	2.0%	145
25941	United Services Automobile Association	12	\$54,255,604	2.0%	67
10872	American Strategic Insurance Corp	16	\$48,218,827	1.8%	101
18988	Auto-owners Insurance Company	19	\$44,118,747	1.6%	131
26093	Nationwide Affinity Insurance Co Of America	12	\$43,418,157	1.6%	84
27998	The Travelers Home & Marine Insurance Co	14	\$41,429,849	1.5%	102
25968	USAA Casualty Insurance Company	6	\$33,005,614	1.2%	55
19690	American Economy Insurance Company	6	\$31,942,886	1.2%	57
18600	USAA General Indemnity Company	8	\$30,535,248	1.1%	79
11185	Foremost Insurance Company Grand Rapids, MI	10	\$28,811,909	1.1%	105
12484	Liberty Mutual Personal Insurance Company	10	\$27,651,469	1.0%	110
42722	American Modern Property & Casualty Ins Co	21	\$23,927,409	0.9%	266
28223	Nationwide Agribusiness Insurance Company	0	\$23,905,484	0.9%	0
20990	Country Mutual Insurance Company	11	\$23,170,679	0.9%	144
25135	State Automobile Mutual Insurance Company	5	\$22,810,089	0.8%	66
23787	Nationwide Mutual Insurance Company	2	\$22,359,140	0.8%	27
13927	Homesite Insurance Company Of The Midwest	9	\$22,337,900	0.8%	122
10677	The Cincinnati Insurance Company	1	\$16,501,525	0.6%	18
28401	American National Property & Casualty Co	6	\$15,757,870	0.6%	115
15725	Cameron Mutual Insurance Company	3	\$14,008,550	0.5%	65
18279	Bankers Standard Insurance Company	0	\$12,767,095	0.5%	0
21687	Mid-century Insurance Company	3	\$12,577,329	0.5%	72
19240	Allstate Indemnity Company	8	\$12,529,877	0.5%	194
42986	Standard Guaranty Insurance Company	0	\$12,328,116	0.5%	0
21253	Garrison Property & Casualty Insurance Co	2	\$11,832,852	0.4%	51
18961	Crestbrook Insurance Company	0	\$11,826,909	0.4%	0
21660	Fire Insurance Exchange	8	\$11,758,751	0.4%	206
17230	Allstate Property & Casualty Insurance Company	11	\$11,712,372	0.4%	285
42404	Liberty Insurance Corporation	13	\$11,348,124	0.4%	347
27120	Trumbull Insurance Company	7	\$9,120,665	0.3%	233
19232	Allstate Insurance Company	6	\$8,869,253	0.3%	205
Top 40 Writers		768	\$2,421,647,534	89.8%	0
Total		890	\$2,697,541,841	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
78972	Healthy Alliance Life Insurance Company	519	\$1,511,725,567	18.3%	115
79413	UnitedHealthcare Insurance Company	357	\$1,375,757,943	16.6%	87
47171	Blue Cross & Blue Shield Of Kansas City	179	\$783,369,417	9.5%	77
67369	CIGNA Health & Life Insurance Company	184	\$655,556,711	7.9%	94
80799	Celtic Insurance Company	382	\$493,233,189	6.0%	260
60054	Aetna Life Insurance Company	61	\$322,527,793	3.9%	64
73288	Humana Insurance Company	64	\$186,156,159	2.2%	116
65978	Metropolitan Life Insurance Company	26	\$140,676,943	1.7%	62
60040	Cox Health Systems Insurance Company	32	\$139,034,502	1.7%	77
32395	Vision Service Plan Insurance Company	3	\$122,769,012	1.5%	8
71412	Mutual Of Omaha Insurance Company	7	\$107,158,529	1.3%	22
80802	United States Branch Of The Sun Life Assurance	6	\$105,514,859	1.3%	19
82406	All Savers Insurance Company	0	\$102,923,288	1.2%	0
60380	American Family Life Assurance Co Of Columbus	16	\$97,310,426	1.2%	55
12575	Silverscript Insurance Company	0	\$73,974,026	0.9%	0
62286	Golden Rule Insurance Company	42	\$73,295,919	0.9%	193
62235	Unum Life Insurance Company Of America	6	\$67,154,306	0.8%	30
64246	Guardian Life Insurance Company Of America	34	\$66,887,526	0.8%	171
92711	HCC Life Insurance Company	2	\$65,137,217	0.8%	10
70815	Hartford Life & Accident Insurance Company	7	\$65,105,313	0.8%	36
86231	Transamerica Life Insurance Company	32	\$64,993,241	0.8%	165
10155	Wellcare Prescription Insurance Inc	0	\$60,008,737	0.7%	0
13100	Omaha Insurance Company	1	\$58,921,725	0.7%	6
65498	Life Insurance Company Of North America	13	\$58,014,804	0.7%	75
76040	Missouri Valley Life & Health Insurance Co	0	\$52,377,436	0.6%	0
70025	Genworth Life Insurance Company	34	\$47,972,320	0.6%	238
12459	Medica Insurance Company	39	\$47,326,528	0.6%	277
61271	Principal Life Insurance Company	9	\$47,064,927	0.6%	64
69868	United Of Omaha Life Insurance Company	0	\$40,543,743	0.5%	0
69019	Standard Insurance Company	3	\$38,884,927	0.5%	26
77828	Companion Life Insurance Company	7	\$32,414,759	0.4%	73
25178	State Farm Mutual Automobile Insurance Co	1	\$30,255,371	0.4%	11
65838	John Hancock Life Insurance Company	23	\$30,144,512	0.4%	256
67091	The Northwestern Mutual Life Insurance Co	1	\$29,704,728	0.4%	11
65676	The Lincoln National Life Insurance Company	12	\$28,314,770	0.3%	142
67105	Reliastar Life Insurance Company	0	\$27,787,021	0.3%	0
82538	National Health Insurance Company	22	\$27,724,532	0.3%	267
68241	The Prudential Insurance Company Of America	3	\$25,653,779	0.3%	39
63762	Medco Containment Life Insurance Company	0	\$24,301,007	0.3%	0
62146	Combined Insurance Company Of America	5	\$22,951,058	0.3%	73
Top 40 Writers		2,132	\$7,350,628,571	88.8%	0
Total		2,463	\$8,277,258,014	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
70025	Genworth Life Insurance Company	34	\$47,969,730	19.6%	102
65838	John Hancock Life Insurance Company	23	\$30,108,800	12.3%	110
69000	Northwestern Long Term Care Insurance Co	0	\$18,114,942	7.4%	0
65978	Metropolitan Life Insurance Company	9	\$17,853,505	7.3%	73
61263	Bankers Life & Casualty Company	18	\$16,500,296	6.7%	157
62235	Unum Life Insurance Company Of America	2	\$12,137,895	5.0%	24
86231	Transamerica Life Insurance Company	26	\$11,930,723	4.9%	314
71412	Mutual Of Omaha Insurance Company	1	\$11,456,288	4.7%	13
25178	State Farm Mutual Automobile Insurance Co	1	\$9,110,966	3.7%	16
56014	Thrivent Financial For Lutherans	2	\$7,167,296	2.9%	40
20443	Continental Casualty Company	3	\$7,068,100	2.9%	61
62952	Silac Insurance Company	7	\$5,505,894	2.3%	183
66915	New York Life Insurance Company	1	\$5,311,180	2.2%	27
68241	The Prudential Insurance Company Of America	2	\$5,065,849	2.1%	57
65005	Riversource Life Insurance Company	3	\$3,671,967	1.5%	118
90611	Allianz Life Insurance Co Of North America	6	\$3,042,819	1.2%	284
58033	Knights Of Columbus	1	\$2,553,586	1.0%	56
65935	Massachusetts Mutual Life Insurance Company	3	\$2,364,902	1.0%	183
71471	Ability Insurance Company	1	\$1,969,170	0.8%	73
69868	United Of Omaha Life Insurance Company	0	\$1,740,000	0.7%	0
69132	State Mutual Insurance Company	0	\$1,661,715	0.7%	0
71404	Continental General Insurance Company	0	\$1,592,096	0.7%	0
70408	Union Security Insurance Company	0	\$1,578,041	0.6%	0
65595	Lincoln Benefit Life Company	5	\$1,408,213	0.6%	511
87726	Brighthouse Life Insurance Company	0	\$1,387,877	0.6%	0
62626	CMFG Life Insurance Company	3	\$1,157,534	0.5%	373
69515	MedAmerica Insurance Company	0	\$1,023,030	0.4%	0
42129	United Security Assurance Company Of PA	0	\$977,153	0.4%	0
19275	American Family Mutual Insurance Company, S.i.	4	\$920,619	0.4%	625
80578	Physicians Mutual Insurance Company	0	\$916,498	0.4%	0
77720	LifeSecure Insurance Co.	0	\$773,006	0.3%	0
91642	Forethought Life Insurance Company	0	\$742,029	0.3%	0
64211	Guarantee Trust Life Insurance Company	0	\$740,276	0.3%	0
62553	Country Life Insurance Company	0	\$709,452	0.3%	0
69116	The State Life Insurance Company	3	\$573,191	0.2%	753
76325	Senior Health Insurance Company of PA	2	\$510,204	0.2%	564
47171	Blue Cross & Blue Shield Of Kansas City	0	\$505,763	0.2%	0
61190	Auto-owners Life Insurance Company	0	\$480,281	0.2%	0
68195	Provident Life & Accident Insurance Company	0	\$469,256	0.2%	0
70319	Washington National Insurance Company	1	\$424,757	0.2%	339
Top 40 Writers		161	\$239,194,900	97.8%	0
Total		170	\$244,646,786	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
79413	UnitedHealthcare Insurance Company	12	\$194,512,770	24.9%	60
78972	Healthy Alliance Life Insurance Company	11	\$94,382,472	12.1%	114
71412	Mutual Of Omaha Insurance Company	2	\$87,338,146	11.2%	22
13100	Omaha Insurance Company	1	\$58,921,725	7.6%	17
86231	Transamerica Life Insurance Company	2	\$44,411,741	5.7%	44
47171	Blue Cross & Blue Shield Of Kansas City	5	\$36,642,796	4.7%	133
67369	CIGNA Health & Life Insurance Company	6	\$29,703,000	3.8%	197
65870	The Manhattan Life Insurance Company	5	\$19,925,767	2.6%	245
69868	United Of Omaha Life Insurance Company	0	\$18,564,307	2.4%	0
67326	Old Surety Life Insurance Company	0	\$15,651,315	2.0%	0
73288	Humana Insurance Company	5	\$12,083,982	1.5%	403
81779	Individual Assur Co Life Health & Accident	0	\$9,291,148	1.2%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$9,177,887	1.2%	0
26921	Everest Reinsurance Company	3	\$9,042,766	1.2%	323
60836	American Republic Insurance Company	1	\$8,544,397	1.1%	114
77828	Companion Life Insurance Company	3	\$8,171,821	1.0%	358
62065	Colonial Penn Life Insurance Company	5	\$8,127,928	1.0%	600
12321	American Continental Insurance Company	5	\$7,900,364	1.0%	617
82538	National Health Insurance Company	0	\$7,044,481	0.9%	0
69663	USAA Life Insurance Company	1	\$5,894,008	0.8%	165
70815	Hartford Life & Accident Insurance Company	0	\$5,282,418	0.7%	0
78700	Aetna Health & Life Insurance Company	0	\$4,985,966	0.6%	0
61999	Americo Financial Life & Annuity Ins Co	1	\$4,745,989	0.6%	205
19275	American Family Mutual Insurance Company, S.i.	0	\$4,488,894	0.6%	0
70580	HumanaDental Insurance Company	1	\$4,407,552	0.6%	221
61263	Bankers Life & Casualty Company	0	\$4,303,088	0.6%	0
73504	Lumico Life Insurance Company	2	\$4,126,129	0.5%	472
67679	American Republic Corp Insurance Company	0	\$4,039,587	0.5%	0
28207	Anthem Insurance Companies, Inc.	0	\$3,180,584	0.4%	0
61859	Christian Fidelity Life Insurance Company	0	\$3,161,206	0.4%	0
62146	Combined Insurance Company Of America	2	\$2,979,450	0.4%	654
56014	Thrivent Financial For Lutherans	0	\$2,905,218	0.4%	0
80578	Physicians Mutual Insurance Company	0	\$2,629,463	0.3%	0
68500	Continental Life Insurance Co Of Brentwood	0	\$2,444,581	0.3%	0
65722	Loyal American Life Insurance Company	1	\$2,129,425	0.3%	458
77399	Sterling Life Insurance Company	0	\$2,128,925	0.3%	0
72850	United World Life Insurance Company	0	\$2,086,697	0.3%	0
88366	American Retirement Life Insurance Company	1	\$1,966,038	0.3%	496
92916	United American Insurance Company	2	\$1,958,406	0.3%	995
62952	Silac Insurance Company	0	\$1,792,027	0.2%	0
Top 40 Writers		77	\$751,074,467	96.3%	0
Total		80	\$779,717,222	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
60488	American General Life Insurance Company	55	\$819,978,989	8.5%	83
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$576,088,166	6.0%	0
65676	The Lincoln National Life Insurance Company	13	\$426,630,189	4.4%	38
91596	New York Life Insurance & Annuity Corporation	3	\$324,874,770	3.4%	11
91642	Forethought Life Insurance Company	0	\$322,804,446	3.4%	0
67466	Pacific Life Insurance Company	1	\$314,716,665	3.3%	4
67091	The Northwestern Mutual Life Insurance Co	3	\$312,756,596	3.2%	12
65056	Jackson National Life Insurance Company	38	\$284,549,233	3.0%	166
63312	Great American Life Insurance Company	0	\$241,222,574	2.5%	0
90611	Allianz Life Insurance Co Of North America	7	\$234,072,649	2.4%	37
61689	Athene Annuity & Life Company	18	\$219,787,263	2.3%	102
68136	Protective Life Insurance Company	12	\$219,509,962	2.3%	68
60895	American United Life Insurance Company	1	\$205,632,246	2.1%	6
65935	Massachusetts Mutual Life Insurance Company	2	\$183,162,495	1.9%	14
86231	Transamerica Life Insurance Company	54	\$182,711,507	1.9%	367
69345	Teachers Ins & Annuity Assn of America	0	\$180,261,265	1.9%	0
79227	PRUCO Life Insurance Company	4	\$177,811,905	1.8%	28
86509	Voya Retirement Insurance & Annuity Company	1	\$170,526,365	1.8%	7
65978	Metropolitan Life Insurance Company	57	\$168,502,365	1.8%	420
62944	Equitable Financial Life Insurance Company	9	\$150,233,323	1.6%	74
69108	State Farm Life Insurance Company	11	\$140,032,095	1.5%	98
66869	Nationwide Life Insurance Company	1	\$139,425,864	1.4%	9
61271	Principal Life Insurance Company	1	\$126,278,236	1.3%	10
68241	The Prudential Insurance Company Of America	23	\$123,189,697	1.3%	232
92738	American Equity Investment Life Ins Co	0	\$121,815,505	1.3%	0
87726	Brighthouse Life Insurance Company	7	\$117,230,286	1.2%	74
66915	New York Life Insurance Company	12	\$109,791,192	1.1%	136
66168	Minnesota Life Insurance Company	2	\$108,300,922	1.1%	23
63274	Fidelity & Guaranty Life Insurance Company	3	\$99,586,074	1.0%	37
68322	Great-West Life & Annuity Insurance Company	0	\$91,625,786	1.0%	0
56014	Thrivent Financial For Lutherans	2	\$82,500,918	0.9%	30
92657	Nationwide Life & Annuity Insurance Company	1	\$77,513,259	0.8%	16
65005	Riversource Life Insurance Company	2	\$73,642,550	0.8%	34
69868	United Of Omaha Life Insurance Company	14	\$72,188,952	0.7%	241
66044	Midland National Life Insurance Company	9	\$66,840,281	0.7%	167
65838	John Hancock Life Insurance Company (usa	2	\$64,469,283	0.7%	39
97136	Metropolitan Tower Life Insurance Company	4	\$63,951,034	0.7%	78
79065	Delaware Life Insurance Company	0	\$62,002,519	0.6%	0
86630	Prudential Annuities Life Assurance Corporation	0	\$59,855,742	0.6%	0
68608	Symetra Life Insurance Company	2	\$57,440,238	0.6%	43
Top 40 Writers		374	\$7,573,513,407	78.7%	0
Total		775	\$9,625,559,018	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
95315	Good Health HMO, Inc. DBA Blue Care, Inc.	10	\$133,696,471	55.4%	67
95358	HMO Missouri, Inc.	14	\$42,704,045	17.7%	293
12913	Missouri Care Incorporated	0	\$27,902,914	11.6%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$22,125,680	9.2%	0
95109	Aetna Health Inc. (a Pennsylvania Corporation	1	\$13,836,853	5.7%	65
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$909,122	0.4%	0
95885	Humana Health Plan, Inc.	1	\$181,342	0.1%	4,929
96377	Coventry Health Care Of Missouri Inc	1	\$75	0.0%	9,999
Total		27	\$241,356,503	100.0%	0

Complaint Indices
Top 40 Writers
Alpha by Company

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
42579	Allied Property & Casualty Insurance Company	7	\$26,448,688	0.6%	76
29688	Allstate Fire & Casualty Insurance Company	77	\$148,020,430	3.4%	149
19100	AMCO Insurance Company	14	\$44,433,639	1.0%	90
10386	American Family Insurance Company	42	\$184,879,194	4.3%	65
19275	American Family Mutual Insurance Company	57	\$277,867,331	6.5%	59
28401	American National Property & Casualty Co	3	\$17,536,926	0.4%	49
18988	Auto-owners Insurance Company	5	\$28,954,085	0.7%	49
15725	Cameron Mutual Insurance Company	7	\$24,397,813	0.6%	82
15512	Automobile Club Inter-Insurance Exchange	84	\$159,332,215	3.7%	151
40371	Columbia Mutual Insurance Company	0	\$11,139,567	0.3%	0
21008	Country Preferred Insurance Company	9	\$21,312,562	0.5%	121
30210	Esurance Property & Casualty Insurance Co	15	\$28,309,248	0.7%	152
26859	Farm Bureau Town & Country Ins Co Of MO	39	\$116,139,703	2.7%	96
21628	Farmers Insurance Company, Inc.	58	\$190,033,990	4.4%	87
21253	Garrison Property & Casualty Insurance Co	11	\$25,525,581	0.6%	123
41491	GEICO Casualty Company	115	\$305,569,882	7.1%	108
35882	GEICO General Insurance Company	5	\$18,473,278	0.4%	77
16144	Grinnell Select Insurance Company	6	\$29,906,544	0.7%	57
12484	Liberty Mutual Personal Insurance Company	14	\$25,321,197	0.6%	158
36447	LM General Insurance Company	27	\$44,399,695	1.0%	174
23760	Nationwide General Insurance Company	1	\$14,825,165	0.3%	19
25453	Nationwide Insurance Company Of America	1	\$12,906,311	0.3%	22
32700	Owners Insurance Company	11	\$17,743,622	0.4%	177
37648	Permanent General Assurance Corporation	7	\$11,457,886	0.3%	175
11851	Progressive Advanced Insurance Company	90	\$255,425,768	5.9%	101
24260	Progressive Casualty Insurance Company	106	\$281,844,226	6.5%	108
10974	Root Insurance Company	17	\$24,328,533	0.6%	200
39012	Safeco Insurance Company Of Illinois	77	\$188,323,423	4.4%	117
23388	Shelter Mutual Insurance Company	57	\$231,325,431	5.4%	71
25135	State Automobile Mutual Insurance Company	6	\$13,443,612	0.3%	128
25143	State Farm Fire & Casualty Company	26	\$47,419,511	1.1%	157
25178	State Farm Mutual Automobile Insurance Co	226	\$848,055,590	19.7%	76
10677	The Cincinnati Insurance Company	2	\$12,805,871	0.3%	45
19070	The Standard Fire Insurance Company	21	\$92,124,928	2.1%	65
42749	Traders Insurance Company	13	\$24,033,361	0.6%	155
29459	Twin City Fire Insurance Company	11	\$21,087,055	0.5%	149
25941	United Services Automobile Association	18	\$62,455,776	1.4%	82
25968	USAA Casualty Insurance Company	17	\$53,276,793	1.2%	91
18600	USAA General Indemnity Company	8	\$52,137,746	1.2%	44
13137	Viking Insurance Company Of Wisconsin	5	\$14,690,750	0.3%	97
Top 40 Writers		1,315	\$4,007,712,925	93.0%	0
Total		1,505	\$4,307,477,690	100.0%	0

Homeowners Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
19240	Allstate Indemnity Company	8	\$12,529,877	0.5%	194
19232	Allstate Insurance Company	6	\$8,869,253	0.3%	205
17230	Allstate Property & Casualty Insurance Company	11	\$11,712,372	0.4%	285
37907	Allstate Vehicle & Property Insurance Company	26	\$54,318,154	2.0%	145
19690	American Economy Insurance Company	6	\$31,942,886	1.2%	57
10386	American Family Insurance Company	34	\$100,658,856	3.7%	102
19275	American Family Mutual Insurance Company	56	\$260,806,010	9.7%	65
42722	American Modern Property & Casualty Ins Co	21	\$23,927,409	0.9%	266
28401	American National Property & Casualty Co	6	\$15,757,870	0.6%	115
10872	American Strategic Insurance Corp	16	\$48,218,827	1.8%	101
27235	Auto Club Family Insurance Company	41	\$74,778,667	2.8%	166
18988	Auto-owners Insurance Company	19	\$44,118,747	1.6%	131
18279	Bankers Standard Insurance Company	0	\$12,767,095	0.5%	0
15725	Cameron Mutual Insurance Company	3	\$14,008,550	0.5%	65
20990	Country Mutual Insurance Company	11	\$23,170,679	0.9%	144
18961	Crestbrook Insurance Company	0	\$11,826,909	0.4%	0
26859	Farm Bureau Town & Country Ins Co Of MO	40	\$142,436,285	5.3%	85
21652	Farmers Insurance Exchange	29	\$122,288,167	4.5%	72
21660	Fire Insurance Exchange	8	\$11,758,751	0.4%	206
11185	Foremost Insurance Company Grand Rapids, MI	10	\$28,811,909	1.1%	105
21253	Garrison Property & Casualty Insurance Co	2	\$11,832,852	0.4%	51
13927	Homesite Insurance Company Of The Midwest	9	\$22,337,900	0.8%	122
42404	Liberty Insurance Corporation	13	\$11,348,124	0.4%	347
12484	Liberty Mutual Personal Insurance Company	10	\$27,651,469	1.0%	110
21687	Mid-century Insurance Company	3	\$12,577,329	0.5%	72
26093	Nationwide Affinity Insurance Co Of America	12	\$43,418,157	1.6%	84
28223	Nationwide Agribusiness Insurance Company	0	\$23,905,484	0.9%	0
23787	Nationwide Mutual Insurance Company	2	\$22,359,140	0.8%	27
24740	Safeco Insurance Company Of America	21	\$117,829,252	4.4%	54
23388	Shelter Mutual Insurance Company	30	\$174,501,421	6.5%	52
42986	Standard Guaranty Insurance Company	0	\$12,328,116	0.5%	0
25135	State Automobile Mutual Insurance Company	5	\$22,810,089	0.8%	66
25143	State Farm Fire & Casualty Company	240	\$623,994,811	23.1%	117
10677	The Cincinnati Insurance Company	1	\$16,501,525	0.6%	18
27998	The Travelers Home & Marine Insurance Co	14	\$41,429,849	1.5%	102
38130	Travelers Personal Insurance Company	22	\$55,197,611	2.0%	121
27120	Trumbull Insurance Company	7	\$9,120,665	0.3%	233
25941	United Services Automobile Association	12	\$54,255,604	2.0%	67
25968	USAA Casualty Insurance Company	6	\$33,005,614	1.2%	55
18600	USAA General Indemnity Company	8	\$30,535,248	1.1%	79
Top 40 Writers		768	\$2,421,647,534	89.8%	0
Total		890	\$2,697,541,841	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
60054	Aetna Life Insurance Company	61	\$322,527,793	3.9%	64
82406	All Savers Insurance Company	0	\$102,923,288	1.2%	0
60380	American Family Life Assurance Company	16	\$97,310,426	1.2%	55
47171	Blue Cross & Blue Shield Of Kansas City	179	\$783,369,417	9.5%	77
80799	Celtic Insurance Company	382	\$493,233,189	6.0%	260
67369	CIGNA Health & Life Insurance Company	184	\$655,556,711	7.9%	94
62146	Combined Insurance Company Of America	5	\$22,951,058	0.3%	73
77828	Companion Life Insurance Company	7	\$32,414,759	0.4%	73
60040	Cox Health Systems Insurance Company	32	\$139,034,502	1.7%	77
70025	Genworth Life Insurance Company	34	\$47,972,320	0.6%	238
62286	Golden Rule Insurance Company	42	\$73,295,919	0.9%	193
64246	Guardian Life Insurance Company Of America	34	\$66,887,526	0.8%	171
70815	Hartford Life & Accident Insurance Company	7	\$65,105,313	0.8%	36
92711	HCC Life Insurance Company	2	\$65,137,217	0.8%	10
78972	Healthy Alliance Life Insurance Company	519	\$1,511,725,567	18.3%	115
73288	Humana Insurance Company	64	\$186,156,159	2.2%	116
65838	John Hancock Life Insurance Company (usa	23	\$30,144,512	0.4%	256
65498	Life Insurance Company Of North America	13	\$58,014,804	0.7%	75
63762	Medco Containment Life Insurance Company	0	\$24,301,007	0.3%	0
12459	Medica Insurance Company	39	\$47,326,528	0.6%	277
65978	Metropolitan Life Insurance Company	26	\$140,676,943	1.7%	62
76040	Missouri Valley Life & Health Insurance Co	0	\$52,377,436	0.6%	0
71412	Mutual Of Omaha Insurance Company	7	\$107,158,529	1.3%	22
82538	National Health Insurance Company	22	\$27,724,532	0.3%	267
13100	Omaha Insurance Company	1	\$58,921,725	0.7%	6
61271	Principal Life Insurance Company	9	\$47,064,927	0.6%	64
67105	Reliastar Life Insurance Company	0	\$27,787,021	0.3%	0
12575	Silverscript Insurance Company	0	\$73,974,026	0.9%	0
69019	Standard Insurance Company	3	\$38,884,927	0.5%	26
25178	State Farm Mutual Automobile Insurance Co	1	\$30,255,371	0.4%	11
65676	The Lincoln National Life Insurance Company	12	\$28,314,770	0.3%	142
67091	The Northwestern Mutual Life Insurance Co	1	\$29,704,728	0.4%	11
68241	The Prudential Insurance Company Of America	3	\$25,653,779	0.3%	39
86231	Transamerica Life Insurance Company	32	\$64,993,241	0.8%	165
69868	United Of Omaha Life Insurance Company	0	\$40,543,743	0.5%	0
80802	United States Branch Of Sun Life Assurance Co	6	\$105,514,859	1.3%	19
79413	UnitedHealthcare Insurance Company	357	\$1,375,757,943	16.6%	87
62235	Unum Life Insurance Company Of America	6	\$67,154,306	0.8%	30
32395	Vision Service Plan Insurance Company	3	\$122,769,012	1.5%	8
10155	Wellcare Prescription Insurance Inc	0	\$60,008,737	0.7%	0
Top 40 Writers		2,132	\$7,350,628,571	88.8%	0
Total		2,463	\$8,277,258,014	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
71471	Ability Insurance Company	1	\$1,969,170	0.8%	73
90611	Allianz Life Insurance Co Of North America	6	\$3,042,819	1.2%	284
19275	American Family Mutual Insurance Company	4	\$920,619	0.4%	625
61190	Auto-owners Life Insurance Company	0	\$480,281	0.2%	0
61263	Bankers Life & Casualty Company	18	\$16,500,296	6.7%	157
47171	Blue Cross & Blue Shield Of Kansas City	0	\$505,763	0.2%	0
87726	BrightHouse Life Insurance Company	0	\$1,387,877	0.6%	0
62626	CMFG Life Insurance Company	3	\$1,157,534	0.5%	373
20443	Continental Casualty Company	3	\$7,068,100	2.9%	61
71404	Continental General Insurance Company	0	\$1,592,096	0.7%	0
62553	Country Life Insurance Company	0	\$709,452	0.3%	0
91642	Forethought Life Insurance Company	0	\$742,029	0.3%	0
70025	Genworth Life Insurance Company	34	\$47,969,730	19.6%	102
64211	Guarantee Trust Life Insurance Company	0	\$740,276	0.3%	0
65838	John Hancock Life Insurance Company	23	\$30,108,800	12.3%	110
58033	Knights Of Columbus	1	\$2,553,586	1.0%	56
77720	LifeSecure Insurance Co.	0	\$773,006	0.3%	0
65595	Lincoln Benefit Life Company	5	\$1,408,213	0.6%	511
65935	Massachusetts Mutual Life Insurance Company	3	\$2,364,902	1.0%	183
69515	MedAmerica Insurance Company	0	\$1,023,030	0.4%	0
65978	Metropolitan Life Insurance Company	9	\$17,853,505	7.3%	73
71412	Mutual Of Omaha Insurance Company	1	\$11,456,288	4.7%	13
66915	New York Life Insurance Company	1	\$5,311,180	2.2%	27
69000	Northwestern Long Term Care Insurance Co	0	\$18,114,942	7.4%	0
80578	Physicians Mutual Insurance Company	0	\$916,498	0.4%	0
68195	Provident Life & Accident Insurance Company	0	\$469,256	0.2%	0
65005	Riversource Life Insurance Company	3	\$3,671,967	1.5%	118
76325	Senior Health Insurance Company of PA	2	\$510,204	0.2%	564
62952	Silac Insurance Company	7	\$5,505,894	2.3%	183
25178	State Farm Mutual Automobile Insurance Co	1	\$9,110,966	3.7%	16
69132	State Mutual Insurance Company	0	\$1,661,715	0.7%	0
68241	The Prudential Insurance Company Of America	2	\$5,065,849	2.1%	57
69116	The State Life Insurance Company	3	\$573,191	0.2%	753
56014	Thrivent Financial For Lutherans	2	\$7,167,296	2.9%	40
86231	Transamerica Life Insurance Company	26	\$11,930,723	4.9%	314
70408	Union Security Insurance Company	0	\$1,578,041	0.6%	0
69868	United Of Omaha Life Insurance Company	0	\$1,740,000	0.7%	0
42129	United Security Assurance Company Of PA	0	\$977,153	0.4%	0
62235	Unum Life Insurance Company Of America	2	\$12,137,895	5.0%	24
70319	Washington National Insurance Company	1	\$424,757	0.2%	339
Top 40 Writers		161	\$239,194,900	97.8%	0
Total		170	\$244,646,786	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
78700	Aetna Health & Life Insurance Company	0	\$4,985,966	0.6%	0
12321	American Continental Insurance Company	5	\$7,900,364	1.0%	617
19275	American Family Mutual Insurance Company, S.i.	0	\$4,488,894	0.6%	0
67679	American Republic Corp Insurance Company	0	\$4,039,587	0.5%	0
60836	American Republic Insurance Company	1	\$8,544,397	1.1%	114
88366	American Retirement Life Insurance Company	1	\$1,966,038	0.3%	496
61999	Americo Financial Life & Annuity Ins Co	1	\$4,745,989	0.6%	205
28207	Anthem Insurance Companies, Inc.	0	\$3,180,584	0.4%	0
61263	Bankers Life & Casualty Company	0	\$4,303,088	0.6%	0
47171	Blue Cross & Blue Shield Of Kansas City	5	\$36,642,796	4.7%	133
61859	Christian Fidelity Life Insurance Company	0	\$3,161,206	0.4%	0
67369	CIGNA Health & Life Insurance Company	6	\$29,703,000	3.8%	197
62065	Colonial Penn Life Insurance Company	5	\$8,127,928	1.0%	600
62146	Combined Insurance Company Of America	2	\$2,979,450	0.4%	654
77828	Companion Life Insurance Company	3	\$8,171,821	1.0%	358
68500	Continental Life Insurance Company	0	\$2,444,581	0.3%	0
26921	Everest Reinsurance Company	3	\$9,042,766	1.2%	323
70815	Hartford Life & Accident Insurance Company	0	\$5,282,418	0.7%	0
78972	Healthy Alliance Life Insurance Company	11	\$94,382,472	12.1%	114
73288	Humana Insurance Company	5	\$12,083,982	1.5%	403
70580	HumanaDental Insurance Company	1	\$4,407,552	0.6%	221
81779	Individual Assur Co Life Hlth & Acc	0	\$9,291,148	1.2%	0
65722	Loyal American Life Insurance Company	1	\$2,129,425	0.3%	458
73504	Lumico Life Insurance Company	2	\$4,126,129	0.5%	472
71412	Mutual Of Omaha Insurance Company	2	\$87,338,146	11.2%	22
82538	National Health Insurance Company	0	\$7,044,481	0.9%	0
67326	Old Surety Life Insurance Company	0	\$15,651,315	2.0%	0
13100	Omaha Insurance Company	1	\$58,921,725	7.6%	17
80578	Physicians Mutual Insurance Company	0	\$2,629,463	0.3%	0
62952	Silac Insurance Company	0	\$1,792,027	0.2%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$9,177,887	1.2%	0
77399	Sterling Life Insurance Company	0	\$2,128,925	0.3%	0
65870	The Manhattan Life Insurance Company	5	\$19,925,767	2.6%	245
56014	Thrivent Financial For Lutherans	0	\$2,905,218	0.4%	0
86231	Transamerica Life Insurance Company	2	\$44,411,741	5.7%	44
92916	United American Insurance Company	2	\$1,958,406	0.3%	995
69868	United Of Omaha Life Insurance Company	0	\$18,564,307	2.4%	0
72850	United World Life Insurance Company	0	\$2,086,697	0.3%	0
79413	UnitedHealthcare Insurance Company	12	\$194,512,770	24.9%	60
69663	USAA Life Insurance Company	1	\$5,894,008	0.8%	165
Top 40 Writers		77	\$751,074,467	96.3%	0
Total		80	\$779,717,222	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
90611	Allianz Life Insurance Co Of North America	7	\$234,072,649	2.4%	37
92738	American Equity Investment Life Ins Co	0	\$121,815,505	1.3%	0
60488	American General Life Insurance Company	55	\$819,978,989	8.5%	83
60895	American United Life Insurance Company	1	\$205,632,246	2.1%	6
61689	Athene Annuity & Life Company	18	\$219,787,263	2.3%	102
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$576,088,166	6.0%	0
87726	Brighthouse Life Insurance Company	7	\$117,230,286	1.2%	74
79065	Delaware Life Insurance Company	0	\$62,002,519	0.6%	0
62944	Equitable Financial Life Insurance Company	9	\$150,233,323	1.6%	74
63274	Fidelity & Guaranty Life Insurance Company	3	\$99,586,074	1.0%	37
91642	Forethought Life Insurance Company	0	\$322,804,446	3.4%	0
63312	Great American Life Insurance Company	0	\$241,222,574	2.5%	0
68322	Great-West Life & Annuity Insurance Company	0	\$91,625,786	1.0%	0
65056	Jackson National Life Insurance Company	38	\$284,549,233	3.0%	166
65838	John Hancock Life Insurance Company (usa	2	\$64,469,283	0.7%	39
65935	Massachusetts Mutual Life Insurance Company	2	\$183,162,495	1.9%	14
65978	Metropolitan Life Insurance Company	57	\$168,502,365	1.8%	420
97136	Metropolitan Tower Life Insurance Company	4	\$63,951,034	0.7%	78
66044	Midland National Life Insurance Company	9	\$66,840,281	0.7%	167
66168	Minnesota Life Insurance Company	2	\$108,300,922	1.1%	23
92657	Nationwide Life & Annuity Insurance Company	1	\$77,513,259	0.8%	16
66869	Nationwide Life Insurance Company	1	\$139,425,864	1.4%	9
91596	New York Life Insurance & Annuity Corporation	3	\$324,874,770	3.4%	11
66915	New York Life Insurance Company	12	\$109,791,192	1.1%	136
67466	Pacific Life Insurance Company	1	\$314,716,665	3.3%	4
61271	Principal Life Insurance Company	1	\$126,278,236	1.3%	10
68136	Protective Life Insurance Company	12	\$219,509,962	2.3%	68
79227	PRUCO Life Insurance Company	4	\$177,811,905	1.8%	28
86630	Prudential Annuities Life Assurance Corporation	0	\$59,855,742	0.6%	0
65005	Riversource Life Insurance Company	2	\$73,642,550	0.8%	34
69108	State Farm Life Insurance Company	11	\$140,032,095	1.5%	98
68608	Symetra Life Insurance Company	2	\$57,440,238	0.6%	43
69345	Teachers Ins & Annuity Assn of America	0	\$180,261,265	1.9%	0
65676	The Lincoln National Life Insurance Company	13	\$426,630,189	4.4%	38
67091	The Northwestern Mutual Life Insurance Co	3	\$312,756,596	3.2%	12
68241	The Prudential Insurance Company Of America	23	\$123,189,697	1.3%	232
56014	Thrivent Financial For Lutherans	2	\$82,500,918	0.9%	30
86231	Transamerica Life Insurance Company	54	\$182,711,507	1.9%	367
69868	United Of Omaha Life Insurance Company	14	\$72,188,952	0.7%	241
86509	Voya Retirement Insurance & Annuity Company	1	\$170,526,365	1.8%	7
Top 40 Writers		374	\$7,573,513,407	78.7%	0
Total		775	\$9,625,559,018	100.0%	0

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
95109	Aetna Health Inc. (a Pennsylvania Corporation	1	\$13,836,853	5.7%	65
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$909,122	0.4%	0
96377	Coventry Health Care Of Missouri Inc	1	\$75	0.0%	9,999
95315	Good Health HMO, Inc. DBA Blue Care, Inc.	10	\$133,696,471	55.4%	67
95358	HMO Missouri, Inc.	14	\$42,704,045	17.7%	293
95885	Humana Health Plan, Inc.	1	\$181,342	0.1%	4,929
12913	Missouri Care Incorporated	0	\$27,902,914	11.6%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$22,125,680	9.2%	0
	Total	27	\$241,356,503	100.0%	0

Private Passenger Automobile Insurance

Complaint Indices

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
44725	1st Auto & Casualty Insurance Company	0	\$7,896,521	0.2%	0
14184	Acuity, A Mutual Insurance Company	3	\$7,618,659	0.2%	113
19402	AIG Property Casualty Company	0	\$2,884,687	0.1%	0
42579	Allied Property & Casualty Insurance Company	7	\$26,448,688	0.6%	76
29688	Allstate Fire & Casualty Insurance Company	77	\$148,020,430	3.4%	149
19240	Allstate Indemnity Company	4	\$3,178,831	0.1%	360
19232	Allstate Insurance Company	8	\$8,953,523	0.2%	256
17230	Allstate Property & Casualty Insurance Company	6	\$9,594,003	0.2%	179
38156	Alpha Property & Casualty Insurance Company	9	\$2,620,781	0.1%	983
19100	AMCO Insurance Company	14	\$44,433,639	1.0%	90
10111	American Bankers Insurance Company Of FL	1	\$505,098	0.0%	567
29068	American Family Connect Property & Casualty	2	\$3,822,956	0.1%	150
23450	American Family Home Insurance Company	0	\$485,385	0.0%	0
10386	American Family Insurance Company	42	\$184,879,194	4.3%	65
19275	American Family Mutual Insurance Company	57	\$277,867,331	6.5%	59
23469	American Modern Home Insurance Company	0	\$109,183	0.0%	0
42722	American Modern Property & Casualty Ins Co	0	\$819,523	0.0%	0
38652	American Modern Select Insurance Company	0	\$13,241	0.0%	0
39942	American National General Insurance Company	0	\$45,929	0.0%	0
28401	American National Property & Casualty Co	3	\$17,536,926	0.4%	49
19615	American Reliable Insurance Company	0	\$194,243	0.0%	0
19283	American Standard Insurance Co of WI	3	\$8,612,389	0.2%	100
19976	AMICA Mutual Insurance Company	1	\$5,149,156	0.1%	56
15590	Amshield Insurance Company	0	\$15,702	0.0%	0
11558	AssuranceAmerica Insurance Company	15	\$6,160,419	0.1%	697
18988	Auto-owners Insurance Company	5	\$28,954,085	0.7%	49
33022	AXA Insurance Company	0	\$14,817	0.0%	0
18279	Bankers Standard Insurance Company	0	\$3,570,476	0.1%	0
16825	Branch Insurance Exchange	0	\$7,068	0.0%	0
19658	Bristol West Insurance Company	9	\$9,956,554	0.2%	259
35955	California Casualty General Ins Co of Oregon	0	\$2,961,591	0.1%	0
15725	Cameron Mutual Insurance Company	7	\$24,397,813	0.6%	82
10052	Chubb National Insurance Company	1	\$2,123,113	0.0%	135
31534	Citizens Insurance Company Of America	0	\$1,464	0.0%	0
16524	Clearcover Insurance Company	0	\$1,306,972	0.0%	0
15512	Automobile Club Inter-Insurance Exchange	84	\$159,332,215	3.7%	151
40371	Columbia Mutual Insurance Company	0	\$11,139,567	0.3%	0
10204	Consumers Insurance Usa, Inc.	0	\$78,019	0.0%	0
10783	Cornerstone National Insurance Company	1	\$1,753,828	0.0%	163
20982	Country Casualty Insurance Company	0	\$711,252	0.0%	0
20990	Country Mutual Insurance Company	3	\$5,294,881	0.1%	162
21008	Country Preferred Insurance Company	9	\$21,312,562	0.5%	121

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
18961	Crestbrook Insurance Company	1	\$6,920,139	0.2%	41
21164	Dairyland Insurance Company	0	\$362,233	0.0%	0
42781	Direct General Insurance Company	1	\$271,179	0.0%	1,055
22926	Economy Fire & Casualty Company	0	\$1,317,278	0.0%	0
38067	Economy Preferred Insurance Company	1	\$336,340	0.0%	851
40649	Economy Premier Assurance Company	0	\$449,223	0.0%	0
21261	Electric Insurance Company	0	\$6,456,264	0.1%	0
21415	Employers Mutual Casualty Company	0	\$21,334	0.0%	0
15130	Encompass Indemnity Company	1	\$8,167,752	0.2%	35
10071	Encompass Insurance Company Of America	0	\$66,929	0.0%	0
28746	Equity Insurance Company	1	\$-54,309	-0.0%	-5270
37915	Essentia Insurance Company	2	\$5,995,407	0.1%	95
25712	Esurance Insurance Company	1	\$809,543	0.0%	354
30210	Esurance Property & Casualty Insurance Co	15	\$28,309,248	0.7%	152
17043	Everett Cash Mutual Insurance Co.	0	\$522,252	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	39	\$116,139,703	2.7%	96
40169	Farmers Casualty Insurance Company	1	\$84,085	0.0%	3,404
25321	Farmers Direct Property & Casualty Ins Co	0	\$211,381	0.0%	0
34339	Farmers Group Property & Casualty Ins Co	5	\$9,280,595	0.2%	154
21628	Farmers Insurance Company, Inc.	58	\$190,033,990	4.4%	87
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$34,521	0.0%	0
26298	Farmers Property & Casualty Insurance Co	1	\$5,285,791	0.1%	54
20281	Federal Insurance Company	0	\$578,753	0.0%	0
10336	First Acceptance Insurance Company, Inc.	0	\$104,351	0.0%	0
13587	First Chicago Insurance Company	8	\$3,686,128	0.1%	621
29980	First Colonial Insurance Company	0	\$5,021	0.0%	0
11185	Foremost Insurance Company Grand Rapids, MI	1	\$6,553,728	0.2%	44
11800	Foremost Property & Casualty Insurance Co	0	\$168,318	0.0%	0
21253	Garrison Property & Casualty Insurance Co	11	\$25,525,581	0.6%	123
41491	GEICO Casualty Company	115	\$305,569,882	7.1%	108
35882	GEICO General Insurance Company	5	\$18,473,278	0.4%	77
22055	GEICO Indemnity Company	6	\$10,483,080	0.2%	164
39322	General Security National Insurance Company	0	\$37,205	0.0%	0
22063	Government Employees Insurance Company	3	\$7,969,231	0.2%	108
20303	Great Northern Insurance Company	0	\$1,501,969	0.0%	0
14117	Grinnell Mutual Reinsurance Company	4	\$5,517,041	0.1%	208
16144	Grinnell Select Insurance Company	6	\$29,906,544	0.7%	57
22357	Hartford Accident & Indemnity Company	0	\$73,020	0.0%	0
29424	Hartford Casualty Insurance Company	0	\$132,644	0.0%	0
19682	Hartford Fire Insurance Company	0	\$39,239	0.0%	0
37478	Hartford Insurance Company Of The Midwest	0	\$70,896	0.0%	0
30104	Hartford Underwriters Insurance Company	2	\$3,488,582	0.1%	164
31550	Haulers Insurance Company, Inc.	5	\$3,955,221	0.1%	362

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
22578	Horace Mann Insurance Company	0	\$1,169,037	0.0%	0
22756	Horace Mann Property & Casualty Ins Co	0	\$620,326	0.0%	0
22268	Infinity Insurance Company	0	\$62,811	0.0%	0
29742	Integon National Insurance Company	0	\$2,160	0.0%	0
23647	Ironshore Indemnity Inc.	0	\$277,572	0.0%	0
10914	Kemper Independence Insurance Company	0	\$15,895	0.0%	0
42404	Liberty Insurance Corporation	0	\$31,012	0.0%	0
23035	Liberty Mutual Fire Insurance Company	2	\$3,452,800	0.1%	166
23043	Liberty Mutual Insurance Company	0	\$2,922,727	0.1%	0
12484	Liberty Mutual Personal Insurance Company	14	\$25,321,197	0.6%	158
36447	LM General Insurance Company	27	\$44,399,695	1.0%	174
33600	LM Insurance Corporation	1	\$1,302,170	0.0%	220
10051	Lyndon Southern Insurance Company	0	\$1,461,128	0.0%	0
14443	Madison Mutual Insurance Company	0	\$2,637,170	0.1%	0
28932	Markel American Insurance Company	0	\$215,449	0.0%	0
23353	Meridian Security Insurance Company	0	\$1,971,761	0.0%	0
39950	Metropolitan General Insurance Company	0	\$25,213	0.0%	0
40150	MGA Insurance Company Inc.	0	\$593,567	0.0%	0
38660	MIC General Insurance Corporation	0	\$67,584	0.0%	0
21687	Mid-century Insurance Company	0	\$2,996	0.0%	0
27138	Midvale Indemnity Company	0	\$34,035	0.0%	0
23574	Midwest Family Mutual Insurance Company	1	\$340,061	0.0%	842
42447	National General Assurance Company	1	\$85,659	0.0%	3,341
23728	National General Insurance Company	4	\$3,155,602	0.1%	363
11044	National General Insurance Online Inc	5	\$481,343	0.0%	2,973
22608	National Specialty Insurance Company	0	\$75,055	0.0%	0
23760	Nationwide General Insurance Company	1	\$14,825,165	0.3%	19
25453	Nationwide Insurance Company Of America	1	\$12,906,311	0.3%	22
23787	Nationwide Mutual Insurance Company	0	\$273,894	0.0%	0
12345	New Horizons Insurance Company Of Missouri	0	\$1,249,831	0.0%	0
12130	New South Insurance Company	0	\$35,147	0.0%	0
34940	Omni Indemnity Company	1	\$37,181	0.0%	7,698
32700	Owners Insurance Company	11	\$17,743,622	0.4%	177
20346	Pacific Indemnity Company	0	\$384,766	0.0%	0
37648	Permanent General Assurance Corporation	7	\$11,457,886	0.3%	175
13714	Pharmacists Mutual Insurance Company	0	\$376,375	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$1,163,638	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	3	\$3,370,154	0.1%	255
11851	Progressive Advanced Insurance Company	90	\$255,425,768	5.9%	101
24260	Progressive Casualty Insurance Company	106	\$281,844,226	6.5%	108
16322	Progressive Direct Insurance Company	12	\$7,459,158	0.2%	460
24279	Progressive Max Insurance Company	5	\$7,582,347	0.2%	189
42919	Progressive Northwestern Insurance Company	6	\$10,691,906	0.2%	161

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
37834	Progressive Preferred Insurance Company	5	\$7,846,109	0.2%	182
34690	Property & Casualty Insurance Co of Hartford	4	\$3,635,849	0.1%	315
43044	Response Insurance Company	0	\$178,678	0.0%	0
36684	Riverport Insurance Company	0	\$378,941	0.0%	0
10974	Root Insurance Company	17	\$24,328,533	0.6%	200
25405	Safe Auto Insurance Company	7	\$5,401,990	0.1%	371
24740	Safeco Insurance Company Of America	3	\$4,882	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	77	\$188,323,423	4.4%	117
22543	Secura Insurance Company	0	\$28,630	0.0%	0
10239	Secura Supreme Insurance Company	0	\$3,063,914	0.1%	0
11000	Sentinel Insurance Company, Ltd.	1	\$786,390	0.0%	364
21180	Sentry Select Insurance Company	1	\$460,257	0.0%	622
23361	Shelter General Insurance Company	4	\$1,737,537	0.0%	659
23388	Shelter Mutual Insurance Company	57	\$231,325,431	5.4%	71
25127	State Auto Property & Casualty Insurance Co	0	\$573,085	0.0%	0
25135	State Automobile Mutual Insurance Company	6	\$13,443,612	0.3%	128
25143	State Farm Fire & Casualty Company	26	\$47,419,511	1.1%	157
25178	State Farm Mutual Automobile Insurance Co	226	\$848,055,590	19.7%	76
12831	State National Insurance Company, Inc.	0	\$5,415,697	0.1%	0
25180	Stillwater Insurance Company	0	\$422,000	0.0%	0
22683	Teachers Insurance Company	0	\$2,954,040	0.1%	0
28665	The Cincinnati Casualty Company	0	\$942,227	0.0%	0
10677	The Cincinnati Insurance Company	2	\$12,805,871	0.3%	45
33588	The First Liberty Insurance Corporation	0	\$216,339	0.0%	0
22292	The Hanover Insurance Company	0	\$1,789	0.0%	0
19070	The Standard Fire Insurance Company	21	\$92,124,928	2.1%	65
27998	The Travelers Home & Marine Insurance Co	2	\$6,986,806	0.2%	82
42749	Traders Insurance Company	13	\$24,033,361	0.6%	155
36161	Travelers Property Casualty Insurance Company	0	\$392,004	0.0%	0
12188	Trexis Insurance Corporation	4	\$5,090,726	0.1%	225
11004	Trexis One Insurance Corporation	4	\$2,143,283	0.0%	534
27120	Trumbull Insurance Company	0	\$3,400,378	0.1%	0
29459	Twin City Fire Insurance Company	11	\$21,087,055	0.5%	149
13021	United Fire & Casualty Company	0	\$784,244	0.0%	0
17647	United Home Insurance Company	0	\$4,223,830	0.1%	0
25941	United Services Automobile Association	18	\$62,455,776	1.4%	82
10915	Unitrin Direct Property & Casualty Company	0	\$98,866	0.0%	0
25909	Unitrin Preferred Insurance Company	0	\$43,587	0.0%	0
40703	Unitrin Safeguard Insurance Company	3	\$1,109,428	0.0%	774
25968	USAA Casualty Insurance Company	17	\$53,276,793	1.2%	91
18600	USAA General Indemnity Company	8	\$52,137,746	1.2%	44
16186	Vault Reciprocal Exchange	0	\$12,743	0.0%	0
20397	Vigilant Insurance Company	0	\$419,229	0.0%	0

Private Passenger Automobile Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
13137	Viking Insurance Company Of Wisconsin	5	\$14,690,750	0.3%	97
27502	Western General Insurance Company	0	\$4,520	0.0%	0
37885	XL Specialty Insurance Company	0	\$16,097	0.0%	0
27090	Young America Insurance Company	1	\$508	0.0%	9,999
Total		1,505	\$4,307,477,690	100.0%	0

Homeowners

Complaint Indices

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
14184	Acuity, A Mutual Insurance Company	2	\$8,496,365	0.3%	71
33898	Aegis Security Insurance Company	2	\$893,215	0.0%	679
10014	Affiliated FM Insurance Company	0	\$39,963	0.0%	0
19402	AIG Property Casualty Company	0	\$5,623,045	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$6,354,907	0.2%	0
42579	Allied Property & Casualty Insurance Company	0	\$379,416	0.0%	0
19240	Allstate Indemnity Company	8	\$12,529,877	0.5%	194
19232	Allstate Insurance Company	6	\$8,869,253	0.3%	205
17230	Allstate Property & Casualty Insurance Company	11	\$11,712,372	0.4%	285
37907	Allstate Vehicle & Property Insurance Company	26	\$54,318,154	2.0%	145
38156	Alpha Property & Casualty Insurance Company	0	\$5,298	0.0%	0
19100	AMCO Insurance Company	1	\$7,352,730	0.3%	41
10111	American Bankers Insurance Company Of FL	14	\$8,682,057	0.3%	489
20427	American Casualty Company Of Reading, PA	0	\$4,519	0.0%	0
19690	American Economy Insurance Company	6	\$31,942,886	1.2%	57
29068	American Family Connect Property & Casualty	2	\$4,080,931	0.2%	149
23450	American Family Home Insurance Company	2	\$165,151	0.0%	3,670
10386	American Family Insurance Company	34	\$100,658,856	3.7%	102
19275	American Family Mutual Insurance Company	56	\$260,806,010	9.7%	65
24066	American Fire & Casualty Company	0	\$643,348	0.0%	0
19380	American Home Assurance Company	0	\$2,777,889	0.1%	0
23469	American Modern Home Insurance Company	1	\$1,860,452	0.1%	163
42722	American Modern Property & Casualty Ins Co	21	\$23,927,409	0.9%	266
38652	American Modern Select Insurance Company	4	\$1,476,233	0.1%	821
39942	American National General Insurance Company	0	\$54,518	0.0%	0
28401	American National Property & Casualty Co	6	\$15,757,870	0.6%	115
19615	American Reliable Insurance Company	0	\$591,635	0.0%	0
42978	American Security Insurance Company	0	\$118,754	0.0%	0
19704	American States Insurance Company	0	\$132,383	0.0%	0
10872	American Strategic Insurance Corp	16	\$48,218,827	1.8%	101
19488	Amerisure Insurance Company	0	\$1	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$2,997	0.0%	0
42390	Amguard Insurance Company	1	\$949,387	0.0%	319
19976	AMICA Mutual Insurance Company	4	\$7,168,724	0.3%	169
15590	Amshield Insurance Company	0	\$18,355	0.0%	0
15954	Amtrust Insurance Company	0	\$3,755	0.0%	0
11150	Arch Insurance Company	0	\$67,906	0.0%	0
19801	Argonaut Insurance Company	0	\$13,096	0.0%	0
41459	Armed Forces Insurance Exchange	1	\$1,296,579	0.0%	234
21865	Associated Indemnity Corporation	0	\$37,134	0.0%	0
13412	Austin Mutual Insurance Company	0	\$263,853	0.0%	0
27235	Auto Club Family Insurance Company	41	\$74,778,667	2.8%	166
18988	Auto-owners Insurance Company	19	\$44,118,747	1.6%	131

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
33022	AXA Insurance Company	0	\$423,591	0.0%	0
18279	Bankers Standard Insurance Company	0	\$12,767,095	0.5%	0
10391	Berkshire Hathaway Direct Insurance Company	0	\$3,143	0.0%	0
20044	Berkshire Hathaway Homestate Insurance Co	0	\$413,224	0.0%	0
22276	Berkshire Hathaway Specialty Insurance Co	0	\$4,663	0.0%	0
20095	Bitco General Insurance Corporation	0	\$51,846	0.0%	0
35955	California Casualty General Ins Co of Oregon	0	\$1,531,947	0.1%	0
15725	Cameron Mutual Insurance Company	3	\$14,008,550	0.5%	65
26905	Century-national Insurance Company	0	\$630,525	0.0%	0
12777	Chubb Indemnity Insurance Company	0	\$565	0.0%	0
10052	Chubb National Insurance Company	0	\$6,029,776	0.2%	0
31534	Citizens Insurance Company Of America	0	\$1,366	0.0%	0
28860	Clear Blue Insurance Company	0	\$82,110	0.0%	0
36927	Colony Specialty Insurance Company	0	\$1,010	0.0%	0
40371	Columbia Mutual Insurance Company	0	\$189,217	0.0%	0
19640	Columbia National Insurance Company	0	\$211,179	0.0%	0
20990	Country Mutual Insurance Company	11	\$23,170,679	0.9%	144
18961	Crestbrook Insurance Company	0	\$11,826,909	0.4%	0
42587	Depositors Insurance Company	0	\$36,655	0.0%	0
33499	Dorinco Reinsurance Company	0	\$7,802	0.0%	0
38067	Economy Preferred Insurance Company	0	\$473,331	0.0%	0
40649	Economy Premier Assurance Company	1	\$1,658,868	0.1%	183
21261	Electric Insurance Company	3	\$6,094,587	0.2%	149
21415	Employers Mutual Casualty Company	0	\$43,390	0.0%	0
15130	Encompass Indemnity Company	2	\$8,052,749	0.3%	75
10071	Encompass Insurance Company Of America	0	\$87,827	0.0%	0
25712	Esurance Insurance Company	4	\$3,812,946	0.1%	318
30210	Esurance Property & Casualty Insurance Co	0	\$479,410	0.0%	0
17043	Everett Cash Mutual Insurance Co.	0	\$4,184,142	0.2%	0
35181	Executive Risk Indemnity Inc.	0	\$60	0.0%	0
31925	Falls Lake National Insurance Company	0	\$310,676	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	40	\$142,436,285	5.3%	85
34339	Farmers Group Property & Casualty Ins Co	1	\$3,990,292	0.1%	76
21652	Farmers Insurance Exchange	29	\$122,288,167	4.5%	72
26298	Farmers Property & Casualty Insurance Co	3	\$6,281,634	0.2%	145
10178	FCCI Insurance Company	0	\$88,257	0.0%	0
20281	Federal Insurance Company	0	\$1,491,502	0.1%	0
21660	Fire Insurance Exchange	8	\$11,758,751	0.4%	206
21873	Fireman's Fund Insurance Company	0	\$1,642,349	0.1%	0
10336	First Acceptance Insurance Company, Inc.	0	\$173	0.0%	0
37710	First American Property & Casualty Ins Co	0	\$58,030	0.0%	0
13587	First Chicago Insurance Company	0	\$3,056	0.0%	0
11185	Foremost Insurance Company Grand Rapids, MI	10	\$28,811,909	1.1%	105

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
11800	Foremost Property & Casualty Insurance Co	0	\$1,756,764	0.1%	0
21253	Garrison Property & Casualty Insurance Co	2	\$11,832,852	0.4%	51
24414	General Casualty Company Of Wisconsin	0	\$626,450	0.0%	0
39322	General Security National Insurance Company	1	\$50,885	0.0%	5,956
23809	Granite State Insurance Company	0	\$99,226	0.0%	0
26832	Great American Alliance Insurance Company	0	\$34,915	0.0%	0
26344	Great American Assurance Company	1	\$70,154	0.0%	4,320
16691	Great American Insurance Company	0	\$130,763	0.0%	0
22136	Great American Insurance Company Of NY	0	\$90,484	0.0%	0
20303	Great Northern Insurance Company	0	\$7,337,301	0.3%	0
14117	Grinnell Mutual Reinsurance Company	0	\$398,345	0.0%	0
22357	Hartford Accident & Indemnity Company	0	\$41,649	0.0%	0
29424	Hartford Casualty Insurance Company	0	\$201,516	0.0%	0
19682	Hartford Fire Insurance Company	0	\$119,070	0.0%	0
37478	Hartford Insurance Company Of The Midwest	5	\$1,751,394	0.1%	865
30104	Hartford Underwriters Insurance Company	1	\$3,273,749	0.1%	93
31550	Haulers Insurance Company, Inc.	0	\$388,005	0.0%	0
20419	Homesite Indemnity Company	11	\$6,839,723	0.3%	487
13927	Homesite Insurance Company Of The Midwest	9	\$22,337,900	0.8%	122
22578	Horace Mann Insurance Company	1	\$1,304,838	0.0%	232
11206	Housing Enterprise Insurance Company Inc	0	\$91,555	0.0%	0
23817	Illinois National Insurance Co.	0	\$1,276	0.0%	0
35408	Imperium Insurance Company	0	\$9,898	0.0%	0
43575	Indemnity Insurance Co Of North America	1	\$3,801,480	0.1%	80
29831	Independent Mutual Fire Insurance Company	0	\$27,316	0.0%	0
10914	Kemper Independence Insurance Company	0	\$148,459	0.0%	0
16023	Lemonade Insurance Company	2	\$1,195,526	0.0%	507
42404	Liberty Insurance Corporation	13	\$11,348,124	0.4%	347
23035	Liberty Mutual Fire Insurance Company	2	\$5,594,093	0.2%	108
23043	Liberty Mutual Insurance Company	2	\$1,839,792	0.1%	329
12484	Liberty Mutual Personal Insurance Company	10	\$27,651,469	1.0%	110
14400	Lititz Mutual Insurance Company	2	\$8,435,684	0.3%	72
33600	LM Insurance Corporation	1	\$5,013,040	0.2%	60
10051	Lyndon Southern Insurance Company	0	\$34,884	0.0%	0
14443	Madison Mutual Insurance Company	3	\$2,676,984	0.1%	340
28932	Markel American Insurance Company	0	\$513,814	0.0%	0
38970	Markel Insurance Company	0	\$214,043	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$8,277	0.0%	0
21687	Mid-century Insurance Company	3	\$12,577,329	0.5%	72
23574	Midwest Family Mutual Insurance Company	0	\$442,893	0.0%	0
20362	Mitsui Sumitomo Ins Co Of America	0	\$162,836	0.0%	0
11878	Mutualaid Exchange	1	\$3,834,034	0.1%	79
11991	National Casualty Company	0	\$287,153	0.0%	0

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
21881	National Surety Corporation	0	\$420,440	0.0%	0
20141	National Trust Insurance Company	0	\$469,272	0.0%	0
19445	National Union Fire Ins Co Of Pittsburgh, PA	0	\$575,362	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	12	\$43,418,157	1.6%	84
28223	Nationwide Agribusiness Insurance Company	0	\$23,905,484	0.9%	0
25453	Nationwide Insurance Company Of America	3	\$8,360,369	0.3%	109
23787	Nationwide Mutual Insurance Company	2	\$22,359,140	0.8%	27
23841	New Hampshire Insurance Company	0	\$24,531	0.0%	0
12345	New Horizons Insurance Company Of Missouri	3	\$4,591,834	0.2%	198
16608	New York Marine & General Insurance Co	0	\$319,946	0.0%	0
23965	Norfolk & Dedham Mutual Fire Insurance Co	0	\$734,962	0.0%	0
29700	North American Elite Insurance Company	0	\$293,055	0.0%	0
29874	North American Specialty Insurance Company	0	\$31,216	0.0%	0
34630	Oak River Insurance Company	0	\$217,639	0.0%	0
24082	Ohio Security Insurance Company	2	\$1,030,330	0.0%	588
36625	Old Reliable Casualty Company	4	\$1,602,423	0.1%	757
20346	Pacific Indemnity Company	0	\$1,934,182	0.1%	0
14982	Penn Millers Insurance Company	0	\$3,169,637	0.1%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$1,470,183	0.1%	0
13714	Pharmacists Mutual Insurance Company	0	\$308,644	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$25,971	0.0%	0
37257	Praetorian Insurance Company	1	\$1,111,757	0.0%	273
12873	Privilege Underwriters Reciprocal Exchange	0	\$8,315,311	0.3%	0
34312	Producers Agriculture Insurance Company	0	\$1,099,471	0.0%	0
24260	Progressive Casualty Insurance Company	7	\$6,701,709	0.2%	317
34690	Property & Casualty Insurance Co of Hartford	3	\$6,053,244	0.2%	150
39217	QBE Insurance Corporation	1	\$907,172	0.0%	334
24449	Regent Insurance Company	0	\$48,111	0.0%	0
13056	RLI Insurance Company	0	\$1,199	0.0%	0
11089	Rock Ridge Insurance Company	0	\$181,532	0.0%	0
10974	Root Insurance Company	1	\$145,255	0.0%	2,087
22314	RSUI Indemnity Company	0	\$2,913,616	0.1%	0
24740	Safeco Insurance Company Of America	21	\$117,829,252	4.4%	54
15580	Scottsdale Indemnity Company	0	\$6,208	0.0%	0
22543	Secura Insurance Company	0	\$196,528	0.0%	0
10239	Secura Supreme Insurance Company	1	\$2,316,131	0.1%	131
11000	Sentinel Insurance Company, Ltd.	0	\$408,174	0.0%	0
23361	Shelter General Insurance Company	0	\$155,195	0.0%	0
23388	Shelter Mutual Insurance Company	30	\$174,501,421	6.5%	52
24376	Spinnaker Insurance Company	2	\$8,511,498	0.3%	71
42986	Standard Guaranty Insurance Company	0	\$12,328,116	0.5%	0
18023	Star Insurance Company	0	\$11,841	0.0%	0
40045	Starnet Insurance Company	0	\$11,243	0.0%	0

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
38318	Starr Indemnity & Liability Company	0	\$1,799	0.0%	0
25127	State Auto Property & Casualty Insurance Co	1	\$2,790,269	0.1%	109
25135	State Automobile Mutual Insurance Company	5	\$22,810,089	0.8%	66
25143	State Farm Fire & Casualty Company	240	\$623,994,811	23.1%	117
25180	Stillwater Insurance Company	0	\$2,660,100	0.1%	0
12866	The. Insurance Company	0	\$5,221	0.0%	0
22683	Teachers Insurance Company	0	\$1,852,372	0.1%	0
21857	The American Insurance Company	0	\$471,571	0.0%	0
19062	The Automobile Ins Co Of Hartford, CT	0	\$1,459,501	0.1%	0
25615	The Charter Oak Fire Insurance Company	0	\$272,722	0.0%	0
28665	The Cincinnati Casualty Company	0	\$1,346,580	0.0%	0
10677	The Cincinnati Insurance Company	1	\$16,501,525	0.6%	18
35289	The Continental Insurance Company	0	\$22,965	0.0%	0
22292	The Hanover Insurance Company	0	\$4,560	0.0%	0
19429	The Insurance Company Of The State Of PA	0	\$2,160,310	0.1%	0
24074	The Ohio Casualty Insurance Company	0	\$325,688	0.0%	0
25623	The Phoenix Insurance Company	0	\$336,813	0.0%	0
19070	The Standard Fire Insurance Company	2	\$6,649,357	0.2%	91
27998	The Travelers Home & Marine Insurance Co	14	\$41,429,849	1.5%	102
25658	The Travelers Indemnity Company	0	\$204,430	0.0%	0
25666	The Travelers Indemnity Company Of America	0	\$1,211,178	0.0%	0
25682	The Travelers Indemnity Company Of CT	0	\$239,914	0.0%	0
44245	Toggle Insurance Company	2	\$255,260	0.0%	2,375
11027	Tower Hill Prime Insurance Company	0	\$707,548	0.0%	0
42749	Traders Insurance Company	0	\$82,245	0.0%	0
28886	Transguard Insurance Company Of America, Inc	0	\$94,874	0.0%	0
38130	Travelers Personal Insurance Company	22	\$55,197,611	2.0%	121
25674	Travelers Prop Casualty Co of America	0	\$128,669	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$1,682,442	0.1%	0
22225	Trisura Insurance Company	0	\$5,737	0.0%	0
21709	Truck Insurance Exchange	0	\$327,302	0.0%	0
27120	Trumbull Insurance Company	7	\$9,120,665	0.3%	233
29459	Twin City Fire Insurance Company	0	\$1,095,804	0.0%	0
13021	United Fire & Casualty Company	2	\$1,010,686	0.0%	600
17647	United Home Insurance Company	4	\$7,882,414	0.3%	154
25941	United Services Automobile Association	12	\$54,255,604	2.0%	67
10915	Unitrin Direct Property & Casualty Company	0	\$41,627	0.0%	0
25909	Unitrin Preferred Insurance Company	1	\$67,176	0.0%	4,512
40703	Unitrin Safeguard Insurance Company	0	\$1,810,252	0.1%	0
25968	USAA Casualty Insurance Company	6	\$33,005,614	1.2%	55
18600	USAA General Indemnity Company	8	\$30,535,248	1.1%	79
16186	Vault Reciprocal Exchange	0	\$41,814	0.0%	0
10815	Verlan Fire Insurance Company	0	\$257,386	0.0%	0

Homeowners Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
20397	Vigilant Insurance Company	0	\$1,848,116	0.1%	0
44393	West American Insurance Company	0	\$130,565	0.0%	0
15350	West Bend Mutual Insurance Company	0	\$4,235,291	0.2%	0
24112	Westfield Insurance Company	0	\$280,551	0.0%	0
39845	Westport Insurance Corporation	0	\$440,486	0.0%	0
37885	XL Specialty Insurance Company	0	\$2,763	0.0%	0
Total		890	\$2,697,541,841	100.0%	0

Accident & Health

Complaint Indices

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$1,785	0.0%	0
80985	4 Ever Life Insurance Company	0	\$3,654,098	0.0%	0
77879	5 Star Life Insurance Company	0	\$42,977	0.0%	0
71854	AAA Life Insurance Company	0	\$1,680,856	0.0%	0
71471	Ability Insurance Company	1	\$1,969,170	0.0%	171
63444	Accendo Insurance Company	0	\$175,287	0.0%	0
22667	Ace American Insurance Company	1	\$1,795,837	0.0%	187
12278	Advantica Insurance Company	0	\$3,314,811	0.0%	0
33898	Aegis Security Insurance Company	0	\$37,477	0.0%	0
78700	Aetna Health & Life Insurance Company	1	\$4,985,966	0.1%	67
72052	Aetna Health Insurance Company	0	\$42,532	0.0%	0
60054	Aetna Life Insurance Company	61	\$322,527,793	3.9%	64
82406	All Savers Insurance Company	0	\$102,923,288	1.2%	0
90611	Allianz Life Insurance Co Of North America	6	\$4,514,746	0.1%	447
64190	Allianz Life Insurance Company Of New York	0	\$5,888	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$292,784	0.0%	0
19720	American Alternative Insurance Corporation	0	\$314,883	0.0%	0
10111	American Bankers Insurance Company Of FL	0	\$1,294	0.0%	0
60275	American Bankers Life Assurance Co Of FL	0	\$23,570	0.0%	0
12321	American Continental Insurance Company	5	\$7,900,364	0.1%	213
60380	American Family Life Assurance Co Of Columbus	16	\$97,310,426	1.2%	55
19275	American Family Mutual Insurance Company	5	\$5,411,234	0.1%	311
98736	American Federated Life Insurance Company	0	\$1,230,099	0.0%	0
60410	American Fidelity Assurance Company	0	\$18,960,654	0.2%	0
69337	American Financial Security Life Insurance Co	1	\$122,712	0.0%	2,739
60488	American General Life Insurance Company	3	\$1,769,874	0.0%	570
60518	American Health & Life Insurance Company	0	\$1,891,414	0.0%	0
60534	American Heritage Life Insurance Company	2	\$15,899,201	0.2%	42
19380	American Home Assurance Company	0	\$1,431	0.0%	0
60577	American Income Life Insurance Company	0	\$2,005,539	0.0%	0
60739	American National Insurance Company	0	\$944,798	0.0%	0
71773	American National Life Ins Co Of TX	0	\$2,080,633	0.0%	0
80624	American Progressive Life & Health Ins Co	0	\$4,601	0.0%	0
60801	American Public Life Ins Co	0	\$2,268,320	0.0%	0
67679	American Republic Corp Insurance Company	0	\$4,039,587	0.0%	0
60836	American Republic Insurance Company	2	\$9,268,575	0.1%	73
88366	American Retirement Life Insurance Company	1	\$1,966,038	0.0%	171
19704	American States Insurance Company	0	\$651	0.0%	0
60895	American United Life Insurance Company	0	\$2,023,978	0.0%	0
61999	Americo Financial Life & Annuity Ins Co	1	\$4,758,361	0.1%	71
61301	Ameritas Life Insurance Corp.	2	\$14,886,247	0.2%	45
27928	Amex Assurance Company	0	\$277,880	0.0%	0
60250	Amfirst Insurance Company	0	\$855,807	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
28207	Anthem Insurance Companies, Inc.	0	\$19,238,829	0.2%	0
61069	Anthem Life Insurance Company	1	\$4,376,919	0.1%	77
11150	Arch Insurance Company	0	\$111,684	0.0%	0
43460	Aspen American Insurance Company	5	\$2,516,352	0.0%	668
11558	AssuranceAmerica Insurance Company	0	\$57,112	0.0%	0
56499	Assured Life Association	0	\$1,242,848	0.0%	0
71439	Assurity Life Insurance Company	3	\$2,262,568	0.0%	446
61492	Athene Annuity & Life Assurance Company	0	\$138,462	0.0%	0
61689	Athene Annuity & Life Company	0	\$1,620	0.0%	0
61093	Atlanta Life Insurance Company	0	\$721	0.0%	0
27154	Atlantic Specialty Insurance Company	0	\$546,787	0.0%	0
84522	Auto Club Life Insurance Company	0	\$29,367	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$540,043	0.0%	0
37273	Axis Insurance Company	0	\$1,418,202	0.0%	0
61212	Baltimore Life Insurance Company	0	\$2,195	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$37,974	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$935,289	0.0%	0
61263	Bankers Life & Casualty Company	22	\$21,788,296	0.3%	339
94250	Banner Life Insurance Company	0	\$149,704	0.0%	0
38245	BCS Insurance Company	0	\$2,944,075	0.0%	0
37540	Beazley Insurance Company Inc	1	\$14,689,092	0.2%	23
41394	Benchmark Insurance Company	0	\$121,550	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$17,594,593	0.2%	0
22276	Berkshire Hathaway Specialty Insurance Company	0	\$1,265,271	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$6,895,272	0.1%	0
90638	Best Life & Health Insurance Company	1	\$808,081	0.0%	416
47171	Blue Cross & Blue Shield Of Kansas City	179	\$783,369,417	9.5%	77
61476	Boston Mutual Life Insurance Company	0	\$469,831	0.0%	0
87726	Brighthouse Life Insurance Company	0	\$1,421,468	0.0%	0
61581	Capitol Life Insurance Company	0	\$1,167	0.0%	0
56030	Catholic Financial Life	0	\$473	0.0%	0
57487	Catholic Order Of Foresters	0	\$33,574	0.0%	0
19518	Catlin Insurance Company, Inc.	0	\$91,258	0.0%	0
80799	Celtic Insurance Company	382	\$493,233,189	6.0%	260
61735	Central Security Life Insurance Company	0	\$856	0.0%	0
61751	Central States Health & Life Co. Of Omaha	1	\$636,941	0.0%	528
34274	Central States Indemnity Co. Of Omaha	0	\$368,535	0.0%	0
80896	Centre Life Insurance Company	0	\$86,726	0.0%	0
61859	Christian Fidelity Life Insurance Company	1	\$3,274,781	0.0%	103
71463	CICA Life Insurance Company Of America	0	\$106	0.0%	0
67369	CIGNA Health & Life Insurance Company	184	\$655,556,711	7.9%	94
61727	CIGNA National Health Insurance Company	0	\$44,301	0.0%	0
76236	Cincinnati Life Insurance Company	0	\$41,994	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
61921	Citizens Security Life Insurance Company	0	\$6,008,479	0.1%	0
78301	Clear Spring Health Insurance Company	0	\$2,341,059	0.0%	0
62626	CMFG Life Insurance Company	4	\$5,926,656	0.1%	227
62049	Colonial Life & Accident Insurance Company	5	\$14,841,161	0.2%	113
62065	Colonial Penn Life Insurance Company	5	\$12,293,490	0.1%	137
62103	Columbian Mutual Life Insurance Company	0	\$3,280	0.0%	0
62146	Combined Insurance Company Of America	5	\$22,951,058	0.3%	73
81426	Commercial Travelers Life Insurance Company	0	\$4,871	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$1,391	0.0%	0
77828	Companion Life Insurance Company	7	\$32,414,759	0.4%	73
60984	Compbenefits Insurance Company	0	\$1,545	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$81,917	0.0%	0
71730	Continental American Insurance Company	4	\$14,562,168	0.2%	92
20443	Continental Casualty Company	3	\$7,068,960	0.1%	143
71404	Continental General Insurance Company	0	\$3,413,294	0.0%	0
68500	Continental Life Ins Co Of Brentwood, TN	6	\$7,395,448	0.1%	273
62553	Country Life Insurance Company	0	\$1,178,334	0.0%	0
81973	Coventry Health & Life Insurance Company	9	\$7,806,560	0.1%	387
60040	Cox Health Systems Insurance Company	32	\$139,034,502	1.7%	77
56634	Croatian Fraternal Union Of America	0	\$402	0.0%	0
71129	Dearborn Life Insurance Company	0	\$956,250	0.0%	0
62634	Delaware American Life Insurance Company	0	\$2,295	0.0%	0
96265	Dental Care Plus, Inc.	4	\$778,213	0.0%	1,727
73474	Dentegra Insurance Company	2	\$4,261,748	0.1%	158
67636	Dsm USA Insurance Company, Inc.	4	\$271,564	0.0%	4,950
85561	Elips Life Insurance Company	0	\$194,247	0.0%	0
12747	Elixir Insurance Company	0	\$633,506	0.0%	0
62928	EMC National Life Company	0	\$38,418	0.0%	0
62944	Equitable Financial Life Insurance Company	0	\$214,874	0.0%	0
78077	Equitable Financial Life Insurance Co Of America	0	\$1,440,756	0.0%	0
26921	Everest Reinsurance Company	4	\$9,384,534	0.1%	143
60186	Everlake Life Insurance Company	1	\$340,718	0.0%	986
35157	Fair American Insurance & Reinsurance Company	0	\$1,042,125	0.0%	0
70742	Family Benefit Life Insurance Company	0	\$1,463	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$9,859,623	0.1%	0
63053	Family Life Insurance Company	0	\$148,005	0.0%	0
63118	Farm Bureau Life Ins Co of MO	0	\$77,103	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$233	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$609,997	0.0%	0
20281	Federal Insurance Company	9	\$2,665,754	0.0%	1,135
63223	Federal Life Insurance Company	0	\$1,044	0.0%	0
63258	Federated Life Insurance Company	0	\$1,143,180	0.0%	0
63290	Fidelity Life Association	1	\$12,828	0.0%	9,999

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
71870	Fidelity Security Life Insurance Company	4	\$22,481,535	0.3%	60
69140	First Allmerica Financial Life Insurance Co	0	\$148	0.0%	0
64696	First Continental Life & Accident Insurance Co	0	\$2,359,028	0.0%	0
90328	First Health Life & Health Insurance Company	1	\$1,595,854	0.0%	211
91642	Forethought Life Insurance Company	1	\$817,160	0.0%	411
62324	Freedom Life Insurance Company Of America	5	\$18,877,418	0.2%	89
63657	Garden State Life Insurance Company	0	\$219,172	0.0%	0
65536	Genworth Life & Annuity Insurance Company	1	\$335,980	0.0%	1,000
70025	Genworth Life Insurance Company	34	\$47,972,320	0.6%	238
70939	Gerber Life Insurance Company	1	\$16,360,148	0.2%	21
91472	Globe Life & Accident Insurance Company	0	\$1,674,826	0.0%	0
62286	Golden Rule Insurance Company	42	\$73,295,919	0.9%	193
22063	Government Employees Insurance Company	0	\$230	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$387,149	0.0%	0
67059	Gpm Health & Life Insurance Company	0	\$1,140,394	0.0%	0
93521	Granular Insurance Company	0	\$104,444	0.0%	0
16691	Great American Insurance Company	0	\$3,870,606	0.0%	0
63312	Great American Life Insurance Company	1	\$190,265	0.0%	1,766
33723	Great American Spirit Insurance Company	0	\$168,028	0.0%	0
18694	Great Midwest Insurance Company	0	\$3,099,788	0.0%	0
20303	Great Northern Insurance Company	0	\$17,313	0.0%	0
90212	Great Southern Life Insurance Company	0	\$20,426	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$891,324	0.0%	0
22322	Greenwich Insurance Company	0	\$1,886,138	0.0%	0
64211	Guarantee Trust Life Insurance Company	3	\$11,532,751	0.1%	87
64238	Guaranty Income Life Insurance Company	0	\$37,016	0.0%	0
64246	Guardian Life Insurance Company Of America	34	\$66,887,526	0.8%	171
77976	Gulf Guaranty Life Insurance Company	0	\$370	0.0%	0
19682	Hartford Fire Insurance Company	0	\$100,689	0.0%	0
70815	Hartford Life & Accident Insurance Company	7	\$65,105,313	0.8%	36
92711	HCC Life Insurance Company	2	\$65,137,217	0.8%	10
70670	Health Care Service Corporation	0	\$1,828,625	0.0%	0
78972	Healthy Alliance Life Insurance Company	519	\$1,511,725,567	18.3%	115
66214	Heartland National Life Insurance Company	0	\$1,881,149	0.0%	0
93440	HM Life Insurance Company	0	\$6,379,906	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$15,135	0.0%	0
73288	Humana Insurance Company	64	\$186,156,159	2.2%	116
70580	HumanaDental Insurance Company	8	\$8,181,957	0.1%	329
91693	IA American Life Insurance Company	0	\$185	0.0%	0
97764	IdeaLife Insurance Company	0	\$17,103	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,287,877	0.0%	0
26581	Independence American Insurance Company	9	\$2,339,293	0.0%	1,293
81779	Individual Assur Co Life Health & Accident	0	\$9,290,210	0.1%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
29742	Integon National Insurance Company	0	\$1,841,360	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$4	0.0%	0
23647	Ironshore Indemnity Inc.	0	\$6,863,083	0.1%	0
65056	Jackson National Life Insurance Company	0	\$481,961	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$21,570	0.0%	0
65080	John Alden Life Insurance Company	2	\$321,082	0.0%	2,093
93610	John Hancock Life & Health Insurance Company	0	\$54,877	0.0%	0
65838	John Hancock Life Insurance Company	23	\$30,144,512	0.4%	256
60053	Kaiser Permanente Insurance Company	0	\$418,078	0.0%	0
65129	Kansas City Life Insurance Company	0	\$6,190,359	0.1%	0
58033	Knights Of Columbus	1	\$3,994,759	0.0%	84
74799	Leaders Life Insurance Company	0	\$6,267	0.0%	0
68543	Liberty Bankers Life Insurance Company	0	\$10,618	0.0%	0
19917	Liberty Insurance Underwriters Inc.	0	\$1,989,707	0.0%	0
65331	Liberty National Life Insurance Company	0	\$3,705,430	0.0%	0
65498	Life Insurance Company Of North America	13	\$58,014,804	0.7%	75
65528	Life Insurance Company Of The Southwest	0	\$98	0.0%	0
97691	Life Of The South Insurance Company	0	\$1,284,396	0.0%	0
77720	LifeSecure Insurance Co.	0	\$836,917	0.0%	0
99724	Lifeshield National Insurance Co.	48	\$4,269,467	0.1%	3,778
65595	Lincoln Benefit Life Company	5	\$1,408,213	0.0%	1,193
65927	Lincoln Heritage Life Insurance Company	0	\$34,219	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$42,322	0.0%	0
65722	Loyal American Life Insurance Company	2	\$3,987,836	0.0%	169
73504	Lumico Life Insurance Company	2	\$4,132,969	0.0%	163
65781	Madison National Life Insurance Company, Inc.	2	\$364,600	0.0%	1,843
61018	Magna Insurance Company	0	\$62,971	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$599	0.0%	0
61883	Manhattanlife Insurance & Annuity Company	7	\$5,851,973	0.1%	402
38970	Markel Insurance Company	0	\$161,458	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	4	\$10,699,500	0.1%	126
69515	MedAmerica Insurance Company	0	\$1,023,030	0.0%	0
63762	Medco Containment Life Insurance Company	0	\$24,301,007	0.3%	0
12459	Medica Insurance Company	39	\$47,326,528	0.6%	277
79987	Medico Corp Life Insurance Company	0	\$381,629	0.0%	0
31119	Medico Insurance Company	0	\$3,702,237	0.0%	0
18750	Merit Health Insurance Company	0	\$2,543	0.0%	0
65978	Metropolitan Life Insurance Company	26	\$140,676,943	1.7%	62
97136	Metropolitan Tower Life Insurance Company	0	\$87,170	0.0%	0
66087	Mid-west National Life Insurance Co Of TN	0	\$108,036	0.0%	0
66168	Minnesota Life Insurance Company	0	\$11,622,492	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$52,377,436	0.6%	0
57541	Modern Woodmen Of America	0	\$20	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
81442	Monitor Life Insurance Company Of New York	0	\$1,079,719	0.0%	0
66370	MONY Life Insurance Company	0	\$115,699	0.0%	0
80020	Mountain Life Insurance Company	0	\$60,776	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$49,238	0.0%	0
71412	Mutual Of Omaha Insurance Company	7	\$107,158,529	1.3%	22
66427	Mutual Trust Life Insurance Company	0	\$442	0.0%	0
93734	Nassau Life & Annuity Company	0	\$470,005	0.0%	0
67814	Nassau Life Insurance Company	0	\$11,726	0.0%	0
68284	Nassau Life Insurance Company Of Kansas	1	\$110,893	0.0%	3,031
61409	National Benefit Life Insurance Company	0	\$19,358	0.0%	0
11991	National Casualty Company	0	\$21,136	0.0%	0
98205	National Foundation Life Insurance Company	0	\$915,606	0.0%	0
66583	National Guardian Life Insurance Company	0	\$7,753,058	0.1%	0
82538	National Health Insurance Company	22	\$27,724,532	0.3%	267
66680	National Life Insurance Company	0	\$69,780	0.0%	0
87963	National Teachers Assoc Life Ins Co	2	\$1,741,609	0.0%	386
19445	National Union Fire Ins Co Of Pittsburgh PA	0	\$3,534,332	0.0%	0
66869	Nationwide Life Insurance Company	0	\$6,555,947	0.1%	0
23787	Nationwide Mutual Insurance Company	0	\$1,100,260	0.0%	0
91626	New England Life Insurance Company	0	\$55,813	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$25,975	0.0%	0
64548	New York Life Group Insurance Co Of NY	0	\$892,280	0.0%	0
66915	New York Life Insurance Company	2	\$8,462,084	0.1%	79
81264	Nippon Life Insurance Company Of America	0	\$108,466	0.0%	0
66974	North American Co For Life & Health Insurance	0	\$2	0.0%	0
68349	North American Insurance Company	0	\$1,110,362	0.0%	0
69000	Northwestern Long Term Care Insurance Co	0	\$18,114,942	0.2%	0
68446	Oceanview Life & Annuity Company	0	\$2,763	0.0%	0
89206	Ohio National Life Assurance Corporation	0	\$622,156	0.0%	0
67172	Ohio National Life Insurance Company	0	\$110,183	0.0%	0
67199	Old American Insurance Company	0	\$10,306	0.0%	0
67261	Old Republic Life Insurance Company	0	\$21,202	0.0%	0
67326	Old Surety Life Insurance Company	0	\$15,672,823	0.2%	0
76007	Old United Life Insurance Company	0	\$11,736	0.0%	0
88080	Omaha Health Insurance Company	0	\$5,419,333	0.1%	0
13100	Omaha Insurance Company	1	\$58,921,725	0.7%	6
12533	Opticare Of Utah, Inc	0	\$18,882	0.0%	0
15777	Oscar Insurance Company	1	\$6,372,346	0.1%	53
76112	Oxford Life Insurance Company	0	\$794,892	0.0%	0
67393	Ozark National Life Insurance Company	0	\$42,990	0.0%	0
67539	Pan-American Life Insurance Company	0	\$4,677,044	0.1%	0
11835	Partnerre America Insurance Company	0	\$1,752,413	0.0%	0
93777	Pavonia Life Insurance Company Of MI	0	\$15,310	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
67628	Pekin Life Insurance Company	0	\$1,597,316	0.0%	0
67644	Penn Mutual Life Insurance Company	0	\$30,762	0.0%	0
67784	Philadelphia American Life Insurance Company	3	\$3,765,304	0.0%	268
18058	Philadelphia Indemnity Insurance Company	0	\$371,184	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,004,511	0.0%	0
80578	Physicians Mutual Insurance Company	0	\$7,125,818	0.1%	0
97152	Plateau Insurance Company	0	\$106,115	0.0%	0
65919	Primerica Life Insurance Company	0	\$2,191	0.0%	0
61271	Principal Life Insurance Company	9	\$47,064,927	0.6%	64
68047	Professional Insurance Company	0	\$147,223	0.0%	0
68136	Protective Life Insurance Company	0	\$180,090	0.0%	0
67903	Provident American Life & Health Insurance Co	0	\$34,380	0.0%	0
68195	Provident Life & Accident Insurance Company	2	\$11,149,067	0.1%	60
68209	Provident Life & Casualty Insurance Company	0	\$285,428	0.0%	0
71390	Puritan Life Insurance Company Of America	1	\$648,953	0.0%	518
39217	QBE Insurance Corporation	0	\$12,423,940	0.2%	0
68381	Reliance Standard Life Insurance Company	1	\$16,440,223	0.2%	20
61360	Reliastar Life Ins Co of NY	1	\$843,777	0.0%	398
67105	Reliastar Life Insurance Company	0	\$27,787,021	0.3%	0
61700	Renaissance Life & Health Insurance Co	2	\$1,761,988	0.0%	381
68462	Reserve National Insurance Company	6	\$8,298,151	0.1%	243
65005	Riversource Life Insurance Company	3	\$4,761,924	0.1%	212
57657	Royal Neighbors Of America	0	\$71,205	0.0%	0
61573	Royalty Capital Life Insurance Company	0	\$11	0.0%	0
60183	S.usa Life Insurance Company, Inc.	0	\$280,457	0.0%	0
60176	SBLI USA Life Insurance Company, Inc.	0	\$2,595	0.0%	0
93742	Securian Life Insurance Company	1	\$4,237,404	0.1%	79
68772	Security Mutual Life Insurance Company Of NY	0	\$164	0.0%	0
69485	Security National Life Insurance Company	0	\$789	0.0%	0
76325	Senior Health Insurance Company of PA	2	\$510,204	0.0%	1,317
24988	Sentry Insurance Company	0	\$20,965	0.0%	0
68810	Sentry Life Insurance Company	0	\$237	0.0%	0
97241	Settlers Life Insurance Company	0	\$107	0.0%	0
65757	Shelter Life Insurance Company	0	\$4,029,741	0.0%	0
89958	Shelterpoint Insurance Company	0	\$71,260	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$363,329	0.0%	0
62952	Silac Insurance Company	9	\$7,839,925	0.1%	386
12575	Silverscript Insurance Company	0	\$73,974,026	0.9%	0
38776	Siriuspoint America Insurance Company	0	\$7,879,707	0.1%	0
57673	Slovene National Benefit Society	0	\$98	0.0%	0
16592	SSM Health Insurance Company	11	\$20,526,015	0.2%	180
69019	Standard Insurance Company	3	\$38,884,927	0.5%	26
86355	Standard Life & Accident Insurance Company	0	\$1,366,968	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
71706	Standard Life & Casualty Insurance Company	0	\$60,038	0.0%	0
69078	Standard Security Life Insurance Co Of NY	1	\$24,086	0.0%	9,999
68985	Starmount Life Insurance Company	1	\$3,307,139	0.0%	102
38318	Starr Indemnity & Liability Company	0	\$91,691	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$30,255,371	0.4%	11
69132	State Mutual Insurance Company	0	\$4,708,869	0.1%	0
89184	Sterling Investors Life Insurance Company	1	\$355,655	0.0%	945
77399	Sterling Life Insurance Company	0	\$2,246,836	0.0%	0
80926	Sun Life & Health Insurance Company	0	\$276,852	0.0%	0
58181	Supreme Council Of The Royal Arcanum	0	\$41	0.0%	0
13175	Surency Life & Health Insurance Co.	1	\$1,347,353	0.0%	249
69310	Surety Life Insurance Company	0	\$337,733	0.0%	0
68608	Symetra Life Insurance Company	2	\$14,640,750	0.2%	46
71153	Talcott Resolution Life & Annuity Insurance Co	0	\$4,671	0.0%	0
88072	Talcott Resolution Life Insurance Company	0	\$385,743	0.0%	0
69345	Teachers Ins & Annuity Assn of America	0	\$263,528	0.0%	0
60542	The American Home Life Insurance Company	0	\$300	0.0%	0
61832	The Chesapeake Life Insurance Company	5	\$6,653,528	0.1%	253
64149	The Epic Life Insurance Company	0	\$47,264	0.0%	0
65676	The Lincoln National Life Insurance Company	12	\$28,314,770	0.3%	142
65870	The Manhattan Life Insurance Company	8	\$19,929,953	0.2%	135
21105	The North River Insurance Company	0	\$61,873	0.0%	0
67091	The Northwestern Mutual Life Insurance Co	1	\$29,704,728	0.4%	11
56383	The Order Of United Commercial Travelers	0	\$567,702	0.0%	0
67598	The Paul Revere Life Insurance Company	0	\$1,921,865	0.0%	0
68241	The Prudential Insurance Company Of America	3	\$25,653,779	0.3%	39
68357	The Reliable Life Insurance Company	0	\$287,183	0.0%	0
70435	The Savings Bank Mutual Life Ins Co Of MA	0	\$5	0.0%	0
69116	The State Life Insurance Company	3	\$573,191	0.0%	1,759
56006	The Travelers Protective Association Of America	0	\$14,337	0.0%	0
80659	The United States Business Of The Canada Life Assurance Comp	0	\$39,039	0.0%	0
70483	The Western & Southern Life Insurance Company	0	\$498,623	0.0%	0
56014	Thrivent Financial For Lutherans	2	\$10,835,065	0.1%	62
60142	TIAA-CREF Life Insurance Company	0	\$104,336	0.0%	0
92908	Tier One Insurance Company	0	\$26,399	0.0%	0
69477	Time Insurance Company	0	\$927,539	0.0%	0
10952	Transamerica Casualty Insurance Company	0	\$20,616	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$13,373	0.0%	0
86231	Transamerica Life Insurance Company	32	\$64,993,241	0.8%	165
92525	Truassure Insurance Company	0	\$540,986	0.0%	0
61425	Trustmark Insurance Company	0	\$1,024,552	0.0%	0
62863	Trustmark Life Insurance Company	0	\$3,759,149	0.0%	0

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
29599	U.S. Specialty Insurance Company	0	\$3,436	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$7,494	0.0%	0
11121	Unified Life Insurance Company	0	\$2,392,331	0.0%	0
91529	Unimerica Insurance Company	0	\$9,072,057	0.1%	0
62596	Union Fidelity Life Insurance Company	0	\$338,641	0.0%	0
69744	Union Labor Life Insurance Company	0	\$3,102,796	0.0%	0
70408	Union Security Insurance Company	3	\$5,749,253	0.1%	175
92916	United American Insurance Company	3	\$8,106,747	0.1%	124
85766	United Concordia Insurance Company	3	\$2,405,655	0.0%	419
63983	United Heritage Life Insurance Company	0	\$2,313	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	0	\$357,207	0.0%	0
69973	United Life Insurance Company	0	\$11,489	0.0%	0
92703	United National Life Ins Co of America	0	\$761,456	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$40,543,743	0.5%	0
42129	United Security Assurance Company Of PA	0	\$1,004,256	0.0%	0
81108	United Security Health & Casualty Insurance Co	1	\$149,390	0.0%	2,250
58068	United States Branch Of The Independent Order Of Foresters	0	\$94,846	0.0%	0
80802	United States Branch Of Sun Life Assurance Co	6	\$105,514,859	1.3%	19
21113	United States Fire Insurance Company	3	\$21,486,715	0.3%	47
70106	United States Life Ins Co In The City Of NY	0	\$213,421	0.0%	0
72850	United World Life Insurance Company	0	\$2,086,697	0.0%	0
79413	UnitedHealthcare Insurance Company	357	\$1,375,757,943	16.6%	87
97179	UnitedHealthcare Life Insurance Company	0	\$835,989	0.0%	0
70130	Universal Guaranty Life Insurance Company	0	\$481	0.0%	0
67601	Unum Insurance Company	0	\$1,219,133	0.0%	0
62235	Unum Life Insurance Company Of America	6	\$67,154,306	0.8%	30
14165	US Alliance Life & Security Company	0	\$5,205	0.0%	0
69663	USAA Life Insurance Company	1	\$5,938,560	0.1%	57
94358	Usable Life	1	\$709,561	0.0%	474
80942	Venerable Insurance & Annuity Company	0	\$5,712	0.0%	0
20397	Vigilant Insurance Company	0	\$547	0.0%	0
13750	Vision Benefits Of America Ii Inc	0	\$1,442,989	0.0%	0
53953	Vision Benefits Of America Inc	0	\$777,251	0.0%	0
32395	Vision Service Plan Insurance Company	3	\$122,769,012	1.5%	8
70319	Washington National Insurance Company	10	\$21,082,754	0.3%	159
10155	Wellcare Prescription Insurance Inc	0	\$60,008,737	0.7%	0
32280	Wellfleet Insurance Company	0	\$665,429	0.0%	0
25011	Wesco Insurance Company	0	\$35,706	0.0%	0
57711	Western Catholic Union	0	\$523,624	0.0%	0
85189	Western United Life Assurance Company	0	\$21,142	0.0%	0
39845	Westport Insurance Corporation	0	\$9,377,443	0.1%	0

Accident and Health Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
62413	Wilcac Life Insurance Company	0	\$134,728	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$706	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$45,628	0.0%	0
16535	Zurich American Insurance Company	0	\$3,753,809	0.0%	0
90557	Zurich American Life Insurance Company	0	\$736,905	0.0%	0
Total		2,463	\$8,277,258,014	100.0%	0

Long Term Care

Complaint Indices

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
71471	Ability Insurance Company	1	\$1,969,170	0.8%	73
60054	Aetna Life Insurance Company	0	\$302,286	0.1%	0
90611	Allianz Life Insurance Co Of North America	6	\$3,042,819	1.2%	284
64190	Allianz Life Insurance Company Of New York	0	\$5,888	0.0%	0
60380	American Family Life Assurance Company	0	\$280,812	0.1%	0
19275	American Family Mutual Insurance Company	4	\$920,619	0.4%	625
60410	American Fidelity Assurance Company	0	\$389,572	0.2%	0
60488	American General Life Insurance Company	0	\$304,801	0.1%	0
60534	American Heritage Life Insurance Company	0	\$190,999	0.1%	0
60836	American Republic Insurance Company	1	\$288,488	0.1%	499
71439	Assurity Life Insurance Company	0	\$45,455	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$480,281	0.2%	0
61263	Bankers Life & Casualty Company	18	\$16,500,296	6.7%	157
71714	Berkshire Life Insurance Company Of America	0	\$330,970	0.1%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$505,763	0.2%	0
87726	Brighthouse Life Insurance Company	0	\$1,387,877	0.6%	0
57487	Catholic Order Of Foresters	0	\$33,302	0.0%	0
61751	Central States Health & Life Co. Of Omaha	0	\$2,376	0.0%	0
61859	Christian Fidelity Life Insurance Company	1	\$113,574	0.0%	1,267
76236	Cincinnati Life Insurance Company	0	\$21,156	0.0%	0
62626	CMFG Life Insurance Company	3	\$1,157,534	0.5%	373
62146	Combined Insurance Company Of America	0	\$18,419	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$25,107	0.0%	0
20443	Continental Casualty Company	3	\$7,068,100	2.9%	61
71404	Continental General Insurance Company	0	\$1,592,096	0.7%	0
68500	Continental Life Insurance Co Of Brentwood	2	\$57,713	0.0%	4,987
62553	Country Life Insurance Company	0	\$709,452	0.3%	0
60186	Everlake Life Insurance Company	1	\$47,475	0.0%	3,031
63177	Farmers New World Life Insurance Company	0	\$186,264	0.1%	0
63290	Fidelity Life Association A Legal Reserve Life IC	0	\$5,143	0.0%	0
91642	Forethought Life Insurance Company	0	\$742,029	0.3%	0
65536	Genworth Life & Annuity Insurance Company	0	\$70,878	0.0%	0
70025	Genworth Life Insurance Company	34	\$47,969,730	19.6%	102
63312	Great American Life Insurance Company	1	\$93,499	0.0%	1,539
64211	Guarantee Trust Life Insurance Company	0	\$740,276	0.3%	0
64238	Guaranty Income Life Insurance Company	0	\$37,016	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$27,970	0.0%	0
65056	Jackson National Life Insurance Company	0	\$282,503	0.1%	0
65080	John Alden Life Insurance Company	2	\$314,914	0.1%	914
93610	John Hancock Life & Health Insurance Company	0	\$54,877	0.0%	0
65838	John Hancock Life Insurance Company	23	\$30,108,800	12.3%	110
58033	Knights Of Columbus	1	\$2,553,586	1.0%	56
77720	LifeSecure Insurance Co.	0	\$773,006	0.3%	0

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
65595	Lincoln Benefit Life Company	5	\$1,408,213	0.6%	511
65722	Loyal American Life Insurance Company	0	\$10,745	0.0%	0
61883	Manhattanlife Insurance & Annuity Company	0	\$4,856	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	3	\$2,364,902	1.0%	183
69515	MedAmerica Insurance Company	0	\$1,023,030	0.4%	0
31119	Medico Insurance Company	0	\$122	0.0%	0
65978	Metropolitan Life Insurance Company	9	\$17,853,505	7.3%	73
66087	Mid-west National Life Insurance Co Of TN	0	\$26,057	0.0%	0
66168	Minnesota Life Insurance Company	0	\$80,531	0.0%	0
66370	MONY Life Insurance Company	0	\$1,581	0.0%	0
71412	Mutual Of Omaha Insurance Company	1	\$11,456,288	4.7%	13
93734	Nassau Life & Annuity Company	0	\$158,221	0.1%	0
68284	Nassau Life Insurance Company Of Kansas	0	\$51,921	0.0%	0
66583	National Guardian Life Insurance Company	0	\$160,454	0.1%	0
66915	New York Life Insurance Company	1	\$5,311,180	2.2%	27
69000	Northwestern Long Term Care Insurance Co	0	\$18,114,942	7.4%	0
68446	Oceanview Life & Annuity Company	0	\$2,763	0.0%	0
80578	Physicians Mutual Insurance Company	0	\$916,498	0.4%	0
61271	Principal Life Insurance Company	0	\$181,004	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$469,256	0.2%	0
65005	Riversource Life Insurance Company	3	\$3,671,967	1.5%	118
76325	Senior Health Insurance Company of PA	2	\$510,204	0.2%	564
24988	Sentry Insurance Company	0	\$20,965	0.0%	0
62952	Silac Insurance Company	7	\$5,505,894	2.3%	183
86355	Standard Life & Accident Insurance Company	0	\$20,582	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$9,110,966	3.7%	16
69132	State Mutual Insurance Company	0	\$1,661,715	0.7%	0
88072	Talcott Resolution Life Insurance Company	0	\$3,545	0.0%	0
69345	Teachers Ins & Annuity Assn of America	0	\$263,528	0.1%	0
65676	The Lincoln National Life Insurance Company	1	\$138,614	0.1%	1,038
68241	The Prudential Insurance Company Of America	2	\$5,065,849	2.1%	57
69116	The State Life Insurance Company	3	\$573,191	0.2%	753
56014	Thrivent Financial For Lutherans	2	\$7,167,296	2.9%	40
60142	TIAA-CREF Life Insurance Company	0	\$104,336	0.0%	0
69477	Time Insurance Company	0	\$215,490	0.1%	0
86231	Transamerica Life Insurance Company	26	\$11,930,723	4.9%	314
70408	Union Security Insurance Company	0	\$1,578,041	0.6%	0
92916	United American Insurance Company	0	\$339,417	0.1%	0
92703	United National Life Ins Co of America	0	\$125,289	0.1%	0
69868	United Of Omaha Life Insurance Company	0	\$1,740,000	0.7%	0
42129	United Security Assurance Company Of PA	0	\$977,153	0.4%	0
62235	Unum Life Insurance Company Of America	2	\$12,137,895	5.0%	24
70319	Washington National Insurance Company	1	\$424,757	0.2%	339

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
57320	Woodmen Of The World Life Insurance Society	0	\$10,404	0.0%	0
	Total	170	\$244,646,786	100.0%	0

Medicare Supplement

Complaint Indices

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$1,683	0.0%	0
63444	Accendo Insurance Company	0	\$175,287	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$4,985,966	0.6%	0
72052	Aetna Health Insurance Company	0	\$39,444	0.0%	0
60054	Aetna Life Insurance Company	0	\$61,082	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$6,150	0.0%	0
12321	American Continental Insurance Company	5	\$7,900,364	1.0%	617
60380	American Family Life Assurance Co	0	\$298,251	0.0%	0
19275	American Family Mutual Insurance Company	0	\$4,488,894	0.6%	0
60488	American General Life Insurance Company	0	\$24,873	0.0%	0
60739	American National Insurance Company	0	\$1,208	0.0%	0
71773	American National Life Ins Co Of TX	0	\$728,068	0.1%	0
80624	American Progressive Life & Health Ins Co	0	\$4,601	0.0%	0
67679	American Republic Corp Insurance Company	0	\$4,039,587	0.5%	0
60836	American Republic Insurance Company	1	\$8,544,397	1.1%	114
88366	American Retirement Life Insurance Company	1	\$1,966,038	0.3%	496
61999	Americo Financial Life & Annuity Ins Co	1	\$4,745,989	0.6%	205
28207	Anthem Insurance Companies, Inc.	0	\$3,180,584	0.4%	0
56499	Assured Life Association	0	\$1,242,848	0.2%	0
61093	Atlanta Life Insurance Company	0	\$243	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$2,207	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$37,974	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$814,452	0.1%	0
61263	Bankers Life & Casualty Company	0	\$4,303,088	0.6%	0
47171	Blue Cross & Blue Shield Of Kansas City	5	\$36,642,796	4.7%	133
80799	Celtic Insurance Company	0	\$46,065	0.0%	0
61735	Central Security Life Insurance Company	0	\$115	0.0%	0
61751	Central States Health & Life Co. Of Omaha	0	\$206,836	0.0%	0
61859	Christian Fidelity Life Insurance Company	0	\$3,161,206	0.4%	0
67369	CIGNA Health & Life Insurance Company	6	\$29,703,000	3.8%	197
61727	CIGNA National Health Insurance Company	0	\$43,329	0.0%	0
62065	Colonial Penn Life Insurance Company	5	\$8,127,928	1.0%	600
62103	Columbian Mutual Life Insurance Company	0	\$3,280	0.0%	0
62146	Combined Insurance Company Of America	2	\$2,979,450	0.4%	654
77828	Companion Life Insurance Company	3	\$8,171,821	1.0%	358
62308	Connecticut General Life Insurance Company	0	\$2,154	0.0%	0
71404	Continental General Insurance Company	0	\$927,963	0.1%	0
68500	Continental Life Insurance Co Of Brentwood	0	\$2,444,581	0.3%	0
62553	Country Life Insurance Company	0	\$237,987	0.0%	0
26921	Everest Reinsurance Company	3	\$9,042,766	1.2%	323
63053	Family Life Insurance Company	0	\$100,888	0.0%	0
63223	Federal Life Insurance Company	0	\$68	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$1,235,129	0.2%	0

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
91642	Forethought Life Insurance Company	1	\$75,131	0.0%	9,999
63657	Garden State Life Insurance Company	0	\$30,750	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$265,103	0.0%	0
70025	Genworth Life Insurance Company	0	\$2,590	0.0%	0
70939	Gerber Life Insurance Company	0	\$490,860	0.1%	0
91472	Globe Life & Accident Insurance Company	0	\$1,009,567	0.1%	0
62286	Golden Rule Insurance Company	0	\$1,204,466	0.2%	0
63967	Government Personnel Mutual Life Insurance	0	\$387,149	0.0%	0
67059	GPM Health & Life Insurance Company	0	\$1,140,394	0.1%	0
63312	Great American Life Insurance Company	0	\$96,726	0.0%	0
90212	Great Southern Life Insurance Company	0	\$13,025	0.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$80,267	0.0%	0
70815	Hartford Life & Accident Insurance Company	0	\$5,282,418	0.7%	0
70670	Health Care Service Corporation	0	\$1,716,920	0.2%	0
78972	Healthy Alliance Life Insurance Company	11	\$94,382,472	12.1%	114
66214	Heartland National Life Insurance Company	0	\$696,082	0.1%	0
73288	Humana Insurance Company	5	\$12,083,982	1.5%	403
70580	HumanaDental Insurance Company	1	\$4,407,552	0.6%	221
97764	IdeaLife Insurance Company	0	\$17,103	0.0%	0
81779	Individual Assur Co Life Health & Accident	0	\$9,291,148	1.2%	0
65056	Jackson National Life Insurance Company	0	\$18,571	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$19,081	0.0%	0
65129	Kansas City Life Insurance Company	0	\$326	0.0%	0
68543	Liberty Bankers Life Insurance Company	0	\$10,618	0.0%	0
65331	Liberty National Life Insurance Company	0	\$21,774	0.0%	0
77720	LifeSecure Insurance Co.	0	\$772	0.0%	0
65722	Loyal American Life Insurance Company	1	\$2,129,425	0.3%	458
73504	Lumico Life Insurance Company	2	\$4,126,129	0.5%	472
61883	Manhattanlife Insurance & Annuity Company	0	\$8,040	0.0%	0
79987	Medico Corp Life Insurance Company	0	\$380,875	0.0%	0
31119	Medico Insurance Company	0	\$1,231,595	0.2%	0
71412	Mutual Of Omaha Insurance Company	2	\$87,338,146	11.2%	22
93734	Nassau Life & Annuity Company	0	\$454,625	0.1%	0
68284	Nassau Life Insurance Company Of Kansas	1	\$40,051	0.0%	9,999
66583	National Guardian Life Insurance Company	0	\$197,071	0.0%	0
82538	National Health Insurance Company	0	\$7,044,481	0.9%	0
66869	Nationwide Life Insurance Company	0	\$1,205	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$25,975	0.0%	0
66915	New York Life Insurance Company	0	\$40,012	0.0%	0
68349	North American Insurance Company	0	\$1,110,362	0.1%	0
67199	Old American Insurance Company	0	\$660	0.0%	0
67326	Old Surety Life Insurance Company	0	\$15,651,315	2.0%	0
13100	Omaha Insurance Company	1	\$58,921,725	7.6%	17

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
76112	Oxford Life Insurance Company	0	\$794,892	0.1%	0
67539	Pan-American Life Insurance Company	0	\$612,766	0.1%	0
67628	Pekin Life Insurance Company	0	\$1,414,481	0.2%	0
72125	Physicians Life Insurance Company	0	\$630,575	0.1%	0
80578	Physicians Mutual Insurance Company	0	\$2,629,463	0.3%	0
61271	Principal Life Insurance Company	0	\$1,075,015	0.1%	0
67903	Provident American Life & Health Insurance Co	0	\$34,380	0.0%	0
71390	Puritan Life Insurance Company Of America	1	\$125,639	0.0%	7,758
61700	Renaissance Life & Health Insurance Co	0	\$218,370	0.0%	0
68462	Reserve National Insurance Company	0	\$1,581,499	0.2%	0
57657	Royal Neighbors Of America	0	\$71,205	0.0%	0
60183	S.usa Life Insurance Company, Inc.	0	\$251,155	0.0%	0
60176	SBLI USA Life Insurance Company, Inc.	0	\$2,546	0.0%	0
65757	Shelter Life Insurance Company	0	\$98,371	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$25,644	0.0%	0
62952	Silac Insurance Company	0	\$1,792,027	0.2%	0
86355	Standard Life & Accident Insurance Company	0	\$781,683	0.1%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$9,177,887	1.2%	0
69132	State Mutual Insurance Company	0	\$95,188	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$70,380	0.0%	0
77399	Sterling Life Insurance Company	0	\$2,128,925	0.3%	0
58181	Supreme Council Of The Royal Arcanum	0	\$41	0.0%	0
88072	Talcott Resolution Life Insurance Company	0	\$24,625	0.0%	0
65870	The Manhattan Life Insurance Company	5	\$19,925,767	2.6%	245
56383	The Order Of United Commercial Travelers Of a	0	\$288,590	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$2,905,218	0.4%	0
86231	Transamerica Life Insurance Company	2	\$44,411,741	5.7%	44
61425	Trustmark Insurance Company	0	\$2,565	0.0%	0
11121	Unified Life Insurance Company	0	\$1,379,765	0.2%	0
62596	Union Fidelity Life Insurance Company	0	\$6,112	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,729	0.0%	0
92916	United American Insurance Company	2	\$1,958,406	0.3%	995
69930	United Insurance Company Of America	0	\$342,933	0.0%	0
92703	United National Life Ins Co of America	0	\$218,012	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$18,564,307	2.4%	0
72850	United World Life Insurance Company	0	\$2,086,697	0.3%	0
79413	UnitedHealthcare Insurance Company	12	\$194,512,770	24.9%	60
69663	USAA Life Insurance Company	1	\$5,894,008	0.8%	165
70319	Washington National Insurance Company	0	\$926,739	0.1%	0
57711	Western Catholic Union	0	\$523,624	0.1%	0
85189	Western United Life Assurance Company	0	\$2,165	0.0%	0
62413	Wilcac Life Insurance Company	0	\$12,134	0.0%	0
Total		80	\$779,717,222	100.0%	0

Life & Annuity

Complaint Indices

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
57568	1891 Financial Life	0	\$44,263	0.0%	0
80985	4 Ever Life Insurance Company	0	\$138,107	0.0%	0
77879	5 Star Life Insurance Company	0	\$3,111,952	0.0%	0
71854	AAA Life Insurance Company	3	\$14,846,502	0.2%	251
71471	Ability Insurance Company	0	\$192	0.0%	0
63444	Accendo Insurance Company	1	\$782,349	0.0%	1,588
62200	Accordia Life & Annuity Company	6	\$5,618,401	0.1%	1,326
60054	Aetna Life Insurance Company	1	\$2,267,280	0.0%	548
90611	Allianz Life Insurance Co Of North America	7	\$234,072,649	2.4%	37
60216	Amalgamated Life Insurance Company	0	\$3,817,227	0.0%	0
60275	American Bankers Life Assurance Co Of FL	0	\$84,268	0.0%	0
66001	American Benefit Life Insurance Company	0	\$25,240	0.0%	0
12321	American Continental Insurance Company	0	\$1,112,985	0.0%	0
92738	American Equity Investment Life Ins Co	0	\$121,815,505	1.3%	0
60380	American Family Life Assurance Company	3	\$4,175,298	0.0%	892
60399	American Family Life Insurance Company	2	\$55,531,880	0.6%	45
98736	American Federated Life Insurance Company	0	\$760,409	0.0%	0
60410	American Fidelity Assurance Company	0	\$4,618,762	0.0%	0
60429	American Fidelity Life Insurance Company	0	\$196,384	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$416	0.0%	0
60488	American General Life Insurance Company	55	\$819,978,989	8.5%	83
60518	American Health & Life Insurance Company	6	\$3,458,846	0.0%	2,154
60534	American Heritage Life Insurance Company	3	\$7,529,874	0.1%	495
60577	American Income Life Insurance Company	9	\$20,137,077	0.2%	555
67253	American Life & Security Corp.	0	\$22,625,987	0.2%	0
81213	American Maturity Life Insurance Company	0	\$40,333	0.0%	0
67989	American Memorial Life Insurance Company	1	\$8,584,660	0.1%	145
60739	American National Insurance Company	13	\$30,154,835	0.3%	535
71773	American National Life Ins Co Of TX	0	\$115,593	0.0%	0
80624	American Progressive Life & Health Ins Co	0	\$7,895	0.0%	0
60801	American Public Life Ins Co	0	\$34,005	0.0%	0
67679	American Republic Corp Insurance Company	0	\$577	0.0%	0
60836	American Republic Insurance Company	3	\$753,109	0.0%	4,947
88366	American Retirement Life Insurance Company	0	\$1,297	0.0%	0
60895	American United Life Insurance Company	1	\$205,632,246	2.1%	6
68594	American-amicable Life Insurance Co Of TX	0	\$2,849,900	0.0%	0
61999	Americo Financial Life & Annuity Ins Co	12	\$11,242,899	0.1%	1,326
61301	Ameritas Life Insurance Corp.	1	\$43,031,209	0.4%	29
60250	Amfirst Insurance Company	0	\$260	0.0%	0
72222	AMICA Life Insurance Company	0	\$356,820	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$438,107	0.0%	0
61069	Anthem Life Insurance Company	2	\$9,182,393	0.1%	271

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
56499	Assured Life Association	0	\$6,599	0.0%	0
71439	Assurity Life Insurance Company	1	\$2,912,299	0.0%	426
61492	Athene Annuity & Life Assurance Company	4	\$1,796,675	0.0%	2,765
68039	Athene Annuity & Life Assurance Co Of NY	0	\$102,548	0.0%	0
61689	Athene Annuity & Life Company	18	\$219,787,263	2.3%	102
61093	Atlanta Life Insurance Company	2	\$19,037	0.0%	9,999
61115	Atlantic Coast Life Insurance Company	0	\$17,066,112	0.2%	0
61182	Aurora National Life Assurance Company	0	\$157,291	0.0%	0
84522	Auto Club Life Insurance Company	0	\$8,816	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$4,217,446	0.0%	0
61212	Baltimore Life Insurance Company	1	\$633,849	0.0%	1,959
61239	Bankers Fidelity Life Insurance Company	0	\$99,503	0.0%	0
61263	Bankers Life & Casualty Company	13	\$42,622,738	0.4%	379
94250	Banner Life Insurance Company	2	\$53,637,949	0.6%	46
61395	Beneficial Life Insurance Company	0	\$579,778	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$8,973	0.0%	0
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$576,088,166	6.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$14,075	0.0%	0
90638	Best Life & Health Insurance Company	0	\$835	0.0%	0
61476	Boston Mutual Life Insurance Company	0	\$5,889,236	0.1%	0
87726	Brighthouse Life Insurance Company	7	\$117,230,286	1.2%	74
93432	CM Life Insurance Company	2	\$18,956,755	0.2%	131
61581	Capitol Life Insurance Company	1	\$2,061,538	0.0%	602
56030	Catholic Financial Life	0	\$731,182	0.0%	0
57770	Catholic Holy Family Society	0	\$3,465,348	0.0%	0
57487	Catholic Order Of Foresters	0	\$78,418	0.0%	0
61735	Central Security Life Insurance Company	3	\$195,598	0.0%	9,999
61751	Central States Health & Life Co. Of Omaha	1	\$1,060,076	0.0%	1,172
61859	Christian Fidelity Life Insurance Company	0	\$278,054	0.0%	0
61875	Church Life Insurance Corporation	0	\$349,040	0.0%	0
71463	CICA Life Insurance Company Of America	1	\$681,126	0.0%	1,823
67369	CIGNA Health & Life Insurance Company	0	\$348	0.0%	0
61727	CIGNA National Health Insurance Company	0	\$21,689	0.0%	0
76236	Cincinnati Life Insurance Company	1	\$11,578,369	0.1%	107
61921	Citizens Security Life Insurance Company	0	\$76,415	0.0%	0
86371	Clover Insurance Company	0	\$47,706	0.0%	0
62626	CMFG Life Insurance Company	2	\$15,005,368	0.2%	166
62049	Colonial Life & Accident Insurance Company	1	\$4,025,561	0.0%	309
62065	Colonial Penn Life Insurance Company	4	\$5,500,086	0.1%	903
76023	Columbian Life Insurance Company	4	\$3,614,162	0.0%	1,375
62103	Columbian Mutual Life Insurance Company	0	\$93,984	0.0%	0
99937	Columbus Life Insurance Company	0	\$4,649,556	0.0%	0
62146	Combined Insurance Company Of America	3	\$2,231,067	0.0%	1,670

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
84824	Commonwealth Annuity & Life Insurance Co	2	\$1,342,674	0.0%	1,850
77828	Companion Life Insurance Company	0	\$112,316	0.0%	0
60984	Combenefits Insurance Company	0	\$4,533	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$3,535,207	0.0%	0
71730	Continental American Insurance Company	1	\$439,407	0.0%	2,827
71404	Continental General Insurance Company	3	\$478,090	0.0%	7,794
68500	Continental Life Ins Co Of Brentwood, TN	2	\$257,569	0.0%	9,644
94218	Country Investors Life Assurance Company	0	\$672,568	0.0%	0
62553	Country Life Insurance Company	0	\$8,419,922	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$11,876	0.0%	0
56138	CSA Fraternal Life	0	\$208,524	0.0%	0
82880	CSI Life Insurance Company	0	\$2,155	0.0%	0
71129	Dearborn Life Insurance Company	0	\$1,230,991	0.0%	0
62634	Delaware American Life Insurance Company	0	\$712	0.0%	0
79065	Delaware Life Insurance Company	0	\$62,002,519	0.6%	0
97705	Direct General Life Insurance Company	0	\$7,220	0.0%	0
13183	Eagle Life Insurance Company	0	\$12,820,412	0.1%	0
84174	ELCO Mutual Life & Annuity	0	\$5,657,876	0.1%	0
85561	Elips Life Insurance Company	0	\$44,552	0.0%	0
62928	EMC National Life Company	2	\$4,723,957	0.0%	526
66311	Encova Life Insurance Company	0	\$40,911	0.0%	0
62880	Equitable Financial Life & Annuity Company	0	\$237,501	0.0%	0
62944	Equitable Financial Life Insurance Company	9	\$150,233,323	1.6%	74
78077	Equitable Financial Life Insurance Company Of America	1	\$8,630,477	0.1%	144
62510	Equitrust Life Insurance Company	1	\$33,987,211	0.4%	37
70866	Everlake Assurance Company	0	\$2,703,464	0.0%	0
60186	Everlake Life Insurance Company	4	\$4,454,562	0.0%	1,115
70742	Family Benefit Life Insurance Company	1	\$1,823,634	0.0%	681
77968	Family Heritage Life Insurance Co Of America	0	\$104,600	0.0%	0
63053	Family Life Insurance Company	0	\$378,235	0.0%	0
74004	Family Service Life Insurance Company	0	\$21	0.0%	0
63118	Farm Bureau Life Ins Co of MO	1	\$46,714,764	0.5%	27
63177	Farmers New World Life Insurance Company	7	\$27,231,063	0.3%	319
63223	Federal Life Insurance Company	0	\$99,972	0.0%	0
63258	Federated Life Insurance Company	0	\$9,463,673	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	3	\$99,586,074	1.0%	37
93696	Fidelity Investments Life Insurance Company	0	\$19,834,771	0.2%	0
63290	Fidelity Life Association	1	\$2,831,516	0.0%	439
71870	Fidelity Security Life Insurance Company	1	\$6,982,176	0.1%	178
69140	First Allmerica Financial Life Insurance Co	0	\$71,050	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$9,374,426	0.1%	0
56332	First Catholic Slovak Ladies Association	0	\$12,963	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
56340	First Catholic Slovak Union Of The United States Of America	0	\$47,690	0.0%	0
84034	First Guaranty Insurance Company	0	\$31,965	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$7,398	0.0%	0
67652	First Penn-pacific Life Insurance Company	1	\$1,970,752	0.0%	630
91642	Forethought Life Insurance Company	0	\$322,804,446	3.4%	0
62324	Freedom Life Insurance Company Of America	0	\$1,889,705	0.0%	0
99775	Funeral Directors Life Insurance Company	0	\$3,688,937	0.0%	0
63657	Garden State Life Insurance Company	0	\$317,009	0.0%	0
56685	GBU Financial Life	0	\$1,265,127	0.0%	0
56693	GCU	0	\$85,995	0.0%	0
65536	Genworth Life & Annuity Insurance Company	5	\$23,663,223	0.2%	262
70025	Genworth Life Insurance Company	0	\$4,761,283	0.0%	0
70939	Gerber Life Insurance Company	3	\$9,869,922	0.1%	378
56154	Gleaner Life Insurance Society	0	\$195,000	0.0%	0
91472	Globe Life & Accident Insurance Company	15	\$20,397,368	0.2%	913
62286	Golden Rule Insurance Company	1	\$1,001,064	0.0%	1,241
63967	Government Personnel Mutual Life Ins Co	0	\$1,038,294	0.0%	0
67059	Gpm Health & Life Insurance Company	0	\$5,249	0.0%	0
71218	Grange Life Insurance Company	0	\$131,842	0.0%	0
63312	Great American Life Insurance Company	0	\$241,222,574	2.5%	0
90212	Great Southern Life Insurance Company	0	\$479,503	0.0%	0
71480	Great Western Insurance Company	1	\$2,675,879	0.0%	464
68322	Great-West Life & Annuity Insurance Company	0	\$91,625,786	1.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$512,348	0.0%	0
64238	Guaranty Income Life Insurance Company	0	\$19,282,852	0.2%	0
78778	Guardian Insurance & Annuity Company, Inc	0	\$2,707,814	0.0%	0
64246	Guardian Life Insurance Company Of America	3	\$32,840,765	0.3%	113
83607	Guggenheim Life & Annuity Company	1	\$16,895,362	0.2%	74
70815	Hartford Life & Accident Insurance Company	9	\$49,672,336	0.5%	225
92711	HCC Life Insurance Company	0	\$4,419	0.0%	0
66214	Heartland National Life Insurance Company	0	\$3,419	0.0%	0
64505	Homesteaders Life Company	0	\$8,209,461	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$3,923,208	0.0%	0
73288	Humana Insurance Company	2	\$2,649,587	0.0%	938
70580	HumanaDental Insurance Company	1	\$53,646	0.0%	9,999
91693	IA American Life Insurance Company	0	\$118,408	0.0%	0
97764	IdeaLife Insurance Company	0	\$28,965	0.0%	0
64580	Illinois Mutual Life Insurance Company	1	\$1,398,452	0.0%	888
81779	Individual Assur Co Life Health & Accident	0	\$332,804	0.0%	0
14406	Industrial Alliance Insurance & Financial Services	0	\$24,761	0.0%	0
74780	Integrity Life Insurance Company	0	\$4,793,863	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$3,259,656	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
63487	Investors Life Insurance Co Of North America	0	\$284,236	0.0%	0
65056	Jackson National Life Insurance Company	38	\$284,549,233	3.0%	166
64017	Jefferson National Life Insurance Company	0	\$18,696,091	0.2%	0
65080	John Alden Life Insurance Company	0	\$103,774	0.0%	0
93610	John Hancock Life & Health Insurance Company	0	\$4,176	0.0%	0
65838	John Hancock Life Insurance Company (usa	2	\$64,469,283	0.7%	39
65129	Kansas City Life Insurance Company	9	\$17,527,704	0.2%	638
58033	Knights Of Columbus	4	\$23,968,971	0.2%	207
82252	Landmark Life Insurance Company	0	\$76,829	0.0%	0
74799	Leaders Life Insurance Company	0	\$34,086	0.0%	0
10236	Legacy Life Insurance Company Of Missouri	0	\$100,166	0.0%	0
71595	Lewer Life Insurance Company	0	\$432	0.0%	0
68543	Liberty Bankers Life Insurance Company	1	\$710,129	0.0%	1,749
65331	Liberty National Life Insurance Company	1	\$9,438,499	0.1%	132
65498	Life Insurance Company Of North America	2	\$30,559,136	0.3%	81
65528	Life Insurance Company Of The Southwest	1	\$14,600,043	0.2%	85
97691	Life Of The South Insurance Company	0	\$1,264,578	0.0%	0
77720	LifeSecure Insurance Co.	1	\$30,454	0.0%	9,999
99724	Lifeshield National Insurance Co.	0	\$245,313	0.0%	0
65595	Lincoln Benefit Life Company	2	\$11,647,776	0.1%	213
65927	Lincoln Heritage Life Insurance Company	3	\$7,667,988	0.1%	486
62057	Lincoln Life & Annuity Company Of New York	0	\$1,241,791	0.0%	0
60232	Lombard International Life Assurance Company	0	\$3,388	0.0%	0
65722	Loyal American Life Insurance Company	0	\$220,798	0.0%	0
56758	Loyal Christian Benefit Association	0	\$1,085	0.0%	0
73504	Lumico Life Insurance Company	5	\$2,092,955	0.0%	2,967
65781	Madison National Life Insurance Company, Inc.	0	\$246,606	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$389,135	0.0%	0
61883	Manhattanlife Insurance & Annuity Company	3	\$78,796	0.0%	9,999
65935	Massachusetts Mutual Life Insurance Company	2	\$183,162,495	1.9%	14
31119	Medico Insurance Company	0	\$37,197	0.0%	0
86126	Members Life Insurance Company	0	\$15,703,349	0.2%	0
65978	Metropolitan Life Insurance Company	57	\$168,502,365	1.8%	420
97136	Metropolitan Tower Life Insurance Company	4	\$63,951,034	0.7%	78
66087	Mid-west National Life Insurance Co Of TN	1	\$267,965	0.0%	4,635
66044	Midland National Life Insurance Company	9	\$66,840,281	0.7%	167
66109	Midwestern United Life Insurance Company	0	\$22,749	0.0%	0
66168	Minnesota Life Insurance Company	2	\$108,300,922	1.1%	23
76040	Missouri Valley Life & Health Insurance Co	0	\$205,169	0.0%	0
70416	MML Bay State Life Insurance Company	1	\$446,708	0.0%	2,780
57541	Modern Woodmen Of America	0	\$19,645,596	0.2%	0
81442	Monitor Life Insurance Company Of New York	0	\$2,054	0.0%	0
66370	MONY Life Insurance Company	0	\$1,345,771	0.0%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
80020	Mountain Life Insurance Company	1	\$319,552	0.0%	3,887
88668	Mutual Of America Life Insurance Company	0	\$449,389	0.0%	0
66427	Mutual Trust Life Insurance Company	0	\$2,746,969	0.0%	0
93734	Nassau Life & Annuity Company	0	\$8,167,038	0.1%	0
67814	Nassau Life Insurance Company	3	\$6,727,686	0.1%	554
68284	Nassau Life Insurance Company Of Kansas	1	\$191,279	0.0%	6,493
61409	National Benefit Life Insurance Company	0	\$406,561	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$75,441	0.0%	0
98205	National Foundation Life Insurance Company	0	\$1,876	0.0%	0
66583	National Guardian Life Insurance Company	1	\$8,964,633	0.1%	139
82538	National Health Insurance Company	0	\$500,846	0.0%	0
66680	National Life Insurance Company	1	\$5,194,920	0.1%	239
87963	National Teachers Assoc Life Ins Co	0	\$206,486	0.0%	0
66850	National Western Life Insurance Company	2	\$12,507,389	0.1%	199
92657	Nationwide Life & Annuity Insurance Company	1	\$77,513,259	0.8%	16
66869	Nationwide Life Insurance Company	1	\$139,425,864	1.4%	9
91626	New England Life Insurance Company	1	\$2,204,810	0.0%	563
91596	New York Life Insurance & Annuity Corporation	3	\$324,874,770	3.4%	11
66915	New York Life Insurance Company	12	\$109,791,192	1.1%	136
81264	Nippon Life Insurance Company Of America	0	\$18,988	0.0%	0
66974	North American Co For Life & Health Insurance	1	\$50,732,846	0.5%	24
81353	NYLife Insurance Company Of Arizona	0	\$416,084	0.0%	0
67148	occidental Life Insurance Company Of NC	0	\$1,114,623	0.0%	0
68446	Oceanview Life & Annuity Company	0	\$25,365,829	0.3%	0
89206	Ohio National Life Assurance Corporation	1	\$6,912,716	0.1%	180
67172	Ohio National Life Insurance Company	5	\$13,120,468	0.1%	473
67199	Old American Insurance Company	1	\$6,511,576	0.1%	191
67261	Old Republic Life Insurance Company	0	\$103,404	0.0%	0
67326	Old Surety Life Insurance Company	0	\$2,593	0.0%	0
76007	Old United Life Insurance Company	0	\$26,727	0.0%	0
69647	Optum Insurance Of Ohio, Inc.	0	\$1,163	0.0%	0
76112	Oxford Life Insurance Company	0	\$4,573,888	0.0%	0
67393	Ozark National Life Insurance Company	3	\$18,195,833	0.2%	205
64343	Pacific Guardian Life Insurance Co., Ltd.	0	\$17,381	0.0%	0
97268	Pacific Life & Annuity Company	1	\$5,205,782	0.1%	239
67466	Pacific Life Insurance Company	1	\$314,716,665	3.3%	4
93459	Pan-American Assurance Company	0	\$195,699	0.0%	0
67539	Pan-American Life Insurance Company	0	\$30,045	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$974	0.0%	0
71099	Parker Centennial Assurance Company	0	\$5,588	0.0%	0
93777	Pavonia Life Insurance Company Of MI	2	\$280,880	0.0%	8,844
67628	Pekin Life Insurance Company	0	\$1,809,799	0.0%	0
93262	Penn Insurance & Annuity Company	0	\$5,065,712	0.1%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
67644	Penn Mutual Life Insurance Company	0	\$15,726,159	0.2%	0
67784	Philadelphia American Life Insurance Company	0	\$550,619	0.0%	0
93548	PHL Variable Insurance Company	0	\$6,979,756	0.1%	0
72125	Physicians Life Insurance Company	1	\$6,795,416	0.1%	183
67873	Pioneer American Insurance Company	1	\$1,737,304	0.0%	715
67911	Pioneer Mutual Life Insurance Company	0	\$401,408	0.0%	0
67946	Pioneer Security Life Insurance Company	1	\$167,965	0.0%	7,394
97152	Plateau Insurance Company	0	\$357,734	0.0%	0
57622	Polish National Alliance Of The US Of Na	0	\$45,565	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$8,712	0.0%	0
65919	Primerica Life Insurance Company	11	\$35,567,240	0.4%	384
61271	Principal Life Insurance Company	1	\$126,278,236	1.3%	10
71161	Principal National Life Insurance Company	2	\$21,109,426	0.2%	118
68047	Professional Insurance Company	0	\$6,752	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$40,201	0.0%	0
68136	Protective Life Insurance Company	12	\$219,509,962	2.3%	68
67903	Provident American Life & Health Insurance Co	0	\$6,276	0.0%	0
68195	Provident Life & Accident Insurance Company	0	\$6,625,015	0.1%	0
68209	Provident Life & Casualty Insurance Company	0	\$35	0.0%	0
79227	PRUCO Life Insurance Company	4	\$177,811,905	1.8%	28
86630	Prudential Annuities Life Assurance Corporation	0	\$59,855,742	0.6%	0
93629	Prudential Retirement Insurance & Annuity Co	0	\$188,655	0.0%	0
71390	Puritan Life Insurance Company Of America	1	\$575,504	0.0%	2,158
68381	Reliance Standard Life Insurance Company	1	\$16,149,564	0.2%	77
61360	Reliastar Life Ins Co of NY	1	\$437,328	0.0%	2,840
67105	Reliastar Life Insurance Company	2	\$30,093,785	0.3%	83
61700	Renaissance Life & Health Insurance Co	1	\$25,294	0.0%	9,999
68462	Reserve National Insurance Company	0	\$532,195	0.0%	0
65005	Riversource Life Insurance Company	2	\$73,642,550	0.8%	34
57657	Royal Neighbors Of America	1	\$2,033,380	0.0%	611
61573	Royalty Capital Life Insurance Company	2	\$125,705	0.0%	9,999
90247	Rx Life Insurance Company	1	\$212,677	0.0%	5,840
60183	S.usa Life Insurance Company, Inc.	0	\$3,397,276	0.0%	0
60445	Sagicor Life Insurance Company	0	\$17,362,930	0.2%	0
60176	SBLI USA Life Insurance Company, Inc.	0	\$18,384	0.0%	0
93742	Securian Life Insurance Company	3	\$32,306,766	0.3%	115
68675	Security Benefit Life Insurance Company	0	\$43,133,515	0.4%	0
68713	Security Life Of Denver Insurance Company	1	\$11,644,778	0.1%	107
68772	Security Mutual Life Insurance Company Of NY	1	\$1,851,504	0.0%	671
69485	Security National Life Insurance Company	1	\$1,086,177	0.0%	1,143
78662	Senior Life Insurance Company	1	\$1,727,671	0.0%	719
77119	Sentinel American Life Insurance Company	0	\$176	0.0%	0
68810	Sentry Life Insurance Company	0	\$19,989,846	0.2%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
97241	Settlers Life Insurance Company	0	\$277,675	0.0%	0
65757	Shelter Life Insurance Company	8	\$33,403,429	0.3%	297
68845	Shenandoah Life Insurance Company	1	\$313,757	0.0%	3,958
62952	Silac Insurance Company	2	\$35,682,510	0.4%	70
57673	Slovene National Benefit Society	0	\$3,888	0.0%	0
57142	Sons Of Norway	0	\$13,203	0.0%	0
69019	Standard Insurance Company	3	\$52,337,640	0.5%	71
86355	Standard Life & Accident Insurance Company	0	\$425,732	0.0%	0
71706	Standard Life & Casualty Insurance Company	0	\$4,598	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$1,783	0.0%	0
68985	Starmount Life Insurance Company	0	\$235,392	0.0%	0
69108	State Farm Life Insurance Company	11	\$140,032,095	1.5%	98
69132	State Mutual Insurance Company	0	\$118,744	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$38,670	0.0%	0
77399	Sterling Life Insurance Company	0	\$82,343	0.0%	0
80926	Sun Life & Health Insurance Company	1	\$337,358	0.0%	3,682
69272	Sunset Life Insurance Company Of America	0	\$194,272	0.0%	0
58181	Supreme Council Of The Royal Arcanum	0	\$14,775	0.0%	0
69310	Surety Life Insurance Company	1	\$278,034	0.0%	4,467
68608	Symetra Life Insurance Company	2	\$57,440,238	0.6%	43
90581	Symetra National Life Insurance Company	0	\$13,573	0.0%	0
71153	Talcott Resolution Life & Annuity Insurance Co	2	\$22,515,495	0.2%	110
88072	Talcott Resolution Life Insurance Company	1	\$3,192,545	0.0%	389
69345	Teachers Ins & Annuity Assn of America	0	\$180,261,265	1.9%	0
60542	The American Home Life Insurance Company	0	\$1,805,068	0.0%	0
61832	The Chesapeake Life Insurance Company	0	\$960,352	0.0%	0
64149	The Epic Life Insurance Company	0	\$17,927	0.0%	0
65242	The Lafayette Life Insurance Company	1	\$30,001,692	0.3%	41
65676	The Lincoln National Life Insurance Company	13	\$426,630,189	4.4%	38
65870	The Manhattan Life Insurance Company	1	\$385,030	0.0%	3,226
67091	The Northwestern Mutual Life Insurance Co	3	\$312,756,596	3.2%	12
67180	The Ohio State Life Insurance Company	4	\$1,920,500	0.0%	2,587
56383	The Order Of United Commercial Travelers Of America	0	\$8,708	0.0%	0
67598	The Paul Revere Life Insurance Company	0	\$14,821	0.0%	0
68241	The Prudential Insurance Company Of America	23	\$123,189,697	1.3%	232
68357	The Reliable Life Insurance Company	37	\$9,656,164	0.1%	4,759
70435	The Savings Bank Mutual Life Ins Co Of MA	0	\$3,477,800	0.0%	0
69116	The State Life Insurance Company	0	\$23,929,701	0.2%	0
80659	The United States Business Of Canada Life	1	\$948,610	0.0%	1,309
70483	The Western & Southern Life Insurance Co	7	\$3,763,209	0.0%	2,310
56014	Thrivent Financial For Lutherans	2	\$82,500,918	0.9%	30
60142	TIAA-CREF Life Insurance Company	0	\$8,075,143	0.1%	0

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
69477	Time Insurance Company	1	\$245,863	0.0%	5,052
69566	Trans World Assurance Company	0	\$133,668	0.0%	0
70688	Transamerica Financial Life Ins Co	1	\$2,128,897	0.0%	583
86231	Transamerica Life Insurance Company	54	\$182,711,507	1.9%	367
61425	Trustmark Insurance Company	0	\$2,704,448	0.0%	0
62863	Trustmark Life Insurance Company	0	\$7,324	0.0%	0
69396	TX Life Insurance Company	1	\$4,398,260	0.0%	282
84530	U.s. Financial Life Insurance Company	11	\$1,980,275	0.0%	6,899
80314	Unicare Life & Health Insurance Company	0	\$656	0.0%	0
11121	Unified Life Insurance Company	0	\$520,321	0.0%	0
91529	Unimerica Insurance Company	0	\$36,868	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$203,065	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,054,677	0.0%	0
70408	Union Security Insurance Company	0	\$2,592,119	0.0%	0
92916	United American Insurance Company	2	\$782,623	0.0%	3,174
87645	United Fidelity Life Insurance Company	2	\$193,121	0.0%	9,999
63983	United Heritage Life Insurance Company	0	\$3,103,219	0.0%	0
69922	United Home Life Insurance Company	0	\$1,663,602	0.0%	0
69930	United Insurance Company Of America	1	\$72,516	0.0%	9,999
69973	United Life Insurance Company	0	\$34,720,780	0.4%	0
92703	United National Life Ins Co of America	0	\$49,088	0.0%	0
69868	United Of Omaha Life Insurance Company	14	\$72,188,952	0.7%	241
42129	United Security Assurance Company Of PA	0	\$157	0.0%	0
58068	United States Branch Of The Independent Order Of Foresters	5	\$5,414,824	0.1%	1,147
80802	United States Branch Of Sun Life Assurance Co	2	\$20,936,889	0.2%	119
70106	United States Life Ins Co In The City Of NY	1	\$5,723,538	0.1%	217
72850	United World Life Insurance Company	0	\$17,551	0.0%	0
79413	UnitedHealthcare Insurance Company	0	\$6,549,142	0.1%	0
97179	UnitedHealthcare Life Insurance Company	0	\$9,530	0.0%	0
63819	Unity Financial Life Insurance Company	3	\$832,412	0.0%	4,476
70130	Universal Guaranty Life Insurance Company	3	\$236,958	0.0%	9,999
67601	Unum Insurance Company	0	\$49,122	0.0%	0
62235	Unum Life Insurance Company Of America	1	\$30,831,660	0.3%	40
14165	US Alliance Life & Security Company	0	\$24,088	0.0%	0
70955	USA Life One Insurance Company Of Indiana	0	\$1,557	0.0%	0
69663	USAA Life Insurance Company	2	\$32,641,947	0.3%	76
94358	Usable Life	1	\$1,830,005	0.0%	679
68632	Vantis Life Insurance Company	0	\$131,374	0.0%	0
70238	Variable Annuity Life Insurance Company	1	\$44,844,686	0.5%	28
80942	Venerable Insurance & Annuity Company	4	\$746,671	0.0%	6,654
86509	Voya Retirement Insurance & Annuity Company	1	\$170,526,365	1.8%	7
70319	Washington National Insurance Company	5	\$671,568	0.0%	9,247

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
70335	West Coast Life Insurance Company	2	\$6,415,196	0.1%	387
92622	Western - Southern Life Assurance Company	4	\$42,085,288	0.4%	118
57711	Western Catholic Union	0	\$3,483,258	0.0%	0
85189	Western United Life Assurance Company	0	\$503,940	0.0%	0
62413	Wilcac Life Insurance Company	3	\$1,192,673	0.0%	3,124
57010	William Penn Association	0	\$174,821	0.0%	0
66230	William Penn Life Insurance Company Of NY	0	\$24,998	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$86,754	0.0%	0
65960	Windsor Life Insurance Company	0	\$578	0.0%	0
56170	Woman's Life Insurance Society	0	\$2,995	0.0%	0
57320	Woodmen Of The World Life Insurance Society	1	\$1,610,717	0.0%	771
90557	Zurich American Life Insurance Company	1	\$10,289,850	0.1%	121
Total		775	\$9,625,559,018	100.0%	0

HMO

Complaint Indices

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

Code	Name	Complaints 2019-2021	Average Annual Premium 2019- 2021	Average Market Share	Complaint Index
95109	Aetna Health Inc.	1	\$13,836,853	5.7%	65
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$909,122	0.4%	0
96377	Coventry Health Care Of Missouri Inc	1	\$75	0.0%	9,999
95315	Good Health Hmo, Inc. DBA Blue Care, Inc.	10	\$133,696,471	55.4%	67
95358	HMO Missouri, Inc.	14	\$42,704,045	17.7%	293
95885	Humana Health Plan, Inc.	1	\$181,342	0.1%	4,929
12913	Missouri Care Incorporated	0	\$27,902,914	11.6%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$22,125,680	9.2%	0
Total		27	\$241,356,503	100.0%	0

INSURANCE
**CONSUMER
HOTLINE**

800-726-7390

For questions about your
insurance policy or to file a complaint
against an insurance company or agent:

**insurance.mo.gov
800-726-7390**



Missouri Department of Commerce & Insurance

Harry S Truman Building, Room 530
301 W. High St.
PO Box 690
Jefferson City, MO 65102