

2018

MISSOURI

COMPLAINT REPORT

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS
& PROFESSIONAL REGISTRATION

STATISTICS SECTION
APRIL 2019

The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. This report presents data on complaints against insurance companies received by DIFP between 2014 and 2016. 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:

$$\frac{\begin{array}{c} \text{Company complaints} \\ \text{Company premium} \end{array}}{\begin{array}{c} \text{Industry-wide complaints} \\ \text{Industry-wide premium} \end{array}} * 100$$

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

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

Also Available from DIFP

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

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

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

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

Many reports, including this complaint report, are available on the DIFP website, at

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

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

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Complaints by Line of Business

| Total Complaints by Line | | | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|
| 2014-2018 | | | | | |
| Line of Business | 2014 | 2015 | 2016 | 2017 | 2018 |
| Private Passenger Auto | 696 | 769 | 718 | 631 | 565 |
| Homeowners | 428 | 323 | 318 | 316 | 249 |
| Other P&C | 232 | 195 | 151 | 170 | 165 |
| Total P&C Complaints | 1,356 | 1,287 | 1,187 | 1,117 | 979 |
| Long Term Care | 72 | 60 | 71 | 72 | 64 |
| Medicare Supplement | 55 | 56 | 36 | 52 | 49 |
| HMO | 33 | 21 | 16 | 29 | 19 |
| All Other A&H | 1,335 | 1,338 | 1,155 | 1,023 | 1,001 |
| Total A&H Complaints | 1,495 | 1,475 | 1,278 | 1,176 | 1,133 |
| Life and Annuities | 406 | 366 | 394 | 376 | 317 |
| Total | 3,257 | 3,128 | 2,859 | 2,669 | 2,429 |

| Complaint Resolution by Line, 2014-2018 | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|
| % of Complaints Resolved with Consumer Relief | | | | | |
| Line of Business | 2014 | 2015 | 2016 | 2017 | 2018 |
| Private Passenger Auto | 40.9% | 42.7% | 37.7% | 31.7% | 33.9% |
| Homeowners | 26.2% | 25.4% | 21.9% | 22.0% | 25.4% |
| Other P&C | 32.8% | 37.4% | 43.0% | 42.4% | 46.7% |
| Total P&C Complaints | 34.9% | 37.5% | 34.2% | 30.6% | 33.9% |
| Long Term Care | 33.3% | 20.0% | 23.9% | 29.2% | 29.7% |
| Medicare Supplement | 50.9% | 50.0% | 52.8% | 59.6% | 55.1% |
| HMO | 21.2% | 33.3% | 43.8% | 44.8% | 31.6% |
| All Other A&H | 43.8% | 40.3% | 41.1% | 37.7% | 31.8% |
| Total A&H Complaints | 43.1% | 39.7% | 40.5% | 38.4% | 32.7% |
| Life and Annuities | 40.1% | 38.5% | 40.6% | 28.2% | 31.5% |
| Total | 39.3% | 38.7% | 37.9% | 33.7% | 33.0% |

| Total Property & Casualty Complaints | | | | | |
|---|--------------|--------------|-------------|------------------------------------|------------------------------------|
| Excluding A&H | | | | | |
| 2016-2018 | | | | | |
| Line of Business | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
| Aircraft | 0 | 0 | 1 | . | . |
| Commercial Auto | 32 | 36 | 30 | - 6.3% | -16.7% |
| Commercial Multi-peril | 27 | 36 | 21 | -22.2% | -41.7% |
| Directors & Officers | 0 | 1 | 0 | . | -100.0% |
| Federal Crop | 1 | 0 | 0 | -100.0% | . |
| Federal Flood | 5 | 0 | 0 | -100.0% | . |
| Fidelity & Surety | 2 | 1 | 1 | -50.0% | 0.0% |
| Fire, Allied Lines | 6 | 2 | 5 | -16.7% | 150.0% |
| General Liability | 14 | 11 | 6 | -57.1% | -45.5% |
| Homeowners | 318 | 316 | 249 | -21.7% | -21.2% |
| Inland Marine | 1 | 4 | 3 | 200.0% | -25.0% |
| Mortgage Guaranty | 1 | 0 | 0 | -100.0% | . |
| Other | 8 | 5 | 4 | -50.0% | -20.0% |
| Private Passenger Auto | 718 | 631 | 565 | -21.3% | -10.5% |
| Products Liability | 0 | 0 | 1 | . | . |
| Professional E & O | 0 | 4 | 1 | . | -75.0% |
| Travel | 31 | 50 | 76 | 145.2% | 52.0% |
| Umbrella | 1 | 1 | 2 | 100.0% | 100.0% |
| Watercraft | 4 | 4 | 2 | -50.0% | -50.0% |
| Workers Compensation | 18 | 15 | 13 | -27.8% | -13.3% |
| Total | 1,187 | 1,117 | 980 | -17.4% | -12.3% |

**Accident and Health Insurance
Complaints by Line, 2016-2018**

| Line of Business | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|---------------------------|--------------|--------------|--------------|------------------------------------|------------------------------------|
| Individual A&H | 878 | 703 | 733 | -16.5% | 4.3% |
| Group Accident and Health | 382 | 444 | 381 | - 0.3% | -14.2% |
| Credit A&H | 2 | 0 | 0 | -100.0% | . |
| HMO | 16 | 29 | 19 | 18.8% | -34.5% |
| Total | 1,278 | 1,176 | 1,133 | -11.3% | - 3.7% |

| Life and Annuities | | | | | |
|--------------------------------------|-------------|-------------|-------------|------------------------------------|------------------------------------|
| Complaints by Line, 2016-2018 | | | | | |
| Line of Business | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
| Individual Life | 309 | 278 | 258 | -16.5% | - 7.2% |
| Group Life | 58 | 57 | 35 | -39.7% | -38.6% |
| Annuities | 25 | 37 | 20 | -20.0% | -45.9% |
| Credit Life | 2 | 4 | 4 | 100.0% | 0.0% |
| Total | 394 | 376 | 317 | -19.5% | -15.7% |

Complaints by Reason

**Private Passenger Automobile Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|--------------------------------------|-------------|-------------|-------------|------------------------------------|------------------------------------|
| Claim Handling | | | | | |
| Adjuster Handling | 5 | 2 | 3 | -40.0% | 50.0% |
| Comparative Negligence | 25 | 35 | 21 | -16.0% | -40.0% |
| Delays | 276 | 178 | 176 | -36.2% | - 1.1% |
| Denial of Claim | 160 | 120 | 115 | -28.1% | - 4.2% |
| Post-Claim Underwriting | 2 | 0 | 1 | -50.0% | . |
| State Specific | 24 | 35 | 17 | -29.2% | -51.4% |
| Subrogation | 0 | 3 | 1 | . | -66.7% |
| Unsatisfactory Settlement/Offer | 92 | 139 | 115 | 25.0% | -17.3% |
| Usual, Customary, Reasonable Char | 0 | 1 | 0 | . | -100.0% |
| <i>Subtotal</i> | <i>584</i> | <i>513</i> | <i>449</i> | <i>-23.1%</i> | <i>-12.5%</i> |
| Marketing | | | | | |
| Financial Privacy | 1 | 0 | 0 | -100.0% | . |
| Misleading Advertising | 2 | 0 | 0 | -100.0% | . |
| Misrepresentation | 0 | 0 | 1 | . | . |
| Replacement | 1 | 0 | 0 | -100.0% | . |
| State Specific | 1 | 1 | 1 | 0.0% | 0.0% |
| <i>Subtotal</i> | <i>5</i> | <i>1</i> | <i>2</i> | <i>-60.0%</i> | <i>100.0%</i> |
| Policy Service | | | | | |
| Abusive Service | 1 | 0 | 0 | -100.0% | . |
| Coverage Question | 1 | 2 | 0 | -100.0% | -100.0% |
| Delays/No Response | 1 | 0 | 0 | -100.0% | . |
| Payment Not Credited | 0 | 1 | 1 | . | 0.0% |
| Policy Delivery | 0 | 0 | 2 | . | . |
| Premium Notice/Billing | 3 | 7 | 3 | 0.0% | -57.1% |
| Premium Refund | 11 | 13 | 6 | -45.5% | -53.8% |
| State Specific | 4 | 4 | 5 | 25.0% | 25.0% |
| Unfair Negotiation | 1 | 0 | 0 | -100.0% | . |
| <i>Subtotal</i> | <i>22</i> | <i>27</i> | <i>17</i> | <i>-22.7%</i> | <i>-37.0%</i> |
| Underwriting | | | | | |
| CLUE Reports | 5 | 3 | 6 | 20.0% | 100.0% |
| Cancellation | 40 | 20 | 30 | -25.0% | 50.0% |
| Credit Report | 2 | 0 | 1 | -50.0% | . |

**Private Passenger Automobile Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|-----------------------|-------------|-------------|-------------|------------------------------------|------------------------------------|
| Delays | 3 | 0 | 2 | -33.3% | . |
| Endorsement/Rider | 0 | 1 | 0 | . | -100.0% |
| Nonrenewal | 7 | 6 | 5 | -28.6% | -16.7% |
| Premium & Rating | 41 | 43 | 42 | 2.4% | - 2.3% |
| Redlining | 1 | 0 | 0 | -100.0% | . |
| State Specific | 7 | 11 | 9 | 28.6% | -18.2% |
| Surcharge | 1 | 5 | 2 | 100.0% | -60.0% |
| Unfair Discrimination | 0 | 1 | 0 | . | -100.0% |
| <i>Subtotal</i> | <i>107</i> | <i>90</i> | <i>97</i> | <i>- 9.3%</i> | <i>7.8%</i> |
| Total | 718 | 631 | 565 | -21.3% | -10.5% |

**Homeowners Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % | % |
|--------------------------------------|------------|------------|------------|----------------------|----------------------|
| | | | | Change, 2016-2018 | Change, 2017-2018 |
| Claim Handling | | | | | |
| Adjuster Handling | 1 | 0 | 0 | -100.0% | . |
| Copay Issues | 0 | 1 | 0 | . | -100.0% |
| Delays | 88 | 73 | 53 | -39.8% | -27.4% |
| Denial of Claim | 89 | 92 | 74 | -16.9% | -19.6% |
| Essential Health Benefit | 1 | 0 | 0 | -100.0% | . |
| Post-Claim Underwriting | 3 | 0 | 1 | -66.7% | . |
| State Specific | 9 | 15 | 8 | -11.1% | -46.7% |
| Subrogation | 1 | 0 | 1 | 0.0% | . |
| Unsatisfactory Settlement/Offer | 40 | 64 | 49 | 22.5% | -23.4% |
| Usual, Customary, Reasonable Char | 0 | 1 | 0 | . | -100.0% |
| <i>Subtotal</i> | <i>232</i> | <i>246</i> | <i>186</i> | <i>-19.8%</i> | <i>-24.4%</i> |
| Marketing | | | | | |
| Misappropriation of Premium | 0 | 1 | 0 | . | -100.0% |
| State Specific | 0 | 2 | 0 | . | -100.0% |
| <i>Subtotal</i> | <i>0</i> | <i>3</i> | <i>0</i> | <i>.</i> | <i>-100.0%</i> |
| Policy Service | | | | | |
| Coverage Question | 0 | 2 | 2 | . | 0.0% |
| Inadequate Reimbursement Rates | 1 | 0 | 0 | -100.0% | . |
| Notice Requirements | 0 | 0 | 1 | . | . |
| Payment Not Credited | 0 | 1 | 1 | . | 0.0% |
| Premium Notice/Billing | 3 | 2 | 3 | 0.0% | 50.0% |
| Premium Refund | 10 | 4 | 5 | -50.0% | 25.0% |
| State Specific | 1 | 4 | 1 | 0.0% | -75.0% |
| <i>Subtotal</i> | <i>15</i> | <i>13</i> | <i>13</i> | <i>-13.3%</i> | <i>0.0%</i> |
| Underwriting | | | | | |
| CLUE Reports | 1 | 2 | 2 | 100.0% | 0.0% |
| Cancellation | 19 | 15 | 17 | -10.5% | 13.3% |
| Credit Report | 5 | 0 | 0 | -100.0% | . |
| Delays | 1 | 1 | 0 | -100.0% | -100.0% |
| Endorsement/Rider | 1 | 0 | 0 | -100.0% | . |
| Nonrenewal | 9 | 11 | 10 | 11.1% | - 9.1% |
| Premium & Rating | 26 | 14 | 16 | -38.5% | 14.3% |

**Homeowners Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|-------------------|-------------|-------------|-------------|------------------------------------|------------------------------------|
| Refusal to Insure | 0 | 0 | 1 | . | . |
| State Specific | 8 | 11 | 4 | -50.0% | -63.6% |
| Surcharge | 1 | 0 | 0 | -100.0% | . |
| <i>Subtotal</i> | <i>71</i> | <i>54</i> | <i>50</i> | <i>-29.6%</i> | <i>- 7.4%</i> |
| Total | 318 | 316 | 249 | -21.7% | -21.2% |

**Accident and Health Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % | % |
|----------------------------------|------|------|------|------------------------------|------------------------------|
| | | | | Change, 2016-2018 | Change, 2017-2018 |
| Claim Handling | | | | | |
| Ambulatory Patient Services | 7 | 6 | 5 | -28.6% | -16.7% |
| Annual Limit | 2 | 0 | 0 | -100.0% | . |
| Appeal NonCompliance | 3 | 3 | 0 | -100.0% | -100.0% |
| Assignment of Benefits | 7 | 3 | 3 | -57.1% | 0.0% |
| Claim Recoding/Bundling | 11 | 31 | 13 | 18.2% | -58.1% |
| Coordination of Benefits | 6 | 9 | 23 | 283.3% | 155.6% |
| Copay Issues | 11 | 13 | 3 | -72.7% | -76.9% |
| Cost Containment | 6 | 10 | 8 | 33.3% | -20.0% |
| Delays | 146 | 79 | 69 | -52.7% | -12.7% |
| Denial of Claim | 276 | 315 | 357 | 29.3% | 13.3% |
| Emergency Services | 41 | 46 | 27 | -34.1% | -41.3% |
| Essential Health Benefit | 1 | 3 | 0 | -100.0% | -100.0% |
| External Review | 46 | 39 | 66 | 43.5% | 69.2% |
| Fraud | 1 | 0 | 1 | 0.0% | . |
| Hospitalization | 16 | 4 | 2 | -87.5% | -50.0% |
| Internal Appeal | 24 | 10 | 2 | -91.7% | -80.0% |
| Laboratory Services | 17 | 9 | 8 | -52.9% | -11.1% |
| Lifetime Limit | 1 | 0 | 0 | -100.0% | . |
| Maternity and Newborn Care | 10 | 4 | 2 | -80.0% | -50.0% |
| Maximum Out of Pocket | 12 | 7 | 10 | -16.7% | 42.9% |
| Medical Necessity | 19 | 18 | 17 | -10.5% | - 5.6% |
| Mental Health Parity | 6 | 1 | 4 | -33.3% | 300.0% |
| No Preauthorization | 15 | 23 | 17 | 13.3% | -26.1% |
| Out-Of-Network Benefits | 68 | 76 | 51 | -25.0% | -32.9% |
| PCP Referrals | 12 | 2 | 1 | -91.7% | -50.0% |
| Pediatric Care | 8 | 3 | 3 | -62.5% | 0.0% |
| Pharmacy Benefits | 67 | 32 | 49 | -26.9% | 53.1% |
| Post-Claim Underwriting | 0 | 2 | 0 | . | -100.0% |
| Preexisting Condition | 1 | 0 | 5 | 400.0% | . |
| Preventive Care | 22 | 3 | 21 | - 4.5% | 600.0% |
| Prompt Pay | 1 | 3 | 3 | 200.0% | 0.0% |
| Provider Availability | 3 | 2 | 3 | 0.0% | 50.0% |
| Recoupment | 20 | 18 | 11 | -45.0% | -38.9% |
| Rehabilitative/habilitative care | 11 | 9 | 2 | -81.8% | -77.8% |

**Accident and Health Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|--------------------------------------|-------------|-------------|-------------|------------------------------------|------------------------------------|
| State Specific | 1 | 1 | 1 | 0.0% | 0.0% |
| Subrogation | 0 | 0 | 2 | . | . |
| Unsatisfactory Settlement/Offer | 8 | 1 | 0 | -100.0% | -100.0% |
| Usual, Customary, Reasonable Char | 3 | 6 | 5 | 66.7% | -16.7% |
| <i>Subtotal</i> | <i>909</i> | <i>791</i> | <i>794</i> | <i>-12.7%</i> | <i>0.4%</i> |
| Marketing | | | | | |
| Failure to Submit Application | 0 | 0 | 1 | . | . |
| Health Privacy | 1 | 1 | 0 | -100.0% | -100.0% |
| Misleading Advertising | 0 | 0 | 2 | . | . |
| Misrepresentation | 2 | 2 | 1 | -50.0% | -50.0% |
| State Specific | 2 | 0 | 0 | -100.0% | . |
| Summary of Benefits | 0 | 0 | 2 | . | . |
| <i>Subtotal</i> | <i>5</i> | <i>3</i> | <i>6</i> | <i>20.0%</i> | <i>100.0%</i> |
| Policy Service | | | | | |
| Abusive Service | 0 | 0 | 1 | . | . |
| Access to Care | 4 | 4 | 3 | -25.0% | -25.0% |
| Access to Fee Schedule/Rates | 2 | 0 | 0 | -100.0% | . |
| Choice of PCP (Primary Care Provi | 1 | 2 | 0 | -100.0% | -100.0% |
| Coverage Question | 73 | 125 | 98 | 34.2% | -21.6% |
| Credentialing Delay | 8 | 2 | 3 | -62.5% | 50.0% |
| Delayed Appeal Consideration | 1 | 1 | 0 | -100.0% | -100.0% |
| Delayed Authorization Decision | 1 | 2 | 2 | 100.0% | 0.0% |
| Delays/No Response | 8 | 6 | 2 | -75.0% | -66.7% |
| Disabled Individuals' Access | 0 | 0 | 1 | . | . |
| Inadequate Provider Network | 0 | 2 | 4 | . | 100.0% |
| Inadequate Reimbursement Rates | 2 | 0 | 1 | -50.0% | . |
| Involuntary Termination by Plan | 28 | 2 | 2 | -92.9% | 0.0% |
| Notice Requirements | 7 | 3 | 2 | -71.4% | -33.3% |
| Payment Not Credited | 12 | 3 | 2 | -83.3% | -33.3% |
| Policy Delivery | 0 | 2 | 0 | . | -100.0% |
| Premium Notice/Billing | 42 | 32 | 23 | -45.2% | -28.1% |

**Accident and Health Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|--------------------------|--------------|--------------|--------------|------------------------------------|------------------------------------|
| Premium Refund | 32 | 32 | 29 | - 9.4% | - 9.4% |
| Premium Subsidy | 17 | 1 | 2 | -88.2% | 100.0% |
| Provider Listing Dispute | 3 | 3 | 7 | 133.3% | 133.3% |
| State Specific | 1 | 0 | 0 | -100.0% | . |
| Surrender Problems | 2 | 0 | 0 | -100.0% | . |
| <i>Subtotal</i> | <i>244</i> | <i>222</i> | <i>182</i> | <i>-25.4%</i> | <i>-18.0%</i> |
| Underwriting | | | | | |
| Cancellation | 57 | 91 | 74 | 29.8% | -18.7% |
| Continuation of Benefits | 4 | 3 | 1 | -75.0% | -66.7% |
| Delays | 14 | 1 | 2 | -85.7% | 100.0% |
| Endorsement/Rider | 1 | 0 | 1 | 0.0% | . |
| Forced Placement | 1 | 0 | 0 | -100.0% | . |
| Nonrenewal | 4 | 1 | 0 | -100.0% | -100.0% |
| Preexisting Condition | 1 | 1 | 3 | 200.0% | 200.0% |
| Premium & Rating | 18 | 24 | 20 | 11.1% | -16.7% |
| Refusal to Insure | 3 | 6 | 5 | 66.7% | -16.7% |
| Rescission | 0 | 0 | 6 | . | . |
| State Specific | 0 | 1 | 0 | . | -100.0% |
| Waiting Periods | 1 | 3 | 0 | -100.0% | -100.0% |
| <i>Subtotal</i> | <i>104</i> | <i>131</i> | <i>112</i> | <i>7.7%</i> | <i>-14.5%</i> |
| Total | 1,262 | 1,147 | 1,114 | -11.7% | - 2.9% |

**Long Term Care Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|----------------------------------|-------------|-------------|-------------|--------------------------------|--------------------------------|
| Claim Handling | | | | | |
| Assignment of Benefits | 0 | 0 | 1 | . | . |
| Delays | 14 | 10 | 12 | -14.3% | 20.0% |
| Denial of Claim | 10 | 8 | 15 | 50.0% | 87.5% |
| Medical Necessity | 0 | 2 | 0 | . | -100.0% |
| Provider Availability | 0 | 1 | 0 | . | -100.0% |
| Rehabilitative/habilitative Care | 2 | 1 | 0 | -100.0% | -100.0% |
| <i>Subtotal</i> | <i>26</i> | <i>22</i> | <i>28</i> | <i>7.7%</i> | <i>27.3%</i> |
| Marketing | | | | | |
| Misrepresentation | 1 | 0 | 0 | -100.0% | . |
| Summary of Benefits | 0 | 0 | 1 | . | . |
| <i>Subtotal</i> | <i>1</i> | <i>0</i> | <i>1</i> | <i>0.0%</i> | <i>.</i> |
| Policy Service | | | | | |
| Coverage Question | 10 | 12 | 6 | -40.0% | -50.0% |
| Delays/No Response | 1 | 1 | 0 | -100.0% | -100.0% |
| Inadequate Reimbursement Rates | 0 | 0 | 1 | . | . |
| Notice Requirements | 0 | 1 | 0 | . | -100.0% |
| Policy Delivery | 0 | 1 | 0 | . | -100.0% |
| Premium Notice/Billing | 14 | 16 | 9 | -35.7% | -43.8% |
| Premium Refund | 2 | 3 | 4 | 100.0% | 33.3% |
| <i>Subtotal</i> | <i>27</i> | <i>34</i> | <i>20</i> | <i>-25.9%</i> | <i>-41.2%</i> |
| Underwriting | | | | | |
| Cancellation | 2 | 4 | 4 | 100.0% | 0.0% |
| Premium & Rating | 15 | 12 | 11 | -26.7% | - 8.3% |
| <i>Subtotal</i> | <i>17</i> | <i>16</i> | <i>15</i> | <i>-11.8%</i> | <i>- 6.3%</i> |
| Total | 71 | 72 | 64 | - 9.9% | -11.1% |

**Medicare Supplement Insurance
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|------------------------------------|-------------|-------------|-------------|--------------------------------|--------------------------------|
| Claim Handling | | | | | |
| Ambulatory Patient Services | 1 | 0 | 0 | -100.0% | . |
| Coordination of Benefits | 0 | 0 | 3 | . | . |
| Copay Issues | 0 | 1 | 0 | . | -100.0% |
| Cost Containment | 0 | 1 | 0 | . | -100.0% |
| Delays | 5 | 2 | 2 | -60.0% | 0.0% |
| Denial of Claim | 5 | 7 | 8 | 60.0% | 14.3% |
| Out-Of-Network Benefits | 0 | 1 | 0 | . | -100.0% |
| Prompt Pay | 0 | 3 | 0 | . | -100.0% |
| Recoupment | 1 | 0 | 1 | 0.0% | . |
| Unsatisfactory Settlement/Offer | 0 | 1 | 0 | . | -100.0% |
| <i>Subtotal</i> | <i>12</i> | <i>16</i> | <i>14</i> | <i>16.7%</i> | <i>-12.5%</i> |
| Policy Service | | | | | |
| Access to Fee Schedule/Rates | 1 | 0 | 0 | -100.0% | . |
| Coverage Question | 3 | 8 | 4 | 33.3% | -50.0% |
| Delays/No Response | 0 | 1 | 0 | . | -100.0% |
| Involuntary Termination by Plan | 2 | 0 | 1 | -50.0% | . |
| Notice Requirements | 2 | 0 | 0 | -100.0% | . |
| Payment Not Credited | 0 | 0 | 1 | . | . |
| Premium Notice/Billing | 4 | 3 | 6 | 50.0% | 100.0% |
| Premium Refund | 6 | 9 | 5 | -16.7% | -44.4% |
| State Specific | 1 | 0 | 0 | -100.0% | . |
| Surrender Problems | 1 | 0 | 0 | -100.0% | . |
| <i>Subtotal</i> | <i>20</i> | <i>21</i> | <i>17</i> | <i>-15.0%</i> | <i>-19.0%</i> |
| Underwriting | | | | | |
| Cancellation | 2 | 9 | 10 | 400.0% | 11.1% |
| Delays | 1 | 0 | 0 | -100.0% | . |
| Nonrenewal | 1 | 0 | 0 | -100.0% | . |
| Preexisting Condition | 0 | 0 | 1 | . | . |
| Premium & Rating | 0 | 1 | 4 | . | 300.0% |
| Refusal to Insure | 0 | 5 | 3 | . | -40.0% |
| Subtotal | 4 | 15 | 18 | 350.0% | 20.0% |
| Total | 36 | 52 | 49 | 36.1% | - 5.8% |

Life and Annuities
Complaints by Reason, 2016-2018

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|------------------------------------|-------------|-------------|-------------|--------------------------------|--------------------------------|
| Claim Handling | | | | | |
| Delays | 63 | 72 | 54 | -14.3% | -25.0% |
| Denial of Claim | 42 | 33 | 27 | -35.7% | -18.2% |
| Fraud | 1 | 0 | 0 | -100.0% | . |
| Prompt Pay | 0 | 0 | 1 | . | . |
| Unsatisfactory Settlement/Offer | 5 | 6 | 10 | 100.0% | 66.7% |
| <i>Subtotal</i> | <i>111</i> | <i>111</i> | <i>92</i> | <i>-17.1%</i> | <i>-17.1%</i> |
| Marketing and Sales | | | | | |
| Fraud/Forgery | 0 | 1 | 0 | . | -100.0% |
| Misrepresentation | 0 | 6 | 0 | . | -100.0% |
| State Specific | 4 | 3 | 5 | 25.0% | 66.7% |
| <i>Subtotal</i> | <i>4</i> | <i>10</i> | <i>5</i> | <i>25.0%</i> | <i>-50.0%</i> |
| Policy Service | | | | | |
| Abusive Service | 1 | 1 | 0 | -100.0% | -100.0% |
| Cash Value | 6 | 5 | 7 | 16.7% | 40.0% |
| Coverage Question | 94 | 88 | 91 | - 3.2% | 3.4% |
| Delayed Authorization Decision | 0 | 2 | 0 | . | -100.0% |
| Delays/No Response | 76 | 74 | 43 | -43.4% | -41.9% |
| Notice Requirements | 0 | 2 | 2 | . | 0.0% |
| Payment Not Credited | 5 | 9 | 3 | -40.0% | -66.7% |
| Policy Delivery | 0 | 1 | 2 | . | 100.0% |
| Premium Notice/Billing | 12 | 12 | 13 | 8.3% | 8.3% |
| Premium Refund | 27 | 14 | 23 | -14.8% | 64.3% |
| Premium Subsidy | 1 | 0 | 1 | 0.0% | . |
| Surrender Problems | 8 | 7 | 3 | -62.5% | -57.1% |
| <i>Subtotal</i> | <i>230</i> | <i>215</i> | <i>188</i> | <i>-18.3%</i> | <i>-12.6%</i> |
| Underwriting | | | | | |
| Cancellation | 28 | 25 | 12 | -57.1% | -52.0% |
| Delays | 0 | 1 | 2 | . | 100.0% |
| Dependent Age | 0 | 0 | 1 | . | . |
| Group Conversion | 1 | 0 | 0 | -100.0% | . |
| Nonrenewal | 1 | 0 | 1 | 0.0% | . |
| Premium & Rating | 14 | 14 | 11 | -21.4% | -21.4% |
| Refusal to Insure | 5 | 0 | 0 | -100.0% | . |
| <i>Subtotal</i> | <i>49</i> | <i>40</i> | <i>27</i> | <i>-44.9%</i> | <i>-32.5%</i> |

Life and Annuities
Complaints by Reason, 2016-2018

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|---------------|-------------|-------------|-------------|--------------------------------|--------------------------------|
| Total | 394 | 376 | 317 | -19.5% | -15.7% |

**Health Maintenance Organizations
Complaints by Reason, 2016-2018**

| Reason | 2016 | 2017 | 2018 | % Change, 2016-2018 | % Change, 2017-2018 |
|--------------------------|-------------|-------------|-------------|--------------------------------|--------------------------------|
| Claim Handling | | | | | |
| Claim Recoding/Bundling | 0 | 1 | 0 | . | -100.0% |
| Coordination of Benefits | 2 | 1 | 1 | -50.0% | 0.0% |
| Delays | 0 | 3 | 3 | . | 0.0% |
| Denial of Claim | 7 | 11 | 6 | -14.3% | -45.5% |
| Emergency Services | 0 | 3 | 1 | . | -66.7% |
| External Review | 0 | 1 | 3 | . | 200.0% |
| Laboratory Services | 0 | 1 | 0 | . | -100.0% |
| Medical Necessity | 0 | 0 | 1 | . | . |
| Mental Health Parity | 0 | 1 | 0 | . | -100.0% |
| No Preauthorization | 0 | 0 | 2 | . | . |
| Out-of-Network Benefits | 0 | 3 | 0 | . | -100.0% |
| Pediatric Care | 1 | 1 | 0 | -100.0% | -100.0% |
| Pharmacy Benefits | 0 | 2 | 0 | . | -100.0% |
| Recoupment | 1 | 0 | 0 | -100.0% | . |
| <i>Subtotal</i> | <i>11</i> | <i>28</i> | <i>17</i> | <i>54.5%</i> | <i>-39.3%</i> |
| Policy Service | | | | | |
| Coverage Question | 3 | 0 | 1 | -66.7% | . |
| Credentialing Delay | 1 | 0 | 0 | -100.0% | . |
| Inadequate Reimbursement | 0 | 1 | 0 | . | -100.0% |
| Rates | | | | | |
| Premium Notice/Billing | 0 | 0 | 1 | . | . |
| Premium Subsidy | 1 | 0 | 0 | -100.0% | . |
| <i>Subtotal</i> | <i>5</i> | <i>1</i> | <i>2</i> | <i>-60.0%</i> | <i>100.0%</i> |
| Total | 16 | 29 | 19 | 18.8% | -34.5% |

Complaint Indices

Top 40 Writers

By Market Share

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|--|---------------------------------|---|-------------------------------------|----------------------------|
| 25178 | State Farm Mutual Automobile Insurance Co | 245 | \$849,100,394 | 21.9% | 58 |
| 19275 | American Family Mutual Insurance Company S.i. | 120 | \$375,122,196 | 9.7% | 65 |
| 41491 | GEICO Casualty Company | 109 | \$204,017,816 | 5.3% | 108 |
| 23388 | Shelter Mutual Insurance Company | 55 | \$200,687,549 | 5.2% | 56 |
| 21628 | Farmers Insurance Company Inc | 68 | \$193,246,203 | 5.0% | 71 |
| 39012 | Safeco Insurance Company Of Illinois | 85 | \$184,495,046 | 4.8% | 93 |
| 24260 | Progressive Casualty Insurance Company | 81 | \$165,951,655 | 4.3% | 99 |
| 11851 | Progressive Advanced Insurance Company | 98 | \$161,799,300 | 4.2% | 123 |
| 15512 | Automobile Club Inter-insurance Exchange | 84 | \$150,517,212 | 3.9% | 113 |
| 10386 | American Family Insurance Company | 49 | \$99,494,174 | 2.6% | 100 |
| 29688 | Allstate Fire & Casualty Insurance Company | 42 | \$98,625,198 | 2.5% | 86 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 26 | \$86,811,116 | 2.2% | 61 |
| 19070 | Standard Fire Insurance Company | 17 | \$71,900,408 | 1.9% | 48 |
| 25143 | State Farm Fire & Casualty Company | 46 | \$64,120,461 | 1.7% | 145 |
| 19100 | AMCO Insurance Company | 20 | \$59,698,500 | 1.5% | 68 |
| 36447 | LM General Insurance Company | 58 | \$53,270,893 | 1.4% | 221 |
| 25941 | United Services Automobile Association | 23 | \$52,550,123 | 1.4% | 89 |
| 42579 | Allied Property & Casualty Insurance Company | 13 | \$43,535,919 | 1.1% | 60 |
| 18600 | USAA General Indemnity Company | 17 | \$42,358,046 | 1.1% | 81 |
| 25968 | USAA Casualty Insurance Company | 22 | \$41,253,758 | 1.1% | 108 |
| 30210 | Esurance Property & Casualty Insurance Co | 32 | \$33,003,359 | 0.9% | 196 |
| 35882 | GEICO General Ins Co | 10 | \$26,922,076 | 0.7% | 75 |
| 29459 | Twin City Fire Insurance Company | 12 | \$23,388,543 | 0.6% | 104 |
| 25453 | Nationwide Insurance Company Of America | 16 | \$22,364,873 | 0.6% | 145 |
| 42749 | Traders Insurance Company | 61 | \$22,314,927 | 0.6% | 554 |
| 32700 | Owners Insurance Company | 7 | \$22,120,293 | 0.6% | 64 |
| 19283 | American Standard Insurance Co of WI | 13 | \$20,390,312 | 0.5% | 129 |
| 28401 | American National Property & Casualty Co | 9 | \$20,031,413 | 0.5% | 91 |
| 21008 | Country Preferred Insurance Company | 6 | \$18,729,313 | 0.5% | 65 |
| 21253 | Garrison Property & Casualty Insurance Co | 5 | \$18,038,171 | 0.5% | 56 |
| 15725 | Cameron Mutual Insurance Company | 4 | \$18,003,054 | 0.5% | 45 |
| 16144 | Grinnell Select Insurance Company | 5 | \$17,934,525 | 0.5% | 56 |
| 19658 | Bristol West Insurance Company | 27 | \$14,861,904 | 0.4% | 368 |
| 42919 | Progressive Northwestern Insurance Company | 15 | \$14,582,655 | 0.4% | 208 |
| 37834 | Progressive Preferred Insurance Company | 7 | \$13,472,109 | 0.3% | 105 |
| 19232 | Allstate Insurance Company | 6 | \$12,573,026 | 0.3% | 97 |
| 22055 | GEICO Indemnity Company | 10 | \$12,133,678 | 0.3% | 167 |
| 27998 | Travelers Home & Marine Insurance Company | 6 | \$11,436,188 | 0.3% | 106 |
| 16322 | Progressive Direct Insurance Company | 16 | \$11,339,261 | 0.3% | 286 |
| 17230 | Allstate Property & Casualty Insurance Company | 10 | \$11,219,008 | 0.3% | 181 |
| Top 40 Writers | | 1,555 | \$3,563,414,655 | 91.9% | . |
| Total | | 1,914 | \$3,878,022,191 | 100.0% | . |

Homeowners Insurance Complaint Indices
Top Forty Writers by Market Share

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|--|---------------------------------|---|-------------------------------------|----------------------------|
| 25143 | State Farm Fire & Casualty Company | 163 | \$549,770,960 | 23.1% | 80 |
| 19275 | American Family Mutual Insurance Company S.i. | 146 | \$292,215,451 | 12.3% | 134 |
| 23388 | Shelter Mutual Insurance Company | 36 | \$160,364,460 | 6.7% | 60 |
| 24740 | Safeco Insurance Company Of America | 26 | \$132,929,736 | 5.6% | 53 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 35 | \$121,635,285 | 5.1% | 77 |
| 21652 | Farmers Insurance Exchange | 31 | \$114,500,705 | 4.8% | 73 |
| 27235 | Auto Club Family Insurance Company | 50 | \$76,814,140 | 3.2% | 175 |
| 27998 | Travelers Home & Marine Insurance Company | 33 | \$56,758,954 | 2.4% | 156 |
| 26093 | Nationwide Affinity Insurance Co Of America | 18 | \$56,701,130 | 2.4% | 85 |
| 25941 | United Services Automobile Association | 7 | \$43,886,848 | 1.8% | 43 |
| 42404 | Liberty Insurance Corporation | 17 | \$40,530,370 | 1.7% | 113 |
| 10386 | American Family Insurance Company | 11 | \$33,204,005 | 1.4% | 89 |
| 18988 | Auto Owners Insurance Company | 9 | \$32,597,421 | 1.4% | 74 |
| 37907 | Allstate Vehicle & Property Insurance Company | 11 | \$31,108,381 | 1.3% | 95 |
| 11185 | Foremost Insurance Company Grand Rapids MI | 8 | \$25,849,185 | 1.1% | 83 |
| 25968 | USAA Casualty Insurance Company | 5 | \$25,213,815 | 1.1% | 53 |
| 18600 | USAA General Indemnity Company | 9 | \$22,276,344 | 0.9% | 109 |
| 28223 | Nationwide Agribusiness Insurance Company | 1 | \$21,638,281 | 0.9% | 12 |
| 20990 | Country Mutual Insurance Company | 10 | \$20,915,342 | 0.9% | 129 |
| 21687 | Mid Century Insurance Company | 4 | \$17,262,587 | 0.7% | 62 |
| 17230 | Allstate Property & Casualty Insurance Company | 11 | \$15,756,882 | 0.7% | 188 |
| 21660 | Fire Insurance Exchange | 13 | \$15,434,271 | 0.6% | 227 |
| 28401 | American National Property & Casualty Co | 8 | \$15,378,735 | 0.6% | 140 |
| 10872 | American Strategic Insurance Corp | 3 | \$15,349,543 | 0.6% | 53 |
| 15725 | Cameron Mutual Insurance Company | 7 | \$13,595,153 | 0.6% | 139 |
| 10677 | Cincinnati Insurance Company The | 1 | \$13,481,900 | 0.6% | 20 |
| 18279 | Bankers Standard Insurance Company | 1 | \$13,358,272 | 0.6% | 20 |
| 19240 | Allstate Indemnity Company | 12 | \$13,141,297 | 0.6% | 246 |
| 42986 | Standard Guaranty Insurance Company | 2 | \$12,239,313 | 0.5% | 44 |
| 25453 | Nationwide Insurance Company Of America | 9 | \$11,716,448 | 0.5% | 207 |
| 19100 | AMCO Insurance Company | 6 | \$11,623,684 | 0.5% | 139 |
| 23035 | Liberty Mutual Fire Insurance Company | 9 | \$10,678,616 | 0.4% | 227 |
| 19232 | Allstate Insurance Company | 11 | \$10,555,364 | 0.4% | 280 |
| 38652 | American Modern Select Insurance Company | 5 | \$10,195,379 | 0.4% | 132 |
| 14400 | Lititz Mutual Insurance Company | 1 | \$10,156,199 | 0.4% | 26 |
| 19070 | Standard Fire Insurance Company | 3 | \$9,723,539 | 0.4% | 83 |
| 42757 | Agri General Insurance Company | 0 | \$9,721,114 | 0.4% | 0 |
| 33600 | LM Insurance Corporation | 15 | \$8,930,914 | 0.4% | 452 |
| 21261 | Electric Insurance Company | 1 | \$8,777,689 | 0.4% | 31 |
| 20419 | Homesite Indemnity Company | 5 | \$8,468,661 | 0.4% | 159 |
| Top 40 Writers | | 753 | \$2,114,456,373 | 89.0% | . |
| Total | | 883 | \$2,376,284,397 | 100.0% | . |

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|---|---------------------------------|---|-------------------------------------|----------------------------|
| 78972 | Healthy Alliance Life Insurance Company | 865 | \$1,872,672,059 | 24.0% | 102 |
| 79413 | UnitedHealthcare Insurance Company | 377 | \$1,211,459,907 | 15.5% | 69 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 279 | \$571,929,011 | 7.3% | 108 |
| 67369 | CIGNA Health & Life Insurance Company | 267 | \$506,355,077 | 6.5% | 117 |
| 81973 | Coventry Health & Life Insurance Company | 296 | \$351,997,047 | 4.5% | 186 |
| 60054 | Aetna Life Insurance Company | 74 | \$351,098,355 | 4.5% | 47 |
| 73288 | Humana Insurance Company | 161 | \$261,161,082 | 3.3% | 136 |
| 71412 | Mutual Of Omaha Insurance Company | 26 | \$160,242,499 | 2.1% | 36 |
| 60040 | Cox Health Systems Insurance Company | 43 | \$143,752,055 | 1.8% | 66 |
| 65978 | Metropolitan Life Insurance Company | 28 | \$110,461,744 | 1.4% | 56 |
| 12575 | Silverscript Insurance Company | 0 | \$102,244,697 | 1.3% | 0 |
| 60380 | American Family Life Assurance Co of Col. | 21 | \$98,087,896 | 1.3% | 47 |
| 32395 | Vision Service Plan Insurance Company | 1 | \$96,343,821 | 1.2% | 2 |
| 82406 | All Savers Insurance Company | 200 | \$81,698,665 | 1.0% | 542 |
| 80799 | Celtic Insurance Company | 146 | \$80,124,573 | 1.0% | 403 |
| 62286 | Golden Rule Insurance Company | 61 | \$73,090,230 | 0.9% | 185 |
| 64246 | Guardian Life Insurance Company Of America | 25 | \$67,406,465 | 0.9% | 82 |
| 62235 | Unum Life Insurance Company Of America | 14 | \$65,929,079 | 0.8% | 47 |
| 66281 | Transamerica Premier Life Insurance Company | 14 | \$61,466,059 | 0.8% | 50 |
| 70025 | Genworth Life Insurance Company | 35 | \$48,736,934 | 0.6% | 159 |
| 80802 | Sun Life Assurance Company Of Canada | 3 | \$46,999,769 | 0.6% | 14 |
| 70815 | Hartford Life & Accident Insurance Company | 12 | \$45,919,125 | 0.6% | 58 |
| 92711 | HCC Life Insurance Company | 35 | \$42,700,604 | 0.5% | 181 |
| 65498 | Life Insurance Company Of North America | 11 | \$40,609,348 | 0.5% | 60 |
| 69868 | United Of Omaha Life Insurance Company | 2 | \$40,379,822 | 0.5% | 11 |
| 61271 | Principal Life Insurance Company | 19 | \$39,697,112 | 0.5% | 106 |
| 69019 | Standard Insurance Company | 5 | \$33,869,454 | 0.4% | 33 |
| 77828 | Companion Life Insurance Company | 18 | \$32,487,547 | 0.4% | 123 |
| 86231 | Transamerica Life Insurance Company | 36 | \$32,374,486 | 0.4% | 246 |
| 25178 | State Farm Mutual Automobile Insurance Co | 10 | \$31,576,625 | 0.4% | 70 |
| 70408 | Union Security Insurance Company | 19 | \$31,042,696 | 0.4% | 135 |
| 13935 | Federated Mutual Insurance Company | 5 | \$30,708,573 | 0.4% | 36 |
| 65838 | John Hancock Life Insurance Company (usa | 11 | \$30,155,088 | 0.4% | 81 |
| 67091 | Northwestern Mutual Life Insurance Company | 0 | \$27,868,138 | 0.4% | 0 |
| 61263 | Bankers Life & Casualty Company | 33 | \$25,133,774 | 0.3% | 291 |
| 62146 | Combined Insurance Co Of America | 4 | \$23,680,591 | 0.3% | 37 |
| 68241 | Prudential Insurance Company Of America The | 3 | \$23,400,937 | 0.3% | 28 |
| 28207 | Anthem Insurance Companies Inc | 0 | \$21,886,986 | 0.3% | 0 |
| 65676 | Lincoln National Life Insurance Company | 13 | \$21,789,035 | 0.3% | 132 |
| 67105 | Reliastar Life Insurance Company | 0 | \$21,113,619 | 0.3% | 0 |
| Top 40 Writers | | 3,172 | \$6,959,650,586 | 89.3% | . |
| Total | | 3,523 | \$7,797,461,477 | 100.0% | . |

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|---|---------------------------------|---|-------------------------------------|----------------------------|
| 70025 | Genworth Life Insurance Company | 34 | \$48,724,465 | 19.3% | 85 |
| 65838 | John Hancock Life Insurance Company | 11 | \$30,101,652 | 12.0% | 44 |
| 65978 | Metropolitan Life Insurance Company | 11 | \$18,450,084 | 7.3% | 73 |
| 61263 | Bankers Life & Casualty Company | 23 | \$18,029,737 | 7.2% | 155 |
| 69000 | Northwestern Long Term Care Insurance Co | 1 | \$14,998,981 | 6.0% | 8 |
| 62235 | Unum Life Insurance Company Of America | 8 | \$12,842,188 | 5.1% | 76 |
| 86231 | Transamerica Life Insurance Company | 23 | \$11,739,374 | 4.7% | 238 |
| 71412 | Mutual Of Omaha Insurance Company | 7 | \$10,197,331 | 4.0% | 84 |
| 25178 | State Farm Mutual Automobile Insurance Co | 9 | \$9,146,115 | 3.6% | 120 |
| 62952 | Equitable Life & Casualty Insurance Company | 4 | \$7,470,552 | 3.0% | 65 |
| 20443 | Continental Casualty Company | 23 | \$7,302,417 | 2.9% | 383 |
| 56014 | Thrivent Financial For Lutherans | 0 | \$7,119,353 | 2.8% | 0 |
| 68241 | Prudential Insurance Company Of America The | 1 | \$5,754,700 | 2.3% | 21 |
| 66915 | New York Life Insurance Company | 1 | \$4,985,522 | 2.0% | 24 |
| 90611 | Allianz Life Insurance Co Of North America | 8 | \$4,848,398 | 1.9% | 201 |
| 65005 | Riversource Life Insurance Company | 1 | \$3,659,909 | 1.5% | 33 |
| 58033 | Knights Of Columbus | 0 | \$3,440,508 | 1.4% | 0 |
| 65935 | Massachusetts Mutual Life Insurance Company | 0 | \$2,759,738 | 1.1% | 0 |
| 71471 | Ability Insurance Company | 2 | \$2,533,758 | 1.0% | 96 |
| 76325 | Senior Health Insurance Company of PA | 3 | \$2,099,924 | 0.8% | 174 |
| 69868 | United Of Omaha Life Insurance Company | 0 | \$1,818,070 | 0.7% | 0 |
| 70408 | Union Security Insurance Company | 1 | \$1,737,590 | 0.7% | 70 |
| 87726 | Brighthouse Life Insurance Company | 4 | \$1,564,149 | 0.6% | 311 |
| 65595 | Lincoln Benefit Life Company | 1 | \$1,562,367 | 0.6% | 78 |
| 42129 | United Security Assurance Company Of PA | 1 | \$1,211,338 | 0.5% | 100 |
| 71404 | Continental General Insurance Company | 2 | \$1,093,889 | 0.4% | 222 |
| 69515 | MedAmerica Insurance Company | 0 | \$1,079,766 | 0.4% | 0 |
| 80578 | Physicians Mutual Insurance Company | 2 | \$922,849 | 0.4% | 264 |
| 62626 | CMFG Life Insurance Company | 2 | \$920,973 | 0.4% | 264 |
| 64211 | Guarantee Trust Life Insurance Company | 1 | \$847,196 | 0.3% | 144 |
| 71714 | Berkshire Life Insurance Company Of America | 0 | \$828,128 | 0.3% | 0 |
| 69477 | Time Insurance Company | 0 | \$762,108 | 0.3% | 0 |
| 19275 | American Family Mutual Insurance Company S.i. | 2 | \$734,297 | 0.3% | 331 |
| 77720 | LifeSecure Insurance Company | 0 | \$688,048 | 0.3% | 0 |
| 70319 | Washington National Insurance Company | 2 | \$628,964 | 0.2% | 387 |
| 69116 | State Life Insurance Company | 0 | \$579,222 | 0.2% | 0 |
| 68195 | Provident Life & Accident Insurance Company | 0 | \$577,390 | 0.2% | 0 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 0 | \$568,389 | 0.2% | 0 |
| 62553 | Country Life Insurance Company | 0 | \$524,598 | 0.2% | 0 |
| 92916 | United American Insurance Company | 0 | \$467,152 | 0.2% | 0 |
| Top 40 Writers | | 188 | \$245,321,187 | 97.4% | . |
| Total | | 207 | \$251,875,420 | 100.0% | . |

Medicare Supplement Insurance Complaint Indices
Top Forty Writers by Market Share

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|--|---------------------------------|---|-------------------------------------|----------------------------|
| 79413 | UnitedHealthcare Insurance Company | 10 | \$184,944,690 | 24.3% | 30 |
| 71412 | Mutual Of Omaha Insurance Company | 13 | \$143,443,953 | 18.8% | 50 |
| 78972 | Healthy Alliance Life Insurance Company | 30 | \$85,051,904 | 11.2% | 196 |
| 66281 | Transamerica Premier Life Insurance Company | 11 | \$51,856,945 | 6.8% | 118 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 1 | \$41,618,201 | 5.5% | 13 |
| 69868 | United Of Omaha Life Insurance Company | 1 | \$25,277,501 | 3.3% | 22 |
| 67326 | Old Surety Life Insurance Company | 0 | \$13,684,503 | 1.8% | 0 |
| 73288 | Humana Insurance Company | 10 | \$12,845,106 | 1.7% | 433 |
| 60836 | American Republic Insurance Company | 1 | \$11,869,789 | 1.6% | 47 |
| 86231 | Transamerica Life Insurance Company | 6 | \$11,281,688 | 1.5% | 296 |
| 62065 | Colonial Penn Life Insurance Company | 5 | \$11,264,265 | 1.5% | 247 |
| 65870 | Manhattan Life Insurance Company | 1 | \$10,396,556 | 1.4% | 53 |
| 25178 | State Farm Mutual Automobile Insurance Co | 1 | \$10,301,991 | 1.4% | 54 |
| 13100 | Omaha Insurance Company | 0 | \$8,776,256 | 1.2% | 0 |
| 12321 | American Continental Insurance Company | 2 | \$8,332,311 | 1.1% | 133 |
| 26921 | Everest Reinsurance Company | 8 | \$8,227,302 | 1.1% | 541 |
| 81779 | Individual Assurance Co Life Health & Accident | 3 | \$7,806,939 | 1.0% | 214 |
| 67369 | CIGNA Health & Life Insurance Company | 4 | \$6,479,851 | 0.9% | 343 |
| 77828 | Companion Life Insurance Company | 0 | \$6,381,342 | 0.8% | 0 |
| 61263 | Bankers Life & Casualty Company | 4 | \$6,321,531 | 0.8% | 352 |
| 19275 | American Family Mutual Insurance Company | 0 | \$5,647,284 | 0.7% | 0 |
| 61859 | Christian Fidelity Life Insurance Co | 0 | \$5,367,449 | 0.7% | 0 |
| 62146 | Combined Insurance Co Of America | 1 | \$5,271,873 | 0.7% | 105 |
| 67679 | American Republic Corp Insurance Company | 0 | \$5,127,398 | 0.7% | 0 |
| 70815 | Hartford Life & Accident Insurance Company | 1 | \$4,976,981 | 0.7% | 112 |
| 69663 | USAA Life Insurance Company | 2 | \$4,795,739 | 0.6% | 232 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 1 | \$4,403,858 | 0.6% | 126 |
| 80578 | Physicians Mutual Insurance Company | 1 | \$3,178,457 | 0.4% | 175 |
| 77399 | Sterling Life Insurance Company | 2 | \$3,116,274 | 0.4% | 357 |
| 56014 | Thrivent Financial For Lutherans | 0 | \$2,944,541 | 0.4% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 1 | \$2,785,211 | 0.4% | 200 |
| 92916 | United American Insurance Company | 4 | \$2,718,591 | 0.4% | 818 |
| 65722 | Loyal American Life Insurance Company | 1 | \$2,587,846 | 0.3% | 215 |
| 72850 | United World Life Insurance Company | 0 | \$2,386,123 | 0.3% | 0 |
| 68462 | Reserve National Insurance Company | 0 | \$2,297,572 | 0.3% | 0 |
| 31119 | Medico Insurance Company | 0 | \$2,240,997 | 0.3% | 0 |
| 88366 | American Retirement Life Insurance Company | 0 | \$2,164,028 | 0.3% | 0 |
| 57711 | Western Catholic Union | 0 | \$2,018,310 | 0.3% | 0 |
| 68349 | North American Insurance Company | 0 | \$1,860,291 | 0.2% | 0 |
| 76112 | Oxford Life Insurance Company | 1 | \$1,837,221 | 0.2% | 303 |
| Top 40 Writers | | 126 | \$733,888,670 | 96.3% | . |
| Total | | 137 | \$761,903,245 | 100.0% | . |

Life and Annuity Complaint Indices
Top Forty Writers by Market Share

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|---|---------------------------------|---|-------------------------------------|----------------------------|
| 62345 | Berkshire Hathaway Life Insurance Co Of NE | 0 | \$888,590,427 | 9.9% | 0 |
| 60488 | American General Life Insurance Co | 88 | \$605,356,881 | 6.8% | 120 |
| 65676 | Lincoln National Life Insurance Company | 22 | \$351,217,986 | 3.9% | 52 |
| 65056 | Jackson National Life Insurance Company | 46 | \$311,473,136 | 3.5% | 122 |
| 67091 | Northwestern Mutual Life Insurance Company | 3 | \$282,655,433 | 3.2% | 9 |
| 63312 | Great American Life Insurance Company | 0 | \$265,051,741 | 3.0% | 0 |
| 65978 | Metropolitan Life Insurance Company | 40 | \$263,224,486 | 2.9% | 125 |
| 91596 | New York Life Insurance & Annuity Corporation | 2 | \$254,741,405 | 2.8% | 6 |
| 79227 | PRUCO Life Insurance Company | 2 | \$220,205,640 | 2.5% | 7 |
| 69345 | Teachers Ins & Annuity Association Of America | 0 | \$207,159,806 | 2.3% | 0 |
| 67466 | Pacific Life Insurance Company | 1 | \$203,892,304 | 2.3% | 4 |
| 61689 | Athene Annuity & Life Company | 60 | \$191,452,286 | 2.1% | 258 |
| 90611 | Allianz Life Insurance Co Of North America | 12 | \$188,077,158 | 2.1% | 53 |
| 68241 | Prudential Insurance Company Of America The | 21 | \$185,157,665 | 2.1% | 93 |
| 86509 | Voya Retirement Insurance & Annuity Company | 3 | \$180,250,765 | 2.0% | 14 |
| 65935 | Massachusetts Mutual Life Insurance Company | 2 | \$175,890,843 | 2.0% | 9 |
| 68136 | Protective Life Insurance Company | 9 | \$172,168,040 | 1.9% | 43 |
| 60895 | American United Life Insurance Company | 1 | \$162,644,479 | 1.8% | 5 |
| 92738 | American Equity Investment Life Ins Co | 3 | \$155,855,671 | 1.7% | 16 |
| 91642 | Forethought Life Insurance Company | 0 | \$152,714,265 | 1.7% | 0 |
| 68322 | Great-West Life & Annuity Insurance Company | 1 | \$148,829,243 | 1.7% | 6 |
| 69108 | State Farm Life Insurance Company | 15 | \$144,785,625 | 1.6% | 85 |
| 61271 | Principal Life Insurance Company | 1 | \$144,345,173 | 1.6% | 6 |
| 56014 | Thrivent Financial For Lutherans | 1 | \$136,805,352 | 1.5% | 6 |
| 62944 | AXA Equitable Life Insurance Company | 10 | \$127,751,678 | 1.4% | 64 |
| 66168 | Minnesota Life Insurance Company | 8 | \$125,274,295 | 1.4% | 53 |
| 87726 | Brighthouse Life Insurance Company | 6 | \$98,026,989 | 1.1% | 50 |
| 66915 | New York Life Insurance Company | 14 | \$93,574,830 | 1.0% | 123 |
| 86231 | Transamerica Life Insurance Company | 36 | \$80,657,515 | 0.9% | 368 |
| 65005 | Riversource Life Insurance Company | 1 | \$78,926,459 | 0.9% | 10 |
| 63274 | Fidelity & Guaranty Life Insurance Company | 4 | \$69,234,393 | 0.8% | 48 |
| 61301 | Ameritas Life Insurance Corp | 2 | \$69,075,005 | 0.8% | 24 |
| 65838 | John Hancock Life Insurance Company (usa | 13 | \$62,347,338 | 0.7% | 172 |
| 70238 | Variable Annuity Life Insurance Company | 1 | \$56,507,040 | 0.6% | 15 |
| 69868 | United Of Omaha Life Insurance Company | 10 | \$54,758,667 | 0.6% | 150 |
| 67172 | Ohio National Life Insurance Company The | 0 | \$53,008,553 | 0.6% | 0 |
| 60399 | American Family Life Insurance Company | 6 | \$51,667,240 | 0.6% | 96 |
| 66974 | North American Co For Life & Health Insurance | 6 | \$49,322,476 | 0.6% | 100 |
| 79065 | Delaware Life Insurance Company | 4 | \$48,526,364 | 0.5% | 68 |
| 63118 | Farm Bureau Life Ins Co of MO | 3 | \$43,930,257 | 0.5% | 56 |
| Top 40 Writers | | 457 | \$7,155,134,911 | 79.9% | . |
| Total | | 1,087 | \$8,953,307,123 | 100.0% | . |

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-------------|----------------------------------|---------------------------------|---|-------------------------------------|----------------------------|
| 95315 | Good Health HMO | 32 | \$156,377,379 | 59.9% | 83 |
| 95358 | HMO Missouri | 26 | \$53,057,643 | 20.3% | 200 |
| 12913 | Missouri Care Incorporated | 0 | \$19,558,398 | 7.5% | 0 |
| 95318 | Aetna Better Health Of Missouri | 0 | \$10,301,559 | 3.9% | 0 |
| 96385 | UnitedHealthcare Of The Midwest | 1 | \$8,499,954 | 3.3% | 48 |
| 95109 | Aetna Health | 0 | \$5,841,758 | 2.2% | 0 |
| 96377 | Coventry Health Care Of Missouri | 2 | \$3,784,500 | 1.4% | 216 |
| 95635 | CIGNA Healthcare Of St Louis | 0 | \$2,283,831 | 0.9% | 0 |
| 95885 | Humana Health Plan | 2 | \$1,092,221 | 0.4% | 747 |
| 11229 | Harmony Health Plan | 0 | \$122,322 | 0.0% | 0 |
| 95489 | Coventry Health Care Of Kansas | 1 | \$103,798 | 0.0% | 3,929 |
| | Total | 64 | \$261,023,363 | 100.0% | . |

Complaint Indices
Top 40 Writers
Alpha by Company

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|--|---------------------------------|---|-------------------------------------|----------------------------|
| 42579 | Allied Property & Casualty Insurance Company | 13 | \$43,535,919 | 1.1% | 60 |
| 29688 | Allstate Fire & Casualty Insurance Company | 42 | \$98,625,198 | 2.5% | 86 |
| 19232 | Allstate Insurance Company | 6 | \$12,573,026 | 0.3% | 97 |
| 17230 | Allstate Property & Casualty Insurance Company | 10 | \$11,219,008 | 0.3% | 181 |
| 19100 | AMCO Insurance Company | 20 | \$59,698,500 | 1.5% | 68 |
| 10386 | American Family Insurance Company | 49 | \$99,494,174 | 2.6% | 100 |
| 19275 | American Family Mutual Insurance Company S.i. | 120 | \$375,122,196 | 9.7% | 65 |
| 28401 | American National Property & Casualty Co | 9 | \$20,031,413 | 0.5% | 91 |
| 19283 | American Standard Insurance Co of WI | 13 | \$20,390,312 | 0.5% | 129 |
| 15512 | Automobile Club Inter-insurance Exchange | 84 | \$150,517,212 | 3.9% | 113 |
| 19658 | Bristol West Insurance Company | 27 | \$14,861,904 | 0.4% | 368 |
| 15725 | Cameron Mutual Insurance Company | 4 | \$18,003,054 | 0.5% | 45 |
| 21008 | Country Preferred Insurance Company | 6 | \$18,729,313 | 0.5% | 65 |
| 30210 | Esurance Property & Casualty Insurance Co | 32 | \$33,003,359 | 0.9% | 196 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 26 | \$86,811,116 | 2.2% | 61 |
| 21628 | Farmers Insurance Company Inc | 68 | \$193,246,203 | 5.0% | 71 |
| 21253 | Garrison Property & Casualty Insurance Co | 5 | \$18,038,171 | 0.5% | 56 |
| 41491 | GEICO Casualty Company | 109 | \$204,017,816 | 5.3% | 108 |
| 35882 | GEICO General Ins Co | 10 | \$26,922,076 | 0.7% | 75 |
| 22055 | GEICO Indemnity Company | 10 | \$12,133,678 | 0.3% | 167 |
| 16144 | Grinnell Select Insurance Company | 5 | \$17,934,525 | 0.5% | 56 |
| 36447 | LM General Insurance Company | 58 | \$53,270,893 | 1.4% | 221 |
| 25453 | Nationwide Insurance Company Of America | 16 | \$22,364,873 | 0.6% | 145 |
| 32700 | Owners Insurance Company | 7 | \$22,120,293 | 0.6% | 64 |
| 11851 | Progressive Advanced Insurance Company | 98 | \$161,799,300 | 4.2% | 123 |
| 24260 | Progressive Casualty Insurance Company | 81 | \$165,951,655 | 4.3% | 99 |
| 16322 | Progressive Direct Insurance Company | 16 | \$11,339,261 | 0.3% | 286 |
| 42919 | Progressive Northwestern Insurance Company | 15 | \$14,582,655 | 0.4% | 208 |
| 37834 | Progressive Preferred Insurance Company | 7 | \$13,472,109 | 0.3% | 105 |
| 39012 | Safeco Insurance Company Of Illinois | 85 | \$184,495,046 | 4.8% | 93 |
| 23388 | Shelter Mutual Insurance Company | 55 | \$200,687,549 | 5.2% | 56 |
| 19070 | Standard Fire Insurance Company | 17 | \$71,900,408 | 1.9% | 48 |
| 25143 | State Farm Fire & Casualty Company | 46 | \$64,120,461 | 1.7% | 145 |
| 25178 | State Farm Mutual Automobile Insurance Co | 245 | \$849,100,394 | 21.9% | 58 |
| 42749 | Traders Insurance Company | 61 | \$22,314,927 | 0.6% | 554 |
| 27998 | Travelers Home & Marine Insurance Company | 6 | \$11,436,188 | 0.3% | 106 |
| 29459 | Twin City Fire Insurance Company | 12 | \$23,388,543 | 0.6% | 104 |
| 25941 | United Services Automobile Association | 23 | \$52,550,123 | 1.4% | 89 |
| 25968 | USAA Casualty Insurance Company | 22 | \$41,253,758 | 1.1% | 108 |
| 18600 | USAA General Indemnity Company | 17 | \$42,358,046 | 1.1% | 81 |
| Top 40 Writers | | 1,555 | \$3,563,414,655 | 91.9% | . |
| Total | | 1,914 | \$3,878,022,191 | 100.0% | . |

Homeowners Insurance Complaint Indices
Top Forty Writers, Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|--|---------------------------------|---|-------------------------------------|----------------------------|
| 42757 | Agri General Insurance Company | 0 | \$9,721,114 | 0.4% | 0 |
| 19240 | Allstate Indemnity Company | 12 | \$13,141,297 | 0.6% | 246 |
| 19232 | Allstate Insurance Company | 11 | \$10,555,364 | 0.4% | 280 |
| 17230 | Allstate Property & Casualty Insurance Company | 11 | \$15,756,882 | 0.7% | 188 |
| 37907 | Allstate Vehicle & Property Insurance Company | 11 | \$31,108,381 | 1.3% | 95 |
| 19100 | AMCO Insurance Company | 6 | \$11,623,684 | 0.5% | 139 |
| 10386 | American Family Insurance Company | 11 | \$33,204,005 | 1.4% | 89 |
| 19275 | American Family Mutual Insurance Company S.i. | 146 | \$292,215,451 | 12.3% | 134 |
| 38652 | American Modern Select Insurance Company | 5 | \$10,195,379 | 0.4% | 132 |
| 28401 | American National Property & Casualty Co | 8 | \$15,378,735 | 0.6% | 140 |
| 10872 | American Strategic Insurance Corp | 3 | \$15,349,543 | 0.6% | 53 |
| 27235 | Auto Club Family Insurance Company | 50 | \$76,814,140 | 3.2% | 175 |
| 18988 | Auto Owners Insurance Company | 9 | \$32,597,421 | 1.4% | 74 |
| 18279 | Bankers Standard Insurance Company | 1 | \$13,358,272 | 0.6% | 20 |
| 15725 | Cameron Mutual Insurance Company | 7 | \$13,595,153 | 0.6% | 139 |
| 10677 | Cincinnati Insurance Company The | 1 | \$13,481,900 | 0.6% | 20 |
| 20990 | Country Mutual Insurance Company | 10 | \$20,915,342 | 0.9% | 129 |
| 21261 | Electric Insurance Company | 1 | \$8,777,689 | 0.4% | 31 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 35 | \$121,635,285 | 5.1% | 77 |
| 21652 | Farmers Insurance Exchange | 31 | \$114,500,705 | 4.8% | 73 |
| 21660 | Fire Insurance Exchange | 13 | \$15,434,271 | 0.6% | 227 |
| 11185 | Foremost Insurance Company Grand Rapids MI | 8 | \$25,849,185 | 1.1% | 83 |
| 20419 | Homesite Indemnity Company | 5 | \$8,468,661 | 0.4% | 159 |
| 42404 | Liberty Insurance Corporation | 17 | \$40,530,370 | 1.7% | 113 |
| 23035 | Liberty Mutual Fire Insurance Company | 9 | \$10,678,616 | 0.4% | 227 |
| 14400 | Lititz Mutual Insurance Company | 1 | \$10,156,199 | 0.4% | 26 |
| 33600 | LM Insurance Corporation | 15 | \$8,930,914 | 0.4% | 452 |
| 21687 | Mid Century Insurance Company | 4 | \$17,262,587 | 0.7% | 62 |
| 26093 | Nationwide Affinity Insurance Co Of America | 18 | \$56,701,130 | 2.4% | 85 |
| 28223 | Nationwide Agribusiness Insurance Company | 1 | \$21,638,281 | 0.9% | 12 |
| 25453 | Nationwide Insurance Company Of America | 9 | \$11,716,448 | 0.5% | 207 |
| 24740 | Safeco Insurance Company Of America | 26 | \$132,929,736 | 5.6% | 53 |
| 23388 | Shelter Mutual Insurance Company | 36 | \$160,364,460 | 6.7% | 60 |
| 19070 | Standard Fire Insurance Company | 3 | \$9,723,539 | 0.4% | 83 |
| 42986 | Standard Guaranty Insurance Company | 2 | \$12,239,313 | 0.5% | 44 |
| 25143 | State Farm Fire & Casualty Company | 163 | \$549,770,960 | 23.1% | 80 |
| 27998 | Travelers Home & Marine Insurance Company | 33 | \$56,758,954 | 2.4% | 156 |
| 25941 | United Services Automobile Association | 7 | \$43,886,848 | 1.8% | 43 |
| 25968 | USAA Casualty Insurance Company | 5 | \$25,213,815 | 1.1% | 53 |
| 18600 | USAA General Indemnity Company | 9 | \$22,276,344 | 0.9% | 109 |
| Top 40 Writers | | 753 | \$2,114,456,373 | 89.0% | . |
| Total | | 883 | \$2,376,284,397 | 100.0% | . |

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|---|---------------------------------|---|-------------------------------------|----------------------------|
| 60054 | Aetna Life Insurance Company | 74 | \$351,098,355 | 4.5% | 47 |
| 82406 | All Savers Insurance Company | 200 | \$81,698,665 | 1.0% | 542 |
| 60380 | American Family Life Assurance Co | 21 | \$98,087,896 | 1.3% | 47 |
| 28207 | Anthem Insurance Companies Inc | 0 | \$21,886,986 | 0.3% | 0 |
| 61263 | Bankers Life & Casualty Company | 33 | \$25,133,774 | 0.3% | 291 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 279 | \$571,929,011 | 7.3% | 108 |
| 80799 | Celtic Insurance Company | 146 | \$80,124,573 | 1.0% | 403 |
| 67369 | CIGNA Health & Life Insurance Company | 267 | \$506,355,077 | 6.5% | 117 |
| 62146 | Combined Insurance Co Of America | 4 | \$23,680,591 | 0.3% | 37 |
| 77828 | Companion Life Insurance Company | 18 | \$32,487,547 | 0.4% | 123 |
| 81973 | Coventry Health & Life Insurance Company | 296 | \$351,997,047 | 4.5% | 186 |
| 60040 | Cox Health Systems Insurance Company | 43 | \$143,752,055 | 1.8% | 66 |
| 13935 | Federated Mutual Insurance Company | 5 | \$30,708,573 | 0.4% | 36 |
| 70025 | Genworth Life Insurance Company | 35 | \$48,736,934 | 0.6% | 159 |
| 62286 | Golden Rule Insurance Company | 61 | \$73,090,230 | 0.9% | 185 |
| 64246 | Guardian Life Insurance Company Of America | 25 | \$67,406,465 | 0.9% | 82 |
| 70815 | Hartford Life & Accident Insurance Company | 12 | \$45,919,125 | 0.6% | 58 |
| 92711 | HCC Life Insurance Company | 35 | \$42,700,604 | 0.5% | 181 |
| 78972 | Healthy Alliance Life Insurance Company | 865 | \$1,872,672,059 | 24.0% | 102 |
| 73288 | Humana Insurance Company | 161 | \$261,161,082 | 3.3% | 136 |
| 65838 | John Hancock Life Insurance Company (usa | 11 | \$30,155,088 | 0.4% | 81 |
| 65498 | Life Insurance Company Of North America | 11 | \$40,609,348 | 0.5% | 60 |
| 65676 | Lincoln National Life Insurance Company | 13 | \$21,789,035 | 0.3% | 132 |
| 65978 | Metropolitan Life Insurance Company | 28 | \$110,461,744 | 1.4% | 56 |
| 71412 | Mutual Of Omaha Insurance Company | 26 | \$160,242,499 | 2.1% | 36 |
| 67091 | Northwestern Mutual Life Insurance Company | 0 | \$27,868,138 | 0.4% | 0 |
| 61271 | Principal Life Insurance Company | 19 | \$39,697,112 | 0.5% | 106 |
| 68241 | Prudential Insurance Company Of America The | 3 | \$23,400,937 | 0.3% | 28 |
| 67105 | Reliastar Life Insurance Company | 0 | \$21,113,619 | 0.3% | 0 |
| 12575 | Silverscript Insurance Company | 0 | \$102,244,697 | 1.3% | 0 |
| 69019 | Standard Insurance Company | 5 | \$33,869,454 | 0.4% | 33 |
| 25178 | State Farm Mutual Automobile Insurance Co | 10 | \$31,576,625 | 0.4% | 70 |
| 80802 | Sun Life Assurance Company Of Canada | 3 | \$46,999,769 | 0.6% | 14 |
| 86231 | Transamerica Life Insurance Company | 36 | \$32,374,486 | 0.4% | 246 |
| 66281 | Transamerica Premier Life Insurance Company | 14 | \$61,466,059 | 0.8% | 50 |
| 70408 | Union Security Insurance Company | 19 | \$31,042,696 | 0.4% | 135 |
| 69868 | United Of Omaha Life Insurance Company | 2 | \$40,379,822 | 0.5% | 11 |
| 79413 | UnitedHealthcare Insurance Company | 377 | \$1,211,459,907 | 15.5% | 69 |
| 62235 | Unum Life Insurance Company Of America | 14 | \$65,929,079 | 0.8% | 47 |
| 32395 | Vision Service Plan Insurance Company | 1 | \$96,343,821 | 1.2% | 2 |
| Top 40 Writers | | 3,172 | \$6,959,650,586 | 89.3% | . |
| Total | | 3,523 | \$7,797,461,477 | 100.0% | . |

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|---|---------------------------------|---|-------------------------------------|----------------------------|
| 71471 | Ability Insurance Company | 2 | \$2,533,758 | 1.0% | 96 |
| 90611 | Allianz Life Insurance Co Of North America | 8 | \$4,848,398 | 1.9% | 201 |
| 19275 | American Family Mutual Insurance Company S.i. | 2 | \$734,297 | 0.3% | 331 |
| 61263 | Bankers Life & Casualty Company | 23 | \$18,029,737 | 7.2% | 155 |
| 71714 | Berkshire Life Insurance Company Of America | 0 | \$828,128 | 0.3% | 0 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 0 | \$568,389 | 0.2% | 0 |
| 87726 | Brighthouse Life Insurance Company | 4 | \$1,564,149 | 0.6% | 311 |
| 62626 | CMFG Life Insurance Company | 2 | \$920,973 | 0.4% | 264 |
| 20443 | Continental Casualty Company | 23 | \$7,302,417 | 2.9% | 383 |
| 71404 | Continental General Insurance Company | 2 | \$1,093,889 | 0.4% | 222 |
| 62553 | Country Life Insurance Company | 0 | \$524,598 | 0.2% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 4 | \$7,470,552 | 3.0% | 65 |
| 70025 | Genworth Life Insurance Company | 34 | \$48,724,465 | 19.3% | 85 |
| 64211 | Guarantee Trust Life Insurance Company | 1 | \$847,196 | 0.3% | 144 |
| 65838 | John Hancock Life Insurance Company (usa | 11 | \$30,101,652 | 12.0% | 44 |
| 58033 | Knights Of Columbus | 0 | \$3,440,508 | 1.4% | 0 |
| 77720 | LifeSecure Insurance Company | 0 | \$688,048 | 0.3% | 0 |
| 65595 | Lincoln Benefit Life Company | 1 | \$1,562,367 | 0.6% | 78 |
| 65935 | Massachusetts Mutual Life Insurance Company | 0 | \$2,759,738 | 1.1% | 0 |
| 69515 | MedAmerica Insurance Company | 0 | \$1,079,766 | 0.4% | 0 |
| 65978 | Metropolitan Life Insurance Company | 11 | \$18,450,084 | 7.3% | 73 |
| 71412 | Mutual Of Omaha Insurance Company | 7 | \$10,197,331 | 4.0% | 84 |
| 66915 | New York Life Insurance Company | 1 | \$4,985,522 | 2.0% | 24 |
| 69000 | Northwestern Long Term Care Insurance Co | 1 | \$14,998,981 | 6.0% | 8 |
| 80578 | Physicians Mutual Insurance Company | 2 | \$922,849 | 0.4% | 264 |
| 68195 | Provident Life & Accident Insurance Company | 0 | \$577,390 | 0.2% | 0 |
| 68241 | Prudential Insurance Company Of America The | 1 | \$5,754,700 | 2.3% | 21 |
| 65005 | Riversource Life Insurance Company | 1 | \$3,659,909 | 1.5% | 33 |
| 76325 | Senior Health Insurance Company of PA | 3 | \$2,099,924 | 0.8% | 174 |
| 25178 | State Farm Mutual Automobile Insurance Co | 9 | \$9,146,115 | 3.6% | 120 |
| 69116 | State Life Insurance Company | 0 | \$579,222 | 0.2% | 0 |
| 56014 | Thrivent Financial For Lutherans | 0 | \$7,119,353 | 2.8% | 0 |
| 69477 | Time Insurance Company | 0 | \$762,108 | 0.3% | 0 |
| 86231 | Transamerica Life Insurance Company | 23 | \$11,739,374 | 4.7% | 238 |
| 70408 | Union Security Insurance Company | 1 | \$1,737,590 | 0.7% | 70 |
| 92916 | United American Insurance Company | 0 | \$467,152 | 0.2% | 0 |
| 69868 | United Of Omaha Life Insurance Company | 0 | \$1,818,070 | 0.7% | 0 |
| 42129 | United Security Assurance Company Of PA | 1 | \$1,211,338 | 0.5% | 100 |
| 62235 | Unum Life Insurance Company Of America | 8 | \$12,842,188 | 5.1% | 76 |
| 70319 | Washington National Insurance Company | 2 | \$628,964 | 0.2% | 387 |
| Top 40 Writers | | 188 | \$245,321,187 | 97.4% | . |
| Total | | 207 | \$251,875,420 | 100.0% | . |

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|--|---------------------------------|---|-------------------------------------|----------------------------|
| 12321 | American Continental Insurance Company | 2 | \$8,332,311 | 1.1% | 133 |
| 19275 | American Family Mutual Insurance Company S.i. | 0 | \$5,647,284 | 0.7% | 0 |
| 67679 | American Republic Corp Insurance Company | 0 | \$5,127,398 | 0.7% | 0 |
| 60836 | American Republic Insurance Company | 1 | \$11,869,789 | 1.6% | 47 |
| 88366 | American Retirement Life Insurance Company | 0 | \$2,164,028 | 0.3% | 0 |
| 61263 | Bankers Life & Casualty Company | 4 | \$6,321,531 | 0.8% | 352 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 1 | \$41,618,201 | 5.5% | 13 |
| 61859 | Christian Fidelity Life Insurance Co | 0 | \$5,367,449 | 0.7% | 0 |
| 67369 | CIGNA Health & Life Insurance Company | 4 | \$6,479,851 | 0.9% | 343 |
| 62065 | Colonial Penn Life Insurance Company | 5 | \$11,264,265 | 1.5% | 247 |
| 62146 | Combined Insurance Co Of America | 1 | \$5,271,873 | 0.7% | 105 |
| 77828 | Companion Life Insurance Company | 0 | \$6,381,342 | 0.8% | 0 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 1 | \$4,403,858 | 0.6% | 126 |
| 62952 | Equitable Life & Casualty Insurance Company | 1 | \$2,785,211 | 0.4% | 200 |
| 26921 | Everest Reinsurance Company | 8 | \$8,227,302 | 1.1% | 541 |
| 70815 | Hartford Life & Accident Insurance Company | 1 | \$4,976,981 | 0.7% | 112 |
| 78972 | Healthy Alliance Life Insurance Company | 30 | \$85,051,904 | 11.2% | 196 |
| 73288 | Humana Insurance Company | 10 | \$12,845,106 | 1.7% | 433 |
| 81779 | Individual Assurance Co Life Health & Accident | 3 | \$7,806,939 | 1.0% | 214 |
| 65722 | Loyal American Life Insurance Company | 1 | \$2,587,846 | 0.3% | 215 |
| 65870 | Manhattan Life Insurance Company | 1 | \$10,396,556 | 1.4% | 53 |
| 31119 | Medico Insurance Company | 0 | \$2,240,997 | 0.3% | 0 |
| 71412 | Mutual Of Omaha Insurance Company | 13 | \$143,443,953 | 18.8% | 50 |
| 68349 | North American Insurance Company | 0 | \$1,860,291 | 0.2% | 0 |
| 67326 | Old Surety Life Insurance Company | 0 | \$13,684,503 | 1.8% | 0 |
| 13100 | Omaha Insurance Company | 0 | \$8,776,256 | 1.2% | 0 |
| 76112 | Oxford Life Insurance Company | 1 | \$1,837,221 | 0.2% | 303 |
| 80578 | Physicians Mutual Insurance Company | 1 | \$3,178,457 | 0.4% | 175 |
| 68462 | Reserve National Insurance Company | 0 | \$2,297,572 | 0.3% | 0 |
| 25178 | State Farm Mutual Automobile Insurance Co | 1 | \$10,301,991 | 1.4% | 54 |
| 77399 | Sterling Life Insurance Company | 2 | \$3,116,274 | 0.4% | 357 |
| 56014 | Thrivent Financial For Lutherans | 0 | \$2,944,541 | 0.4% | 0 |
| 86231 | Transamerica Life Insurance Company | 6 | \$11,281,688 | 1.5% | 296 |
| 66281 | Transamerica Premier Life Insurance Company | 11 | \$51,856,945 | 6.8% | 118 |
| 92916 | United American Insurance Company | 4 | \$2,718,591 | 0.4% | 818 |
| 69868 | United Of Omaha Life Insurance Company | 1 | \$25,277,501 | 3.3% | 22 |
| 72850 | United World Life Insurance Company | 0 | \$2,386,123 | 0.3% | 0 |
| 79413 | UnitedHealthcare Insurance Company | 10 | \$184,944,690 | 24.3% | 30 |
| 69663 | USAA Life Insurance Company | 2 | \$4,795,739 | 0.6% | 232 |
| 57711 | Western Catholic Union | 0 | \$2,018,310 | 0.3% | 0 |
| Top 40 Writers | | 126 | \$733,888,670 | 96.3% | . |
| Total | | 137 | \$761,903,245 | 100.0% | . |

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|-----------------------|---|---------------------------------|---|-------------------------------------|----------------------------|
| 90611 | Allianz Life Insurance Co Of North America | 12 | \$188,077,158 | 2.1% | 53 |
| 92738 | American Equity Investment Life Ins Co | 3 | \$155,855,671 | 1.7% | 16 |
| 60399 | American Family Life Insurance Company | 6 | \$51,667,240 | 0.6% | 96 |
| 60488 | American General Life Insurance Co | 88 | \$605,356,881 | 6.8% | 120 |
| 60895 | American United Life Insurance Company | 1 | \$162,644,479 | 1.8% | 5 |
| 61301 | Ameritas Life Insurance Corp | 2 | \$69,075,005 | 0.8% | 24 |
| 61689 | Athene Annuity & Life Company | 60 | \$191,452,286 | 2.1% | 258 |
| 62944 | AXA Equitable Life Insurance Company | 10 | \$127,751,678 | 1.4% | 64 |
| 62345 | Berkshire Hathaway Life Insurance Co Of NE | 0 | \$888,590,427 | 9.9% | 0 |
| 87726 | Brighthouse Life Insurance Company | 6 | \$98,026,989 | 1.1% | 50 |
| 79065 | Delaware Life Insurance Company | 4 | \$48,526,364 | 0.5% | 68 |
| 63118 | Farm Bureau Life Ins Co of MO | 3 | \$43,930,257 | 0.5% | 56 |
| 63274 | Fidelity & Guaranty Life Insurance Company | 4 | \$69,234,393 | 0.8% | 48 |
| 91642 | Forethought Life Insurance Company | 0 | \$152,714,265 | 1.7% | 0 |
| 63312 | Great American Life Insurance Company | 0 | \$265,051,741 | 3.0% | 0 |
| 68322 | Great-West Life & Annuity Insurance Company | 1 | \$148,829,243 | 1.7% | 6 |
| 65056 | Jackson National Life Insurance Company | 46 | \$311,473,136 | 3.5% | 122 |
| 65838 | John Hancock Life Insurance Company (usa | 13 | \$62,347,338 | 0.7% | 172 |
| 65676 | Lincoln National Life Insurance Company | 22 | \$351,217,986 | 3.9% | 52 |
| 65935 | Massachusetts Mutual Life Insurance Company | 2 | \$175,890,843 | 2.0% | 9 |
| 65978 | Metropolitan Life Insurance Company | 40 | \$263,224,486 | 2.9% | 125 |
| 66168 | Minnesota Life Insurance Company | 8 | \$125,274,295 | 1.4% | 53 |
| 91596 | New York Life Insurance & Annuity Corporation | 2 | \$254,741,405 | 2.8% | 6 |
| 66915 | New York Life Insurance Company | 14 | \$93,574,830 | 1.0% | 123 |
| 66974 | North American Co For Life & Health Insurance | 6 | \$49,322,476 | 0.6% | 100 |
| 67091 | Northwestern Mutual Life Insurance Company | 3 | \$282,655,433 | 3.2% | 9 |
| 67172 | Ohio National Life Insurance Company The | 0 | \$53,008,553 | 0.6% | 0 |
| 67466 | Pacific Life Insurance Company | 1 | \$203,892,304 | 2.3% | 4 |
| 61271 | Principal Life Insurance Company | 1 | \$144,345,173 | 1.6% | 6 |
| 68136 | Protective Life Insurance Company | 9 | \$172,168,040 | 1.9% | 43 |
| 79227 | PRUCO Life Insurance Company | 2 | \$220,205,640 | 2.5% | 7 |
| 68241 | Prudential Insurance Company Of America The | 21 | \$185,157,665 | 2.1% | 93 |
| 65005 | Riversource Life Insurance Company | 1 | \$78,926,459 | 0.9% | 10 |
| 69108 | State Farm Life Insurance Company | 15 | \$144,785,625 | 1.6% | 85 |
| 69345 | Teachers Ins & Annuity Association Of America | 0 | \$207,159,806 | 2.3% | 0 |
| 56014 | Thrivent Financial For Lutherans | 1 | \$136,805,352 | 1.5% | 6 |
| 86231 | Transamerica Life Insurance Company | 36 | \$80,657,515 | 0.9% | 368 |
| 69868 | United Of Omaha Life Insurance Company | 10 | \$54,758,667 | 0.6% | 150 |
| 70238 | Variable Annuity Life Insurance Company | 1 | \$56,507,040 | 0.6% | 15 |
| 86509 | Voya Retirement Insurance & Annuity Company | 3 | \$180,250,765 | 2.0% | 14 |
| Top 40 Writers | | 457 | \$7,155,134,911 | 79.9% | . |
| Total | | 1,087 | \$8,953,307,123 | 100.0% | . |

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016-2018 | Average Market Share | Complaint Index |
|--------------|----------------------------------|---------------------------------|---|-------------------------------------|----------------------------|
| 95318 | Aetna Better Health Of Missouri | 0 | \$10,301,559 | 3.9% | 0 |
| 95109 | Aetna Health | 0 | \$5,841,758 | 2.2% | 0 |
| 95635 | CIGNA Healthcare Of St Louis | 0 | \$2,283,831 | 0.9% | 0 |
| 95489 | Coventry Health Care Of Kansas | 1 | \$103,798 | 0.0% | 3,929 |
| 96377 | Coventry Health Care Of Missouri | 2 | \$3,784,500 | 1.4% | 216 |
| 95315 | Good Health HMO | 32 | \$156,377,379 | 59.9% | 83 |
| 11229 | Harmony Health Plan | 0 | \$122,322 | 0.0% | 0 |
| 95358 | HMO Missouri | 26 | \$53,057,643 | 20.3% | 200 |
| 95885 | Humana Health Plan | 2 | \$1,092,221 | 0.4% | 747 |
| 12913 | Missouri Care Incorporated | 0 | \$19,558,398 | 7.5% | 0 |
| 96385 | UnitedHealthcare Of The Midwest | 1 | \$8,499,954 | 3.3% | 48 |
| Total | | 64 | \$261,023,363 | 100.0% | . |

Private Passenger Automobile Insurance

Complaint Indices

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 44725 | 1st Auto & Casualty Insurance Company | 5 | \$4,711,726 | 0.1% | 215 |
| 34789 | 21st Century Centennial Insurance Company | 2 | \$2,087,237 | 0.1% | 194 |
| 32220 | 21st Century North America Insurance Company | 3 | \$573,678 | 0.0% | 1,060 |
| 14184 | Acuity A Mutual Insurance Company | 4 | \$6,094,209 | 0.2% | 133 |
| 19402 | AIG Property Casualty Company | 0 | \$1,980,047 | 0.1% | 0 |
| 42579 | Allied Property & Casualty Insurance Company | 13 | \$43,535,919 | 1.1% | 60 |
| 29688 | Allstate Fire & Casualty Insurance Company | 42 | \$98,625,198 | 2.5% | 86 |
| 19240 | Allstate Indemnity Company | 8 | \$2,964,386 | 0.1% | 547 |
| 19232 | Allstate Insurance Company | 6 | \$12,573,026 | 0.3% | 97 |
| 17230 | Allstate Property & Casualty Insurance Company | 10 | \$11,219,008 | 0.3% | 181 |
| 38156 | Alpha Property & Casualty Insurance Co | 3 | \$2,028,994 | 0.1% | 300 |
| 19100 | AMCO Insurance Company | 20 | \$59,698,500 | 1.5% | 68 |
| 10111 | American Bankers Insurance Company Of FL | 0 | \$620,979 | 0.0% | 0 |
| 23450 | American Family Home Insurance Company | 0 | \$704 | 0.0% | 0 |
| 10386 | American Family Insurance Company | 49 | \$99,494,174 | 2.6% | 100 |
| 19275 | American Family Mutual Insurance Company S.i. | 120 | \$375,122,196 | 9.7% | 65 |
| 23469 | American Modern Home Insurance Co | 0 | \$609,450 | 0.0% | 0 |
| 42722 | American Modern Property & Casualty Ins Co | 0 | \$143,486 | 0.0% | 0 |
| 38652 | American Modern Select Insurance Company | 0 | \$101,424 | 0.0% | 0 |
| 39942 | American National General Insurance Company | 0 | \$106,112 | 0.0% | 0 |
| 28401 | American National Property & Casualty Co | 9 | \$20,031,413 | 0.5% | 91 |
| 19615 | American Reliable Insurance Company | 0 | \$272,141 | 0.0% | 0 |
| 41998 | American Southern Home Insurance Company | 0 | \$732 | 0.0% | 0 |
| 19283 | American Standard Insurance Co of WI | 13 | \$20,390,312 | 0.5% | 129 |
| 19976 | AMICA Mutual Insurance Company | 2 | \$5,186,848 | 0.1% | 78 |
| 11558 | AssuranceAmerica Insurance Company | 15 | \$5,301,150 | 0.1% | 573 |
| 27235 | Auto Club Family Insurance Company | 2 | \$15,173 | 0.0% | 9,999 |
| 18988 | Auto Owners Insurance Company | 5 | \$6,951,015 | 0.2% | 146 |
| 15512 | Automobile Club Inter-insurance Exchange | 84 | \$150,517,212 | 3.9% | 113 |
| 33022 | AXA Insurance Company | 0 | \$4,609 | 0.0% | 0 |
| 18279 | Bankers Standard Insurance Company | 1 | \$4,272,691 | 0.1% | 47 |
| 41394 | Benchmark Insurance Company | 4 | \$128,735 | 0.0% | 6,295 |
| 19658 | Bristol West Insurance Company | 27 | \$14,861,904 | 0.4% | 368 |
| 35955 | California Casualty General Insurance Company | 1 | \$3,036,421 | 0.1% | 67 |
| 15725 | Cameron Mutual Insurance Company | 4 | \$18,003,054 | 0.5% | 45 |
| 42498 | Cameron National Insurance Company | 2 | \$4,854,852 | 0.1% | 83 |
| 26905 | Century-national Insurance Company | 0 | \$76 | 0.0% | 0 |
| 10052 | Chubb National Insurance Company | 0 | \$1,895,643 | 0.0% | 0 |
| 10677 | Cincinnati Insurance Company The | 2 | \$10,311,122 | 0.3% | 39 |
| 31534 | Citizens Insurance Company Of America | 0 | \$1,525 | 0.0% | 0 |

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 40371 | Columbia Mutual Insurance Company | 2 | \$10,972,490 | 0.3% | 37 |
| 10204 | Consumers Insurance USA Inc | 1 | \$1,197,472 | 0.0% | 169 |
| 10783 | Cornerstone National Insurance Company | 9 | \$5,983,158 | 0.2% | 305 |
| 20982 | Country Casualty Insurance Company | 1 | \$661,737 | 0.0% | 306 |
| 20990 | Country Mutual Insurance Company | 3 | \$5,306,723 | 0.1% | 115 |
| 21008 | Country Preferred Insurance Company | 6 | \$18,729,313 | 0.5% | 65 |
| 18961 | Crestbrook Insurance Company | 1 | \$3,643,622 | 0.1% | 56 |
| 21164 | Dairyland Insurance Company | 1 | \$1,342,642 | 0.0% | 151 |
| 42781 | Direct General Insurance Company | 3 | \$881,579 | 0.0% | 689 |
| 38067 | Economy Preferred Insurance Company | 0 | \$494,366 | 0.0% | 0 |
| 40649 | Economy Premier Assurance Company | 1 | \$634,237 | 0.0% | 319 |
| 21261 | Electric Insurance Company | 4 | \$8,612,283 | 0.2% | 94 |
| 21415 | Employers Mutual Casualty Company | 0 | \$757,954 | 0.0% | 0 |
| 15130 | Encompass Indemnity Company | 2 | \$6,442,576 | 0.2% | 63 |
| 10071 | Encompass Insurance Company Of America | 0 | \$104,313 | 0.0% | 0 |
| 28746 | Equity Insurance Company | 11 | \$4,609,753 | 0.1% | 483 |
| 37915 | Essentia Insurance Company | 0 | \$3,777,882 | 0.1% | 0 |
| 25712 | Esurance Insurance Company | 1 | \$1,295,089 | 0.0% | 156 |
| 30210 | Esurance Property & Casualty Insurance Co | 32 | \$33,003,359 | 0.9% | 196 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 26 | \$86,811,116 | 2.2% | 61 |
| 21628 | Farmers Insurance Company Inc | 68 | \$193,246,203 | 5.0% | 71 |
| 13897 | Farmers Mutual Hail Insurance Company Of IA | 0 | \$56,036 | 0.0% | 0 |
| 20281 | Federal Insurance Company | 0 | \$565,282 | 0.0% | 0 |
| 19852 | Financial Indemnity Company | 0 | \$45,948 | 0.0% | 0 |
| 10336 | First Acceptance Insurance Company Inc | 23 | \$1,291,580 | 0.0% | 3,608 |
| 13587 | First Chicago Insurance Company | 14 | \$2,487,216 | 0.1% | 1,140 |
| 29980 | First Colonial Insurance Company | 0 | \$40,229 | 0.0% | 0 |
| 33588 | First Liberty Insurance Corp The | 0 | \$498,862 | 0.0% | 0 |
| 11185 | Foremost Insurance Company Grand Rapids MI | 3 | \$5,715,594 | 0.1% | 106 |
| 11800 | Foremost Property & Casualty Insurance Co | 0 | \$180,158 | 0.0% | 0 |
| 21253 | Garrison Property & Casualty Insurance Co | 5 | \$18,038,171 | 0.5% | 56 |
| 41491 | GEICO Casualty Company | 109 | \$204,017,816 | 5.3% | 108 |
| 35882 | GEICO General Ins Co | 10 | \$26,922,076 | 0.7% | 75 |
| 22055 | GEICO Indemnity Company | 10 | \$12,133,678 | 0.3% | 167 |
| 22063 | Government Employees Insurance Co | 2 | \$11,076,894 | 0.3% | 37 |
| 20303 | Great Northern Insurance Company | 0 | \$1,324,895 | 0.0% | 0 |
| 14117 | Grinnell Mutual Reinsurance Company | 3 | \$4,816,279 | 0.1% | 126 |
| 16144 | Grinnell Select Insurance Company | 5 | \$17,934,525 | 0.5% | 56 |
| 42331 | Guideone America Insurance Company | 0 | \$509,349 | 0.0% | 0 |
| 42803 | Guideone Elite Insurance Company | 2 | \$1,214,481 | 0.0% | 334 |

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 15032 | Guideone Mutual Insurance Company | 0 | \$630,825 | 0.0% | 0 |
| 22292 | Hanover Insurance Company The | 0 | \$1,500 | 0.0% | 0 |
| 22357 | Hartford Accident & Indemnity Co | 0 | \$104,669 | 0.0% | 0 |
| 29424 | Hartford Casualty Insurance Co | 3 | \$266,890 | 0.0% | 2,277 |
| 19682 | Hartford Fire Insurance Company | 0 | \$69,985 | 0.0% | 0 |
| 37478 | Hartford Insurance Company Of Midwest The | 0 | \$255,369 | 0.0% | 0 |
| 30104 | Hartford Underwriters Insurance Company | 4 | \$4,841,045 | 0.1% | 167 |
| 31550 | Haulers Insurance Company Inc | 6 | \$3,523,541 | 0.1% | 345 |
| 22578 | Horace Mann Insurance Company | 1 | \$1,976,029 | 0.1% | 103 |
| 22756 | Horace Mann Property & Casualty Ins Co | 0 | \$954,732 | 0.0% | 0 |
| 29068 | IDS Property Casualty Insurance Company | 12 | \$4,519,264 | 0.1% | 538 |
| 22268 | Infinity Insurance Company | 0 | \$160,994 | 0.0% | 0 |
| 10922 | Insuremax Insurance Company | 1 | \$966 | 0.0% | 9,999 |
| 29742 | Integon National Insurance Company | 0 | \$2,372 | 0.0% | 0 |
| 23647 | Ironshore Indemnity Inc | 0 | \$428,184 | 0.0% | 0 |
| 10914 | Kemper Independence Insurance Company | 1 | \$136,087 | 0.0% | 1,489 |
| 42404 | Liberty Insurance Corporation | 1 | \$37,304 | 0.0% | 5,431 |
| 23035 | Liberty Mutual Fire Insurance Company | 8 | \$8,744,097 | 0.2% | 185 |
| 36447 | LM General Insurance Company | 58 | \$53,270,893 | 1.4% | 221 |
| 33600 | LM Insurance Corporation | 2 | \$2,001,180 | 0.1% | 202 |
| 10051 | Lyndon Southern Insurance Company | 0 | \$598,080 | 0.0% | 0 |
| 14443 | Madison Mutual Insurance Company | 2 | \$2,954,039 | 0.1% | 137 |
| 28932 | Markel American Insurance Company | 1 | \$197,670 | 0.0% | 1,025 |
| 31968 | Merastar Insurance Company | 0 | \$50,201 | 0.0% | 0 |
| 23353 | Meridian Security Insurance Company | 6 | \$6,003,816 | 0.2% | 202 |
| 40169 | Metropolitan Casualty Insurance Company | 0 | \$105,135 | 0.0% | 0 |
| 25321 | Metropolitan Direct Property & Casualty Ins | 0 | \$283,868 | 0.0% | 0 |
| 39950 | Metropolitan General Insurance Company | 0 | \$100,629 | 0.0% | 0 |
| 34339 | Metropolitan Group Property & Casualty Ins Co | 8 | \$8,389,223 | 0.2% | 193 |
| 26298 | Metropolitan Property & Casualty Insurance Co | 2 | \$3,888,575 | 0.1% | 104 |
| 38660 | MIC General Insurance Corporation | 0 | \$116,279 | 0.0% | 0 |
| 21687 | Mid Century Insurance Company | 1 | \$4,984 | 0.0% | 9,999 |
| 27138 | Midvale Indemnity Company | 0 | \$1,344 | 0.0% | 0 |
| 23574 | Midwest Family Mutual Insurance Company | 0 | \$24,288 | 0.0% | 0 |
| 42447 | National General Assurance Company | 0 | \$130,683 | 0.0% | 0 |
| 23728 | National General Insurance Company | 9 | \$3,055,531 | 0.1% | 597 |
| 11044 | National General Insurance Online Inc | 4 | \$1,357,217 | 0.0% | 597 |
| 32620 | National Interstate Insurance Company | 0 | \$58,016 | 0.0% | 0 |
| 22608 | National Specialty Insurance Company | 0 | \$12,042 | 0.0% | 0 |
| 26093 | Nationwide Affinity Insurance Co Of America | 3 | \$-14,613 | - 0.0% | 9,999 |

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 25453 | Nationwide Insurance Company Of America | 16 | \$22,364,873 | 0.6% | 145 |
| 23787 | Nationwide Mutual Insurance Company | 1 | \$85,532 | 0.0% | 2,369 |
| 12345 | New Horizons Insurance Company Of Missouri | 0 | \$115,592 | 0.0% | 0 |
| 12130 | New South Insurance Company | 0 | \$67,657 | 0.0% | 0 |
| 34940 | Omni Indemnity Company | 7 | \$1,032,713 | 0.0% | 1,373 |
| 32700 | Owners Insurance Company | 7 | \$22,120,293 | 0.6% | 64 |
| 20346 | Pacific Indemnity Company | 0 | \$327,121 | 0.0% | 0 |
| 37850 | Pacific Specialty Insurance Company | 0 | \$2,292 | 0.0% | 0 |
| 37648 | Permanent General Assurance Corporation | 15 | \$8,348,422 | 0.2% | 364 |
| 13714 | Pharmacists Mutual Insurance Company | 1 | \$386,033 | 0.0% | 525 |
| 18058 | Philadelphia Indemnity Insurance Company | 0 | \$1,028,449 | 0.0% | 0 |
| 12873 | Privilege Underwriters Reciprocal Exchange | 0 | \$2,762,631 | 0.1% | 0 |
| 11851 | Progressive Advanced Insurance Company | 98 | \$161,799,300 | 4.2% | 123 |
| 24260 | Progressive Casualty Insurance Company | 81 | \$165,951,655 | 4.3% | 99 |
| 16322 | Progressive Direct Insurance Company | 16 | \$11,339,261 | 0.3% | 286 |
| 24279 | Progressive Max Insurance Company | 6 | \$11,014,638 | 0.3% | 110 |
| 42919 | Progressive Northwestern Insurance Company | 15 | \$14,582,655 | 0.4% | 208 |
| 37834 | Progressive Preferred Insurance Company | 7 | \$13,472,109 | 0.3% | 105 |
| 34690 | Property & Casualty Insurance Co of Hartford | 2 | \$4,523,402 | 0.1% | 90 |
| 43044 | Response Insurance Company | 0 | \$359,409 | 0.0% | 0 |
| 36684 | Riverport Insurance Company | 0 | \$310,982 | 0.0% | 0 |
| 13056 | RLI Insurance Company | 0 | \$41,420 | 0.0% | 0 |
| 10974 | Root Insurance Company | 2 | \$1,524,941 | 0.0% | 266 |
| 25405 | Safe Auto Insurance Company | 19 | \$9,362,185 | 0.2% | 411 |
| 24740 | Safeco Insurance Company Of America | 3 | \$8,688 | 0.0% | 9,999 |
| 39012 | Safeco Insurance Company Of Illinois | 85 | \$184,495,046 | 4.8% | 93 |
| 40460 | Sagamore Insurance Company | 1 | \$-16,189 | - 0.0% | 9,999 |
| 22543 | Secura Insurance A Mutual Company | 1 | \$29,690 | 0.0% | 6,824 |
| 10239 | Secura Supreme Insurance Company | 0 | \$2,266,936 | 0.1% | 0 |
| 11000 | Sentinel Insurance Company Ltd | 1 | \$724,326 | 0.0% | 280 |
| 21180 | Sentry Select Insurance Company | 2 | \$112,620 | 0.0% | 3,598 |
| 23361 | Shelter General Insurance Company | 4 | \$1,531,372 | 0.0% | 529 |
| 23388 | Shelter Mutual Insurance Company | 55 | \$200,687,549 | 5.2% | 56 |
| 19070 | Standard Fire Insurance Company | 17 | \$71,900,408 | 1.9% | 48 |
| 42986 | Standard Guaranty Insurance Company | 0 | \$541 | 0.0% | 0 |
| 25127 | State Auto Property & Casualty Insurance Co | 0 | \$793,604 | 0.0% | 0 |
| 25135 | State Automobile Mutual Insurance Company | 2 | \$7,635,361 | 0.2% | 53 |
| 25143 | State Farm Fire & Casualty Company | 46 | \$64,120,461 | 1.7% | 145 |
| 25178 | State Farm Mutual Automobile Insurance Co | 245 | \$849,100,394 | 21.9% | 58 |
| 12831 | State National Insurance Company Inc | 0 | \$8,357,278 | 0.2% | 0 |

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 25180 | Stillwater Insurance Company | 0 | \$299,561 | 0.0% | 0 |
| 22683 | Teachers Insurance Company | 3 | \$2,356,210 | 0.1% | 258 |
| 42749 | Traders Insurance Company | 61 | \$22,314,927 | 0.6% | 554 |
| 27998 | Travelers Home & Marine Insurance Company | 6 | \$11,436,188 | 0.3% | 106 |
| 36161 | Travelers Property Casualty Insurance Company | 0 | \$662,625 | 0.0% | 0 |
| 12188 | Trexis Insurance Corporation | 16 | \$7,161,393 | 0.2% | 453 |
| 11004 | Trexis One Insurance Corporation | 12 | \$5,186,804 | 0.1% | 469 |
| 41211 | Triton Insurance Company | 0 | \$8,255 | 0.0% | 0 |
| 41106 | Triumphe Casualty Company | 0 | \$17,020 | 0.0% | 0 |
| 27120 | Trumbull Insurance Company | 3 | \$6,389,587 | 0.2% | 95 |
| 29459 | Twin City Fire Insurance Company | 12 | \$23,388,543 | 0.6% | 104 |
| 13021 | United Fire & Casualty Company | 1 | \$1,351,048 | 0.0% | 150 |
| 17647 | United Home Insurance Company | 0 | \$4,938,963 | 0.1% | 0 |
| 25941 | United Services Automobile Association | 23 | \$52,550,123 | 1.4% | 89 |
| 10915 | Unitrin Direct Property & Casualty Company | 0 | \$153,535 | 0.0% | 0 |
| 25909 | Unitrin Preferred Insurance Company | 1 | \$489,151 | 0.0% | 414 |
| 40703 | Unitrin Safeguard Insurance Company | 0 | \$1,769 | 0.0% | 0 |
| 25968 | USAA Casualty Insurance Company | 22 | \$41,253,758 | 1.1% | 108 |
| 18600 | USAA General Indemnity Company | 17 | \$42,358,046 | 1.1% | 81 |
| 42889 | Victoria Fire & Casualty Company | 4 | \$3,144,719 | 0.1% | 258 |
| 20397 | Vigilant Insurance Company | 0 | \$426,742 | 0.0% | 0 |
| 13137 | Viking Insurance Company Of Wisconsin | 8 | \$9,937,504 | 0.3% | 163 |
| 27502 | Western General Insurance Company Inc | 0 | \$1,518 | 0.0% | 0 |
| 26220 | Yosemite Insurance Company | 0 | \$73,344 | 0.0% | 0 |
| 27090 | Young America Insurance Company | 23 | \$2,502,258 | 0.1% | 1,862 |
| | Total | 1,914 | \$3,878,022,191 | 100.0% | . |

Homeowners

Complaint Indices

Homeowners Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 14184 | Acuity A Mutual Insurance Company | 1 | \$6,911,357 | 0.3% | 39 |
| 33898 | Aegis Security Insurance Company | 1 | \$427,625 | 0.0% | 629 |
| 10014 | Affiliated FM Insurance Company | 0 | \$40,257 | 0.0% | 0 |
| 42757 | Agri General Insurance Company | 0 | \$9,721,114 | 0.4% | 0 |
| 19402 | AIG Property Casualty Company | 0 | \$4,515,320 | 0.2% | 0 |
| 35300 | Allianz Global Risks US Insurance Company | 0 | \$1,636,509 | 0.1% | 0 |
| 42579 | Allied Property & Casualty Insurance Company | 0 | \$1,393,704 | 0.1% | 0 |
| 19240 | Allstate Indemnity Company | 12 | \$13,141,297 | 0.6% | 246 |
| 19232 | Allstate Insurance Company | 11 | \$10,555,364 | 0.4% | 280 |
| 17230 | Allstate Property & Casualty Insurance Company | 11 | \$15,756,882 | 0.7% | 188 |
| 37907 | Allstate Vehicle & Property Insurance Company | 11 | \$31,108,381 | 1.3% | 95 |
| 38156 | Alpha Property & Casualty Insurance Co | 0 | \$5,801 | 0.0% | 0 |
| 19100 | AMCO Insurance Company | 6 | \$11,623,684 | 0.5% | 139 |
| 10111 | American Bankers Insurance Company Of FL | 6 | \$6,720,248 | 0.3% | 240 |
| 19690 | American Economy Insurance Company | 0 | \$1,215,655 | 0.1% | 0 |
| 23450 | American Family Home Insurance Company | 0 | \$1,119,826 | 0.0% | 0 |
| 10386 | American Family Insurance Company | 11 | \$33,204,005 | 1.4% | 89 |
| 19275 | American Family Mutual Insurance Company S.i. | 146 | \$292,215,451 | 12.3% | 134 |
| 19380 | American Home Assurance Company | 0 | \$6,127,952 | 0.3% | 0 |
| 21857 | American Insurance Company The | 0 | \$410,673 | 0.0% | 0 |
| 23469 | American Modern Home Insurance Co | 0 | \$2,548,284 | 0.1% | 0 |
| 42722 | American Modern Property & Casualty Ins Co | 2 | \$5,807,376 | 0.2% | 93 |
| 38652 | American Modern Select Insurance Company | 5 | \$10,195,379 | 0.4% | 132 |
| 39942 | American National General Insurance Company | 0 | \$112,533 | 0.0% | 0 |
| 28401 | American National Property & Casualty Co | 8 | \$15,378,735 | 0.6% | 140 |
| 19615 | American Reliable Insurance Company | 0 | \$811,089 | 0.0% | 0 |
| 42978 | American Security Insurance Company | 0 | \$347,210 | 0.0% | 0 |
| 41998 | American Southern Home Insurance Company | 0 | \$1 | 0.0% | 0 |
| 19704 | American States Insurance Company | 1 | \$597,961 | 0.0% | 450 |
| 10872 | American Strategic Insurance Corp | 3 | \$15,349,543 | 0.6% | 53 |
| 23396 | Amerisure Mutual Insurance Company | 0 | \$5,188 | 0.0% | 0 |
| 11050 | Amerisure Partners Insurance Company | 0 | \$7,500 | 0.0% | 0 |
| 19976 | AMICA Mutual Insurance Company | 2 | \$6,146,659 | 0.3% | 88 |
| 15954 | Amtrust Insurance Company Of Kansas Inc | 0 | \$7,023 | 0.0% | 0 |
| 11853 | Anchor Specialty Insurance Company | 0 | \$37,206 | 0.0% | 0 |
| 11150 | Arch Insurance Company | 0 | \$92,060 | 0.0% | 0 |
| 19801 | Argonaut Insurance Company | 0 | \$9,612 | 0.0% | 0 |
| 41459 | Armed Forces Insurance Exchange | 1 | \$1,514,204 | 0.1% | 178 |
| 43460 | Aspen American Insurance Company | 0 | \$24,097 | 0.0% | 0 |
| 21865 | Associated Indemnity Corporation | 0 | \$42,142 | 0.0% | 0 |

Homeowners Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 27235 | Auto Club Family Insurance Company | 50 | \$76,814,140 | 3.2% | 175 |
| 18988 | Auto Owners Insurance Company | 9 | \$32,597,421 | 1.4% | 74 |
| 19062 | Automobile Ins Co Of Hartford CT | 0 | \$2,193,893 | 0.1% | 0 |
| 33022 | AXA Insurance Company | 0 | \$703,056 | 0.0% | 0 |
| 18279 | Bankers Standard Insurance Company | 1 | \$13,358,272 | 0.6% | 20 |
| 32603 | Berkley Insurance Company | 0 | \$22 | 0.0% | 0 |
| 35955 | California Casualty General Insurance Company | 3 | \$1,506,027 | 0.1% | 536 |
| 15725 | Cameron Mutual Insurance Company | 7 | \$13,595,153 | 0.6% | 139 |
| 26905 | Century-national Insurance Company | 1 | \$274,482 | 0.0% | 980 |
| 25615 | Charter Oak Fire Insurance Co The | 0 | \$296,168 | 0.0% | 0 |
| 10052 | Chubb National Insurance Company | 0 | \$4,612,781 | 0.2% | 0 |
| 10677 | Cincinnati Insurance Company The | 1 | \$13,481,900 | 0.6% | 20 |
| 31534 | Citizens Insurance Company Of America | 0 | \$2,311 | 0.0% | 0 |
| 40371 | Columbia Mutual Insurance Company | 0 | \$2,116,815 | 0.1% | 0 |
| 19640 | Columbia National Insurance Company | 0 | \$1,210,997 | 0.1% | 0 |
| 20990 | Country Mutual Insurance Company | 10 | \$20,915,342 | 0.9% | 129 |
| 18961 | Crestbrook Insurance Company | 0 | \$4,992,345 | 0.2% | 0 |
| 42587 | Depositors Insurance Company | 0 | \$173,015 | 0.0% | 0 |
| 42048 | Diamond State Insurance Company | 0 | \$28,396 | 0.0% | 0 |
| 33499 | Dorinco Reinsurance Company | 0 | \$188,145 | 0.0% | 0 |
| 38067 | Economy Preferred Insurance Company | 0 | \$20,708 | 0.0% | 0 |
| 40649 | Economy Premier Assurance Company | 0 | \$2,044,386 | 0.1% | 0 |
| 21261 | Electric Insurance Company | 1 | \$8,777,689 | 0.4% | 31 |
| 21407 | Emcasco Insurance Company | 0 | \$152,556 | 0.0% | 0 |
| 21415 | Employers Mutual Casualty Company | 2 | \$889,688 | 0.0% | 605 |
| 15130 | Encompass Indemnity Company | 3 | \$6,483,550 | 0.3% | 125 |
| 10071 | Encompass Insurance Company Of America | 0 | \$141,631 | 0.0% | 0 |
| 25712 | Esurance Insurance Company | 5 | \$3,452,562 | 0.1% | 390 |
| 30210 | Esurance Property & Casualty Insurance Company | 2 | \$659,934 | 0.0% | 815 |
| 26859 | Farm Bureau Town & Country Ins Co Of MO | 35 | \$121,635,285 | 5.1% | 77 |
| 21652 | Farmers Insurance Exchange | 31 | \$114,500,705 | 4.8% | 73 |
| 10178 | FCCI Insurance Company | 0 | \$677,826 | 0.0% | 0 |
| 20281 | Federal Insurance Company | 0 | \$1,468,783 | 0.1% | 0 |
| 11118 | Federated Rural Electric Insurance Exchange | 0 | \$418,563 | 0.0% | 0 |
| 21660 | Fire Insurance Exchange | 13 | \$15,434,271 | 0.6% | 227 |
| 21873 | Firemans Fund Insurance Company | 0 | \$229,938 | 0.0% | 0 |
| 10336 | First Acceptance Insurance Company Inc | 0 | \$4,174 | 0.0% | 0 |
| 37710 | First American Property & Casualty Insurance Co | 0 | \$116,880 | 0.0% | 0 |
| 13587 | First Chicago Insurance Company | 0 | \$83 | 0.0% | 0 |
| 24724 | First National Insurance Company Of America | 0 | \$35,438 | 0.0% | 0 |

Homeowners Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 11185 | Foremost Insurance Company Grand Rapids MI | 8 | \$25,849,185 | 1.1% | 83 |
| 11800 | Foremost Property & Casualty Insurance Co | 0 | \$2,041,743 | 0.1% | 0 |
| 21253 | Garrison Property & Casualty Insurance Co | 3 | \$7,383,308 | 0.3% | 109 |
| 24732 | General Insurance Company Of America | 0 | \$18,703 | 0.0% | 0 |
| 23809 | Granite State Insurance Company | 0 | \$1,087,065 | 0.0% | 0 |
| 26832 | Great American Alliance Insurance Company | 0 | \$94,572 | 0.0% | 0 |
| 26344 | Great American Assurance Company | 1 | \$39,103 | 0.0% | 6,881 |
| 16691 | Great American Insurance Company | 0 | \$192,549 | 0.0% | 0 |
| 22136 | Great American Insurance Company Of NY | 0 | \$135,782 | 0.0% | 0 |
| 25224 | Great Divide Insurance Company | 0 | \$51 | 0.0% | 0 |
| 20303 | Great Northern Insurance Company | 0 | \$7,325,273 | 0.3% | 0 |
| 14117 | Grinnell Mutual Reinsurance Company | 3 | \$215,185 | 0.0% | 3,751 |
| 15032 | Guideone Mutual Insurance Company | 1 | \$410,485 | 0.0% | 656 |
| 14559 | Guideone Specialty Mutual Insurance Company | 1 | \$483,551 | 0.0% | 556 |
| 22292 | Hanover Insurance Company The | 0 | \$4,470 | 0.0% | 0 |
| 26433 | Harco National Insurance Company | 0 | \$249,710 | 0.0% | 0 |
| 22357 | Hartford Accident & Indemnity Co | 0 | \$54,480 | 0.0% | 0 |
| 29424 | Hartford Casualty Insurance Co | 0 | \$340,020 | 0.0% | 0 |
| 19682 | Hartford Fire Insurance Company | 0 | \$211,110 | 0.0% | 0 |
| 37478 | Hartford Insurance Company Of Midwest The | 4 | \$2,031,388 | 0.1% | 530 |
| 30104 | Hartford Underwriters Insurance Company | 3 | \$4,477,578 | 0.2% | 180 |
| 31550 | Haulers Insurance Company Inc | 0 | \$372,206 | 0.0% | 0 |
| 41343 | Hdi Global Insurance Company | 0 | \$423,747 | 0.0% | 0 |
| 20419 | Homesite Indemnity Company | 5 | \$8,468,661 | 0.4% | 159 |
| 13927 | Homesite Insurance Company Of The Midwest | 1 | \$7,077,623 | 0.3% | 38 |
| 22578 | Horace Mann Insurance Company | 0 | \$771,596 | 0.0% | 0 |
| 29068 | IDS Property Casualty Insurance Company | 15 | \$7,118,797 | 0.3% | 567 |
| 23817 | Illinois National Insurance Company | 0 | \$2,428 | 0.0% | 0 |
| 35408 | Imperium Insurance Company | 0 | \$2,791 | 0.0% | 0 |
| 43575 | Indemnity Insurance Co Of North America | 0 | \$3,966,313 | 0.2% | 0 |
| 29831 | Independent Mutual Fire Insurance Company | 0 | \$35,721 | 0.0% | 0 |
| 19429 | Insurance Company Of The State Of PA | 0 | \$3,084,551 | 0.1% | 0 |
| 10914 | Kemper Independence Insurance Company | 0 | \$304,120 | 0.0% | 0 |
| 42404 | Liberty Insurance Corporation | 17 | \$40,530,370 | 1.7% | 113 |
| 23035 | Liberty Mutual Fire Insurance Company | 9 | \$10,678,616 | 0.4% | 227 |
| 14400 | Lititz Mutual Insurance Company | 1 | \$10,156,199 | 0.4% | 26 |
| 33600 | LM Insurance Corporation | 15 | \$8,930,914 | 0.4% | 452 |
| 10051 | Lyndon Southern Insurance Company | 0 | \$5,915 | 0.0% | 0 |
| 14443 | Madison Mutual Insurance Company | 3 | \$2,472,101 | 0.1% | 327 |
| 28932 | Markel American Insurance Company | 1 | \$177,775 | 0.0% | 1,514 |

Homeowners Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 38970 | Markel Insurance Company | 1 | \$182,154 | 0.0% | 1,477 |
| 22306 | Massachusetts Bay Insurance Company | 0 | \$10,443 | 0.0% | 0 |
| 31968 | Merastar Insurance Company | 0 | \$21,889 | 0.0% | 0 |
| 34339 | Metropolitan Group Property & Casualty Ins Co | 0 | \$2,918,695 | 0.1% | 0 |
| 26298 | Metropolitan Property & Casualty Insurance Co | 1 | \$5,675,211 | 0.2% | 47 |
| 21687 | Mid Century Insurance Company | 4 | \$17,262,587 | 0.7% | 62 |
| 23574 | Midwest Family Mutual Insurance Company | 0 | \$28,865 | 0.0% | 0 |
| 26662 | Milford Casualty Insurance Company | 0 | \$474 | 0.0% | 0 |
| 22551 | Mitsui Sumitomo Insurance USA Inc | 0 | \$3,693 | 0.0% | 0 |
| 11878 | Mutualaid Exchange | 2 | \$3,891,118 | 0.2% | 138 |
| 11991 | National Casualty Company | 0 | \$8,247 | 0.0% | 0 |
| 15474 | National Lloyds Insurance Company | 2 | \$953,671 | 0.0% | 564 |
| 21881 | National Surety Corporation | 0 | \$772,526 | 0.0% | 0 |
| 20141 | National Trust Insurance Company | 0 | \$500,880 | 0.0% | 0 |
| 19445 | National Union Fire Insurance Co Of Pittsburgh | 0 | \$112,764 | 0.0% | 0 |
| 26093 | Nationwide Affinity Insurance Co Of America | 18 | \$56,701,130 | 2.4% | 85 |
| 28223 | Nationwide Agribusiness Insurance Company | 1 | \$21,638,281 | 0.9% | 12 |
| 25453 | Nationwide Insurance Company Of America | 9 | \$11,716,448 | 0.5% | 207 |
| 23787 | Nationwide Mutual Insurance Company | 0 | \$2,074,610 | 0.1% | 0 |
| 23841 | New Hampshire Insurance Company | 2 | \$36,634 | 0.0% | 9,999 |
| 12345 | New Horizons Insurance Company Of Missouri | 0 | \$5,332,486 | 0.2% | 0 |
| 23965 | Norfolk & Dedham Mutual Fire Insurance Co | 0 | \$62,539 | 0.0% | 0 |
| 34630 | Oak River Insurance Company | 1 | \$204,417 | 0.0% | 1,316 |
| 36625 | Old Reliable Casualty Company | 16 | \$1,978,612 | 0.1% | 2,176 |
| 32700 | Owners Insurance Company | 1 | \$-384 | - 0.0% | 9,999 |
| 20346 | Pacific Indemnity Company | 0 | \$1,923,382 | 0.1% | 0 |
| 14982 | Penn Millers Insurance Company | 0 | \$1,664,674 | 0.1% | 0 |
| 14990 | Pennsylvania National Mutual Casualty Ins Co | 0 | \$548 | 0.0% | 0 |
| 13714 | Pharmacists Mutual Insurance Company | 0 | \$415,228 | 0.0% | 0 |
| 25623 | Phoenix Insurance Company The | 0 | \$164,823 | 0.0% | 0 |
| 37257 | Praetorian Insurance Company | 1 | \$1,175,005 | 0.0% | 229 |
| 12873 | Privilege Underwriters Reciprocal Exchange | 1 | \$5,591,914 | 0.2% | 48 |
| 24260 | Progressive Casualty Insurance Company | 4 | \$6,574,342 | 0.3% | 164 |
| 34690 | Property & Casualty Insurance Co of Hartford | 2 | \$7,915,020 | 0.3% | 68 |
| 39217 | QBE Insurance Corporation | 1 | \$2,073,684 | 0.1% | 130 |
| 13056 | RLI Insurance Company | 0 | \$8,235 | 0.0% | 0 |
| 22314 | RSUI Indemnity Company | 0 | \$2,731,210 | 0.1% | 0 |
| 24740 | Safeco Insurance Company Of America | 26 | \$132,929,736 | 5.6% | 53 |
| 13815 | Safety Specialty Insurance Company | 0 | \$27,920 | 0.0% | 0 |
| 16551 | Savers Property & Casualty Insurance Company | 0 | \$4,998 | 0.0% | 0 |

Homeowners Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 15580 | Scottsdale Indemnity Company | 0 | \$13,318 | 0.0% | 0 |
| 22543 | Secura Insurance A Mutual Company | 0 | \$199,809 | 0.0% | 0 |
| 10239 | Secura Supreme Insurance Company | 0 | \$1,854,149 | 0.1% | 0 |
| 19879 | Security National Insurance Company | 0 | \$3,504 | 0.0% | 0 |
| 12572 | Selective Insurance Company Of America | 0 | \$4,196,531 | 0.2% | 0 |
| 19259 | Selective Insurance Company Of South Carolina | 0 | \$3,276,277 | 0.1% | 0 |
| 39926 | Selective Insurance Company Of The Southeast | 1 | \$1,627,234 | 0.1% | 165 |
| 11000 | Sentinel Insurance Company Ltd | 2 | \$963,288 | 0.0% | 559 |
| 23361 | Shelter General Insurance Company | 0 | \$225,696 | 0.0% | 0 |
| 23388 | Shelter Mutual Insurance Company | 36 | \$160,364,460 | 6.7% | 60 |
| 11126 | Sompo America Insurance Company | 0 | \$678,122 | 0.0% | 0 |
| 19216 | Southern Insurance Company | 0 | \$7,955 | 0.0% | 0 |
| 16047 | Southern Pioneer Property & Casualty Insurance C | 0 | \$40,559 | 0.0% | 0 |
| 24376 | Spinnaker Insurance Company | 1 | \$453,683 | 0.0% | 593 |
| 19070 | Standard Fire Insurance Company | 3 | \$9,723,539 | 0.4% | 83 |
| 42986 | Standard Guaranty Insurance Company | 2 | \$12,239,313 | 0.5% | 44 |
| 18023 | Star Insurance Company | 0 | \$1,555 | 0.0% | 0 |
| 40045 | Starnet Insurance Company | 0 | \$12,662 | 0.0% | 0 |
| 25127 | State Auto Property & Casualty Insurance Co | 4 | \$5,102,956 | 0.2% | 211 |
| 25135 | State Automobile Mutual Insurance Company | 3 | \$8,053,913 | 0.3% | 100 |
| 25143 | State Farm Fire & Casualty Company | 163 | \$549,770,960 | 23.1% | 80 |
| 12831 | State National Insurance Company Inc | 0 | \$76 | 0.0% | 0 |
| 25180 | Stillwater Insurance Company | 1 | \$3,160,558 | 0.1% | 85 |
| 12866 | T H E Insurance Company | 0 | \$2,357 | 0.0% | 0 |
| 22683 | Teachers Insurance Company | 2 | \$2,767,598 | 0.1% | 194 |
| 42376 | Technology Insurance Company | 0 | \$52 | 0.0% | 0 |
| 11027 | Tower Hill Prime Insurance Company | 0 | \$399 | 0.0% | 0 |
| 42749 | Traders Insurance Company | 0 | \$45,827 | 0.0% | 0 |
| 27998 | Travelers Home & Marine Insurance Company | 33 | \$56,758,954 | 2.4% | 156 |
| 25658 | Travelers Indemnity Company | 1 | \$238,873 | 0.0% | 1,126 |
| 25666 | Travelers Indemnity Company Of America | 0 | \$1,360,897 | 0.1% | 0 |
| 25682 | Travelers Indemnity Company Of Connecticut | 0 | \$104,022 | 0.0% | 0 |
| 38130 | Travelers Personal Insurance Company | 0 | \$3,879,847 | 0.2% | 0 |
| 25674 | Travelers Prop Casualty Co of America | 0 | \$57,096 | 0.0% | 0 |
| 36161 | Travelers Property Casualty Insurance Company | 0 | \$2,204,820 | 0.1% | 0 |
| 27120 | Trumbull Insurance Company | 5 | \$8,441,901 | 0.4% | 159 |
| 29459 | Twin City Fire Insurance Company | 1 | \$1,741,388 | 0.1% | 155 |
| 21423 | Union Insurance Company Of Providence | 2 | \$254,976 | 0.0% | 2,111 |
| 13021 | United Fire & Casualty Company | 0 | \$1,828,691 | 0.1% | 0 |
| 17647 | United Home Insurance Company | 5 | \$7,563,995 | 0.3% | 178 |

Homeowners Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|--------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 25941 | United Services Automobile Association | 7 | \$43,886,848 | 1.8% | 43 |
| 10915 | Unitrin Direct Property & Casualty Company | 0 | \$61,591 | 0.0% | 0 |
| 25909 | Unitrin Preferred Insurance Company | 1 | \$622,414 | 0.0% | 432 |
| 40703 | Unitrin Safeguard Insurance Company | 0 | \$1,938 | 0.0% | 0 |
| 25968 | USAA Casualty Insurance Company | 5 | \$25,213,815 | 1.1% | 53 |
| 18600 | USAA General Indemnity Company | 9 | \$22,276,344 | 0.9% | 109 |
| 10815 | Verlan Fire Insurance Company | 0 | \$230,588 | 0.0% | 0 |
| 20397 | Vigilant Insurance Company | 0 | \$1,817,667 | 0.1% | 0 |
| 15350 | West Bend Mutual Insurance Company | 0 | \$6,214,771 | 0.3% | 0 |
| 24112 | Westfield Insurance Company | 0 | \$456,036 | 0.0% | 0 |
| 39845 | Westport Insurance Corporation | 0 | \$675,873 | 0.0% | 0 |
| Total | | 883 | \$2,376,284,397 | 100.0% | . |

A&H Insurance

Complaint Indices

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 20796 | 21st Century Premier Insurance Company | 0 | \$2,913 | 0.0% | 0 |
| 80985 | 4 Ever Life Insurance Company | 1 | \$3,034,748 | 0.0% | 73 |
| 77879 | 5 Star Life Insurance Company | 0 | \$592 | 0.0% | 0 |
| 35963 | A F & L Insurance Company-Suspended- | 1 | . | . | . |
| 71854 | AAA Life Insurance Company | 1 | \$1,524,386 | 0.0% | 145 |
| 71471 | Ability Insurance Company | 2 | \$2,534,505 | 0.0% | 175 |
| 22667 | Ace American Insurance Company | 0 | \$5,583,553 | 0.1% | 0 |
| 12278 | Advantica Insurance Company | 1 | \$2,003,107 | 0.0% | 110 |
| 33898 | Aegis Security Insurance Company | 0 | \$12,654 | 0.0% | 0 |
| 78700 | Aetna Health & Life Insurance Company | 0 | \$95,216 | 0.0% | 0 |
| 72052 | Aetna Health Insurance Company | 1 | \$13,010 | 0.0% | 9,999 |
| 60054 | Aetna Life Insurance Company | 74 | \$351,098,355 | 4.5% | 47 |
| 82406 | All Savers Insurance Company | 200 | \$81,698,665 | 1.0% | 542 |
| 90611 | Allianz Life Insurance Co Of North America | 8 | \$4,862,753 | 0.1% | 364 |
| 64190 | Allianz Life Insurance Company Of New York | 0 | \$5,888 | 0.0% | 0 |
| 60186 | Allstate Life Insurance Company | 3 | \$435,676 | 0.0% | 1,524 |
| 70874 | Allstate Life Insurance Company Of New York | 0 | \$4,195 | 0.0% | 0 |
| 60216 | Amalgamated Life Insurance Company | 0 | \$180,778 | 0.0% | 0 |
| 19720 | American Alternative Insurance Corporation | 0 | \$3,480,915 | 0.0% | 0 |
| 10111 | American Bankers Insurance Company Of FL | 0 | \$2,905 | 0.0% | 0 |
| 60275 | American Bankers Life Assurance Of Florida | 0 | \$365,777 | 0.0% | 0 |
| 12321 | American Continental Insurance Company | 3 | \$8,332,311 | 0.1% | 80 |
| 60380 | American Family Life Assurance Co of Col. | 21 | \$98,087,896 | 1.3% | 47 |
| 19275 | American Family Mutual Insurance Company S.i. | 2 | \$6,412,942 | 0.1% | 69 |
| 98736 | American Federated Life Insurance Company | 0 | \$927,652 | 0.0% | 0 |
| 60410 | American Fidelity Assurance Company | 2 | \$15,430,835 | 0.2% | 29 |
| 69337 | American Financial Security Life Insurance Co | 2 | \$173,575 | 0.0% | 2,550 |
| 60488 | American General Life Insurance Co | 5 | \$3,414,292 | 0.0% | 324 |
| 60518 | American Health & Life Insurance Company | 0 | \$2,051,912 | 0.0% | 0 |
| 60534 | American Heritage Life Insurance Company | 7 | \$17,716,339 | 0.2% | 87 |
| 19380 | American Home Assurance Company | 0 | \$2,967 | 0.0% | 0 |
| 60542 | American Home Life Insurance Company | 0 | \$393 | 0.0% | 0 |
| 60577 | American Income Life Insurance Co | 0 | \$1,622,574 | 0.0% | 0 |
| 60739 | American National Insurance Company | 0 | \$1,362,462 | 0.0% | 0 |
| 71773 | American National Life Ins Co Of TX | 0 | \$1,185,735 | 0.0% | 0 |
| 80624 | American Progressive Life & Health Ins Co | 0 | \$6,667 | 0.0% | 0 |
| 60801 | American Public Life Insurance Company | 0 | \$698,136 | 0.0% | 0 |
| 67679 | American Republic Corp Insurance Company | 0 | \$5,127,398 | 0.1% | 0 |
| 60836 | American Republic Insurance Company | 3 | \$12,704,221 | 0.2% | 52 |
| 88366 | American Retirement Life Insurance Company | 0 | \$2,164,028 | 0.0% | 0 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 17965 | American Sentinel Insurance Company | 0 | \$142 | 0.0% | 0 |
| 19704 | American States Insurance Company | 0 | \$4,459 | 0.0% | 0 |
| 60895 | American United Life Insurance Company | 0 | \$1,054,067 | 0.0% | 0 |
| 61999 | Americo Financial Life & Annuity Insurance Co | 0 | \$877,487 | 0.0% | 0 |
| 61301 | Ameritas Life Insurance Corp | 5 | \$11,616,964 | 0.1% | 95 |
| 27928 | Amex Assurance Company | 0 | \$492,606 | 0.0% | 0 |
| 28207 | Anthem Insurance Companies Inc | 0 | \$21,886,986 | 0.3% | 0 |
| 61069 | Anthem Life Insurance Company | 0 | \$2,594,878 | 0.0% | 0 |
| 11150 | Arch Insurance Company | 0 | \$201,284 | 0.0% | 0 |
| 11558 | AssuranceAmerica Insurance Company | 0 | \$75,107 | 0.0% | 0 |
| 56499 | Assured Life Association | 0 | \$78,526 | 0.0% | 0 |
| 71439 | Assurity Life Insurance Company | 0 | \$2,221,011 | 0.0% | 0 |
| 61492 | Athene Annuity & Life Assurance Company | 0 | \$272,827 | 0.0% | 0 |
| 61689 | Athene Annuity & Life Company | 0 | \$8,218 | 0.0% | 0 |
| 61093 | Atlanta Life Insurance Company | 0 | \$1,019 | 0.0% | 0 |
| 27154 | Atlantic Specialty Insurance Company | 1 | \$430,618 | 0.0% | 514 |
| 84522 | Auto Club Life Insurance Company | 0 | \$37,551 | 0.0% | 0 |
| 61190 | Auto Owners Life Insurance Company | 0 | \$424,191 | 0.0% | 0 |
| 62944 | AXA Equitable Life Insurance Company | 0 | \$309,039 | 0.0% | 0 |
| 37273 | Axis Insurance Company | 2 | \$1,506,610 | 0.0% | 294 |
| 61212 | Baltimore Life Insurance Company The | 0 | \$2,362 | 0.0% | 0 |
| 71919 | Bankers Fidelity Assurance Company | 0 | \$6,029 | 0.0% | 0 |
| 61239 | Bankers Fidelity Life Insurance Company | 0 | \$1,576,005 | 0.0% | 0 |
| 61263 | Bankers Life & Casualty Company | 33 | \$25,133,774 | 0.3% | 291 |
| 94250 | Banner Life Insurance Company | 0 | \$28,290 | 0.0% | 0 |
| 38245 | BCS Insurance Company | 0 | \$3,240,749 | 0.0% | 0 |
| 37540 | Beazley Insurance Company Inc | 0 | \$639,142 | 0.0% | 0 |
| 64890 | Berkley Life & Health Insurance Company | 0 | \$16,479,880 | 0.2% | 0 |
| 22276 | Berkshire Hathaway Specialty Insurance Co | 0 | \$756,076 | 0.0% | 0 |
| 71714 | Berkshire Life Insurance Company Of America | 0 | \$6,033,944 | 0.1% | 0 |
| 90638 | Best Life & Health Insurance Company | 2 | \$882,540 | 0.0% | 502 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 279 | \$571,929,011 | 7.3% | 108 |
| 61476 | Boston Mutual Life Insurance Company | 1 | \$668,385 | 0.0% | 331 |
| 87726 | Brighthouse Life Insurance Company | 4 | \$1,636,137 | 0.0% | 541 |
| 80659 | Canada Life Assurance Company | 0 | \$41,959 | 0.0% | 0 |
| 10472 | Capitol Indemnity Corporation | 0 | \$784 | 0.0% | 0 |
| 56030 | Catholic Financial Life | 0 | \$754 | 0.0% | 0 |
| 57487 | Catholic Order Of Foresters | 0 | \$18,958 | 0.0% | 0 |
| 19518 | Catlin Insurance Company Inc | 0 | \$561,737 | 0.0% | 0 |
| 80799 | Celtic Insurance Company | 146 | \$80,124,573 | 1.0% | 403 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 61735 | Central Security Life Insurance Co | 0 | \$1,060 | 0.0% | 0 |
| 61751 | Central States Health & Life Co Of Omaha | 1 | \$1,015,262 | 0.0% | 218 |
| 34274 | Central States Indemnity Company Of Omaha | 0 | \$402,362 | 0.0% | 0 |
| 80896 | Centre Life Insurance Company | 0 | \$113,423 | 0.0% | 0 |
| 62383 | Centurion Life Insurance Company | 0 | \$13,247 | 0.0% | 0 |
| 61832 | Chesapeake Life Insurance Company The | 3 | \$5,027,253 | 0.1% | 132 |
| 61859 | Christian Fidelity Life Insurance Co | 0 | \$5,532,861 | 0.1% | 0 |
| 71463 | CICA Life Insurance Company Of America | 0 | \$200 | 0.0% | 0 |
| 67369 | CIGNA Health & Life Insurance Company | 267 | \$506,355,077 | 6.5% | 117 |
| 64548 | CIGNA Life Insurance Company of NY | 0 | \$170,941 | 0.0% | 0 |
| 61727 | CIGNA National Health Insurance Company | 0 | \$80,785 | 0.0% | 0 |
| 76236 | Cincinnati Life Insurance Company The | 0 | \$67,853 | 0.0% | 0 |
| 61921 | Citizens Security Life Ins Co | 0 | \$3,875,372 | 0.0% | 0 |
| 62626 | CMFG Life Insurance Company | 3 | \$5,750,668 | 0.1% | 115 |
| 62049 | Colonial Life & Accident Insurance Company | 5 | \$13,653,230 | 0.2% | 81 |
| 62065 | Colonial Penn Life Insurance Company | 6 | \$11,266,737 | 0.1% | 118 |
| 84786 | Colorado Bankers Life Ins Co | 0 | \$9,978 | 0.0% | 0 |
| 62103 | Columbian Mutual Life Insurance Co | 0 | \$1,282 | 0.0% | 0 |
| 99937 | Columbus Life Insurance Company | 0 | \$117 | 0.0% | 0 |
| 62146 | Combined Insurance Co Of America | 4 | \$23,680,591 | 0.3% | 37 |
| 32280 | Commercial Casualty Insurance Company | 0 | \$303,662 | 0.0% | 0 |
| 81426 | Commercial Travelers Life Insurance Company | 0 | \$34,207 | 0.0% | 0 |
| 84824 | Commonwealth Annuity & Life Insurance Co | 0 | \$5,137 | 0.0% | 0 |
| 77828 | Companion Life Insurance Company | 18 | \$32,487,547 | 0.4% | 123 |
| 60984 | Compbenefits Insurance Company | 1 | \$439,399 | 0.0% | 504 |
| 62308 | Connecticut General Life Ins Co | 1 | \$1,466,923 | 0.0% | 151 |
| 62359 | Constitution Life Insurance Company | 10 | \$1,904,041 | 0.0% | 1,162 |
| 71730 | Continental American Insurance Company | 3 | \$12,480,944 | 0.2% | 53 |
| 20443 | Continental Casualty Company | 23 | \$7,304,570 | 0.1% | 697 |
| 71404 | Continental General Insurance Company | 2 | \$3,629,128 | 0.0% | 122 |
| 35289 | Continental Insurance Company The | 2 | \$1,469,807 | 0.0% | 301 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 4 | \$7,523,709 | 0.1% | 118 |
| 62553 | Country Life Insurance Company | 0 | \$998,181 | 0.0% | 0 |
| 81973 | Coventry Health & Life Insurance Company | 296 | \$351,997,047 | 4.5% | 186 |
| 60040 | Cox Health Systems Insurance Company | 43 | \$143,752,055 | 1.8% | 66 |
| 56634 | Croatian Fraternal Union Of America | 0 | \$483 | 0.0% | 0 |
| 56138 | CSA Fraternal Life | 0 | \$3,998 | 0.0% | 0 |
| 71129 | Dearborn National Life Insurance Company | 1 | \$2,862,477 | 0.0% | 77 |
| 62634 | Delaware American Life Insurance Company | 0 | \$14,460 | 0.0% | 0 |
| 96265 | Dental Care Plus Inc | 0 | \$197,053 | 0.0% | 0 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 73474 | Dentegra Insurance Company | 1 | \$4,036,369 | 0.1% | 55 |
| 67636 | Dsm USA Insurance Company Inc | 2 | \$208,664 | 0.0% | 2,121 |
| 85561 | Elips Life Insurance Company | 0 | \$3,362 | 0.0% | 0 |
| 62928 | EMC National Life Company | 0 | \$64,632 | 0.0% | 0 |
| 12747 | Envision Insurance Company | 0 | \$691,866 | 0.0% | 0 |
| 64149 | Epic Life Insurance Company The | 0 | \$96,129 | 0.0% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 6 | \$11,477,452 | 0.1% | 116 |
| 26921 | Everest Reinsurance Company | 11 | \$8,763,841 | 0.1% | 278 |
| 35157 | Fair American Insurance & Reinsurance Co | 0 | \$215,012 | 0.0% | 0 |
| 70742 | Family Benefit Life Insurance Company | 0 | \$1,970 | 0.0% | 0 |
| 77968 | Family Heritage Life Insurance Co Of America | 0 | \$7,502,562 | 0.1% | 0 |
| 63053 | Family Life Insurance Company | 0 | \$283,873 | 0.0% | 0 |
| 63118 | Farm Bureau Life Ins Co of MO | 0 | \$290,473 | 0.0% | 0 |
| 13897 | Farmers Mutual Hail Insurance Company Of IA | 0 | \$325 | 0.0% | 0 |
| 63177 | Farmers New World Life Insurance Company | 0 | \$591,242 | 0.0% | 0 |
| 20281 | Federal Insurance Company | 2 | \$2,739,423 | 0.0% | 162 |
| 63223 | Federal Life Insurance Company | 0 | \$1,211 | 0.0% | 0 |
| 63258 | Federated Life Insurance Company | 1 | \$828,549 | 0.0% | 267 |
| 13935 | Federated Mutual Insurance Company | 5 | \$30,708,573 | 0.4% | 36 |
| 63290 | Fidelity Life Association A Legal Reserve Life Ins | 0 | \$15,368 | 0.0% | 0 |
| 71870 | Fidelity Security Life Insurance Company | 0 | \$15,165,812 | 0.2% | 0 |
| 69140 | First Allmerica Financial Life Insurance Co | 0 | \$112 | 0.0% | 0 |
| 64696 | First Continental Life & Accident Insurance Co | 2 | \$3,182,911 | 0.0% | 139 |
| 90328 | First Health Life & Health Insurance Company | 0 | \$1,873,136 | 0.0% | 0 |
| 91642 | Forethought Life Insurance Company | 0 | \$500,677 | 0.0% | 0 |
| 62324 | Freedom Life Insurance Company Of America | 2 | \$5,686,397 | 0.1% | 78 |
| 65536 | Genworth Life & Annuity Insurance Company | 1 | \$636,838 | 0.0% | 348 |
| 70025 | Genworth Life Insurance Company | 35 | \$48,736,934 | 0.6% | 159 |
| 70939 | Gerber Life Insurance Company | 1 | \$9,137,160 | 0.1% | 24 |
| 91472 | Globe Life & Accident Insurance Company | 0 | \$1,671,146 | 0.0% | 0 |
| 62286 | Golden Rule Insurance Company | 61 | \$73,090,230 | 0.9% | 185 |
| 22063 | Government Employees Insurance Co | 0 | \$407 | 0.0% | 0 |
| 63967 | Government Personnel Mutual Life Ins Co | 0 | \$523,150 | 0.0% | 0 |
| 67059 | Gpm Health & Life Insurance Company | 0 | \$237,843 | 0.0% | 0 |
| 16691 | Great American Insurance Company | 0 | \$6,720,067 | 0.1% | 0 |
| 63312 | Great American Life Insurance Company | 1 | \$246,338 | 0.0% | 898 |
| 18694 | Great Midwest Insurance Company | 0 | \$2,021,850 | 0.0% | 0 |
| 20303 | Great Northern Insurance Company | 0 | \$14,240 | 0.0% | 0 |
| 90212 | Great Southern Life Insurance Company | 0 | \$7,923 | 0.0% | 0 |
| 80705 | Great West Life Assurance Company | 0 | \$33,305 | 0.0% | 0 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 68322 | Great-West Life & Annuity Insurance Company | 0 | \$809,051 | 0.0% | 0 |
| 22322 | Greenwich Insurance Company | 0 | \$1,064,043 | 0.0% | 0 |
| 64211 | Guarantee Trust Life Insurance Company | 10 | \$12,080,954 | 0.2% | 183 |
| 64238 | Guaranty Income Life Insurance Company | 1 | \$51,427 | 0.0% | 4,304 |
| 64246 | Guardian Life Insurance Company Of America | 25 | \$67,406,465 | 0.9% | 82 |
| 19682 | Hartford Fire Insurance Company | 0 | \$3,061 | 0.0% | 0 |
| 70815 | Hartford Life & Accident Insurance Company | 12 | \$45,919,125 | 0.6% | 58 |
| 92711 | HCC Life Insurance Company | 35 | \$42,700,604 | 0.5% | 181 |
| 70670 | Health Care Service Corporation | 0 | \$1,883,532 | 0.0% | 0 |
| 78972 | Healthy Alliance Life Insurance Company | 865 | \$1,872,672,059 | 24.0% | 102 |
| 66214 | Heartland National Life Insurance Company | 3 | \$1,898,262 | 0.0% | 350 |
| 93440 | HM Life Insurance Company | 0 | \$6,270,557 | 0.1% | 0 |
| 64513 | Horace Mann Life Insurance Company | 0 | \$18,699 | 0.0% | 0 |
| 73288 | Humana Insurance Company | 161 | \$261,161,082 | 3.3% | 136 |
| 70580 | HumanaDental Insurance Company | 7 | \$7,410,301 | 0.1% | 209 |
| 91693 | IA American Life Insurance Company | 0 | \$195 | 0.0% | 0 |
| 97764 | IdeaLife Insurance Company | 0 | \$40,652 | 0.0% | 0 |
| 64580 | Illinois Mutual Life Insurance Company | 0 | \$1,528,169 | 0.0% | 0 |
| 26581 | Independence American Insurance Company | 4 | \$2,003,480 | 0.0% | 442 |
| 58068 | Independent Order Of Foresters The | 0 | \$84,005 | 0.0% | 0 |
| 81779 | Individual Assurance Co Life Health & Accident | 3 | \$7,791,298 | 0.1% | 85 |
| 29742 | Integon National Insurance Company | 0 | \$2,859,632 | 0.0% | 0 |
| 63487 | Investors Life Insurance Co Of North America | 0 | \$135 | 0.0% | 0 |
| 23647 | Ironshore Indemnity Inc | 0 | \$519,173 | 0.0% | 0 |
| 65056 | Jackson National Life Insurance Company | 0 | \$710,902 | 0.0% | 0 |
| 64017 | Jefferson National Life Insurance Company | 0 | \$32,046 | 0.0% | 0 |
| 65080 | John Alden Life Insurance Company | 2 | \$351,468 | 0.0% | 1,259 |
| 93610 | John Hancock Life & Health Insurance Company | 2 | \$69,257 | 0.0% | 6,392 |
| 65838 | John Hancock Life Insurance Company (usa | 11 | \$30,155,088 | 0.4% | 81 |
| 60053 | Kaiser Permanente Insurance Company | 0 | \$479,322 | 0.0% | 0 |
| 65129 | Kansas City Life Insurance Company | 0 | \$5,068,988 | 0.1% | 0 |
| 58033 | Knights Of Columbus | 0 | \$3,490,223 | 0.0% | 0 |
| 65242 | Lafayette Life Insurance Company The | 0 | \$159 | 0.0% | 0 |
| 20621 | Lamorak Insurance Company | 0 | \$560 | 0.0% | 0 |
| 71323 | Langhorne Reinsurance (arizona Ltd | 0 | \$10,309 | 0.0% | 0 |
| 74799 | Leaders Life Insurance Company | 0 | \$10,375 | 0.0% | 0 |
| 65315 | Liberty Life Assurance Company Of Boston | 2 | \$18,686,636 | 0.2% | 24 |
| 65331 | Liberty National Life Insurance Company | 0 | \$2,847,371 | 0.0% | 0 |
| 65498 | Life Insurance Company Of North America | 11 | \$40,609,348 | 0.5% | 60 |
| 65528 | Life Insurance Company Of The Southwest | 0 | \$131 | 0.0% | 0 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 97691 | Life Of The South Insurance Company | 0 | \$624,524 | 0.0% | 0 |
| 77720 | LifeSecure Insurance Company | 0 | \$699,621 | 0.0% | 0 |
| 99724 | Lifeshield National Insurance Co | 25 | \$3,281,207 | 0.0% | 1,686 |
| 65595 | Lincoln Benefit Life Company | 1 | \$1,562,367 | 0.0% | 142 |
| 65927 | Lincoln Heritage Life Insurance Company | 0 | \$23,367 | 0.0% | 0 |
| 62057 | Lincoln Life & Annuity Company Of New York | 0 | \$12,710 | 0.0% | 0 |
| 65676 | Lincoln National Life Insurance Company | 13 | \$21,789,035 | 0.3% | 132 |
| 68446 | Longevity Insurance Company | 0 | \$3,746 | 0.0% | 0 |
| 65722 | Loyal American Life Insurance Company | 3 | \$4,088,137 | 0.1% | 162 |
| 73504 | Lumico Life Insurance Company | 0 | \$1,494 | 0.0% | 0 |
| 65781 | Madison National Life Insurance Company Inc | 0 | \$1,254,079 | 0.0% | 0 |
| 65870 | Manhattan Life Insurance Company | 1 | \$10,398,288 | 0.1% | 21 |
| 67083 | Manhattan National Life Insurance Company | 0 | \$563 | 0.0% | 0 |
| 61883 | Manhattanlife Assurance Company Of America | 11 | \$3,651,315 | 0.0% | 667 |
| 38970 | Markel Insurance Company | 0 | \$257,790 | 0.0% | 0 |
| 65935 | Massachusetts Mutual Life Insurance Company | 0 | \$10,649,534 | 0.1% | 0 |
| 69515 | MedAmerica Insurance Company | 0 | \$1,079,766 | 0.0% | 0 |
| 63762 | Medco Containment Life Insurance Company | 0 | \$20,391,307 | 0.3% | 0 |
| 79987 | Medico Corp Life Insurance Company | 1 | \$98,880 | 0.0% | 2,238 |
| 31119 | Medico Insurance Company | 0 | \$4,939,101 | 0.1% | 0 |
| 18750 | Merit Health Insurance Company | 0 | \$1,599,487 | 0.0% | 0 |
| 65951 | Merit Life Insurance Co | 0 | \$278,341 | 0.0% | 0 |
| 65978 | Metropolitan Life Insurance Company | 28 | \$110,461,744 | 1.4% | 56 |
| 97136 | Metropolitan Tower Life Insurance Company | 0 | \$183,823 | 0.0% | 0 |
| 66044 | Midland National Life Insurance Company | 0 | \$653 | 0.0% | 0 |
| 66087 | Midwest National Life Insurance Co Of TN | 2 | \$137,836 | 0.0% | 3,212 |
| 66168 | Minnesota Life Insurance Company | 0 | \$10,180,183 | 0.1% | 0 |
| 76040 | Missouri Valley Life & Health Insurance Co | 0 | \$16,362,036 | 0.2% | 0 |
| 57541 | Modern Woodmen Of America | 0 | \$199 | 0.0% | 0 |
| 81442 | Monitor Life Insurance Company Of New York | 0 | \$1,238,597 | 0.0% | 0 |
| 66370 | MONY Life Insurance Company | 1 | \$180,071 | 0.0% | 1,229 |
| 78077 | MONY Life Insurance Company Of America | 0 | \$38,354 | 0.0% | 0 |
| 80020 | Mountain Life Insurance Company | 0 | \$76,208 | 0.0% | 0 |
| 88668 | Mutual Of America Life Insurance Company | 0 | \$50,686 | 0.0% | 0 |
| 71412 | Mutual Of Omaha Insurance Company | 26 | \$160,242,499 | 2.1% | 36 |
| 66427 | Mutual Trust Life Insurance Company | 0 | \$663 | 0.0% | 0 |
| 67814 | Nassau Life Insurance Company | 0 | \$35,685 | 0.0% | 0 |
| 61409 | National Benefit Life Insurance Company | 0 | \$20,653 | 0.0% | 0 |
| 11991 | National Casualty Company | 0 | \$71,996 | 0.0% | 0 |
| 98205 | National Foundation Life Insurance Company | 0 | \$318,938 | 0.0% | 0 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 66583 | National Guardian Life Insurance Company | 1 | \$7,564,186 | 0.1% | 29 |
| 82538 | National Health Insurance Company | 5 | \$3,375,717 | 0.0% | 328 |
| 66680 | National Life Insurance Company | 0 | \$98,288 | 0.0% | 0 |
| 87963 | National Teachers Associates Life Insurance Co | 1 | \$2,269,297 | 0.0% | 98 |
| 19445 | National Union Fire Insurance Co Of Pittsburgh | 0 | \$7,880,355 | 0.1% | 0 |
| 92657 | Nationwide Life & Annuity Insurance Company | 0 | \$8,701 | 0.0% | 0 |
| 66869 | Nationwide Life Insurance Company | 0 | \$6,320,364 | 0.1% | 0 |
| 23787 | Nationwide Mutual Insurance Company | 0 | \$584,989 | 0.0% | 0 |
| 91626 | New England Life Insurance Company | 0 | \$79,184 | 0.0% | 0 |
| 69698 | New Era Life Ins Co of the Midwest | 0 | \$60,741 | 0.0% | 0 |
| 66915 | New York Life Insurance Company | 1 | \$7,623,966 | 0.1% | 29 |
| 81264 | Nippon Life Insurance Company Of America | 0 | \$1,154 | 0.0% | 0 |
| 66974 | North American Co For Life & Health Insurance | 0 | \$1 | 0.0% | 0 |
| 68349 | North American Insurance Company | 1 | \$1,860,291 | 0.0% | 119 |
| 21105 | North River Insurance Company The | 0 | \$74,195 | 0.0% | 0 |
| 69000 | Northwestern Long Term Care Insurance Co | 1 | \$14,998,981 | 0.2% | 15 |
| 67091 | Northwestern Mutual Life Insurance Company | 0 | \$27,868,138 | 0.4% | 0 |
| 89206 | Ohio National Life Assurance Corporation | 0 | \$346,077 | 0.0% | 0 |
| 67172 | Ohio National Life Insurance Company The | 0 | \$137,327 | 0.0% | 0 |
| 67199 | Old American Insurance Company | 0 | \$16,635 | 0.0% | 0 |
| 67261 | Old Republic Life Insurance Company | 0 | \$19,341 | 0.0% | 0 |
| 67326 | Old Surety Life Insurance Company | 0 | \$13,706,734 | 0.2% | 0 |
| 76007 | Old United Life Insurance Company | 0 | \$15,513 | 0.0% | 0 |
| 13100 | Omaha Insurance Company | 0 | \$8,776,256 | 0.1% | 0 |
| 12533 | Opticare Of Utah Inc | 0 | \$82,450 | 0.0% | 0 |
| 76112 | Oxford Life Insurance Company | 1 | \$1,837,221 | 0.0% | 120 |
| 67393 | Ozark National Life Insurance Company | 1 | \$52,587 | 0.0% | 4,209 |
| 67539 | Pan-American Life Insurance Company | 0 | \$2,194,536 | 0.0% | 0 |
| 11835 | Partnerre America Insurance Company | 0 | \$3,546,811 | 0.0% | 0 |
| 74900 | Partnerre Life Reinsurance Company Of America | 0 | \$414 | 0.0% | 0 |
| 67598 | Paul Revere Life Insurance Company | 0 | \$2,750,839 | 0.0% | 0 |
| 93777 | Pavonia Life Insurance Company Of MI | 1 | \$44,491 | 0.0% | 4,975 |
| 67628 | Pekin Life Insurance Company | 0 | \$1,182,139 | 0.0% | 0 |
| 67644 | Penn Mutual Life Insurance Company The | 0 | \$7,151 | 0.0% | 0 |
| 67660 | Pennsylvania Life Insurance Company | 1 | \$427,352 | 0.0% | 518 |
| 67784 | Philadelphia American Life Insurance Company | 0 | \$2,086,322 | 0.0% | 0 |
| 18058 | Philadelphia Indemnity Insurance Company | 0 | \$152,476 | 0.0% | 0 |
| 72125 | Physicians Life Insurance Company | 0 | \$1,417,905 | 0.0% | 0 |
| 80578 | Physicians Mutual Insurance Company | 6 | \$7,213,261 | 0.1% | 184 |
| 97152 | Plateau Insurance Company | 0 | \$282,448 | 0.0% | 0 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 65919 | Primerica Life Insurance Company | 0 | \$2,358 | 0.0% | 0 |
| 61271 | Principal Life Insurance Company | 19 | \$39,697,112 | 0.5% | 106 |
| 68047 | Professional Insurance Company | 0 | \$215,913 | 0.0% | 0 |
| 68136 | Protective Life Insurance Company | 0 | \$146,999 | 0.0% | 0 |
| 67903 | Provident American Life & Health Insurance Co | 0 | \$50,820 | 0.0% | 0 |
| 68195 | Provident Life & Accident Insurance Company | 1 | \$14,671,015 | 0.2% | 15 |
| 68209 | Provident Life & Casualty Insurance Company | 0 | \$257,098 | 0.0% | 0 |
| 68241 | Prudential Insurance Company Of America The | 3 | \$23,400,937 | 0.3% | 28 |
| 71390 | Puritan Life Insurance Company Of America | 0 | \$808,422 | 0.0% | 0 |
| 68284 | Pyramid Life Insurance Company | 0 | \$167,907 | 0.0% | 0 |
| 39217 | QBE Insurance Corporation | 0 | \$5,304,156 | 0.1% | 0 |
| 68381 | Reliance Standard Life Insurance Company | 4 | \$14,695,309 | 0.2% | 60 |
| 61360 | Reliastar Life Ins Co of NY | 0 | \$382,121 | 0.0% | 0 |
| 67105 | Reliastar Life Insurance Company | 0 | \$21,113,619 | 0.3% | 0 |
| 61700 | Renaissance Life & Health Insurance Co | 1 | \$1,493,676 | 0.0% | 148 |
| 68462 | Reserve National Insurance Company | 5 | \$7,587,169 | 0.1% | 146 |
| 65005 | Riversource Life Insurance Company | 1 | \$4,944,427 | 0.1% | 45 |
| 57657 | Royal Neighbors Of America | 0 | \$151,793 | 0.0% | 0 |
| 61573 | Royalty Capital Life Insurance Company | 0 | \$15 | 0.0% | 0 |
| 60183 | S USA Life Insurance Company Inc | 0 | \$25,187 | 0.0% | 0 |
| 79014 | SafeHealth Life Insurance Company | 0 | \$76 | 0.0% | 0 |
| 60445 | Sagicor Life Insurance Company | 0 | \$289 | 0.0% | 0 |
| 60176 | Sbli USA Life Insurance Company Inc | 0 | \$407 | 0.0% | 0 |
| 93742 | Securian Life Insurance Company | 0 | \$1,880,190 | 0.0% | 0 |
| 68772 | Security Mutual Life Insurance Company Of NY | 0 | \$491 | 0.0% | 0 |
| 69485 | Security National Life Insurance Company | 0 | \$873 | 0.0% | 0 |
| 76325 | Senior Health Insurance Company of PA | 3 | \$2,099,924 | 0.0% | 316 |
| 24988 | Sentry Insurance A Mutual Company | 0 | \$34,545 | 0.0% | 0 |
| 68810 | Sentry Life Insurance Company (l&h Acct | 0 | \$53,259 | 0.0% | 0 |
| 97241 | Settlers Life Insurance Company | 0 | \$4,006 | 0.0% | 0 |
| 65757 | Shelter Life Insurance Company | 0 | \$3,384,997 | 0.0% | 0 |
| 68845 | Shenandoah Life Insurance Company | 0 | \$50,395 | 0.0% | 0 |
| 12575 | Silverscript Insurance Company | 0 | \$102,244,697 | 1.3% | 0 |
| 38776 | Sirius America Insurance Company | 0 | \$5,564,820 | 0.1% | 0 |
| 57673 | Slovene National Benefit Society | 0 | \$137 | 0.0% | 0 |
| 57142 | Sons Of Norway | 0 | \$12 | 0.0% | 0 |
| 42986 | Standard Guaranty Insurance Company | 0 | \$42,435 | 0.0% | 0 |
| 69019 | Standard Insurance Company | 5 | \$33,869,454 | 0.4% | 33 |
| 86355 | Standard Life & Accident Insurance Company | 2 | \$2,079,588 | 0.0% | 213 |
| 71706 | Standard Life & Casualty Company | 2 | \$76,310 | 0.0% | 5,801 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 69078 | Standard Security Life Insurance Co Of NY | 4 | \$3,846,064 | 0.0% | 230 |
| 68985 | Starmount Life Insurance Company | 0 | \$1,539,357 | 0.0% | 0 |
| 38318 | Starr Indemnity & Liability Company | 0 | \$104,586 | 0.0% | 0 |
| 25178 | State Farm Mutual Automobile Insurance Co | 10 | \$31,576,625 | 0.4% | 70 |
| 69116 | State Life Insurance Company | 0 | \$579,222 | 0.0% | 0 |
| 69132 | State Mutual Insurance Company | 1 | \$2,374,258 | 0.0% | 93 |
| 89184 | Sterling Investors Life Insurance Company | 1 | \$460,640 | 0.0% | 480 |
| 77399 | Sterling Life Insurance Company | 3 | \$3,179,351 | 0.0% | 209 |
| 80926 | Sun Life & Health Insurance Company (US | 0 | \$336,501 | 0.0% | 0 |
| 80802 | Sun Life Assurance Company Of Canada | 3 | \$46,999,769 | 0.6% | 14 |
| 13175 | Surency Life & Health Insurance Company | 1 | \$1,924,279 | 0.0% | 115 |
| 68608 | Symetra Life Insurance Company | 0 | \$9,543,651 | 0.1% | 0 |
| 84549 | Symphonix Health Insurance Inc | 0 | \$5,022,528 | 0.1% | 0 |
| 71153 | Talcott Resolution Life & Annuity Insurance Co | 0 | \$5,425 | 0.0% | 0 |
| 88072 | Talcott Resolution Life Insurance Company | 0 | \$817,790 | 0.0% | 0 |
| 69345 | Teachers Insurance & Annuity Association | 0 | \$295,351 | 0.0% | 0 |
| 68357 | The Reliable Life Insurance Company | 2 | \$318,950 | 0.0% | 1,388 |
| 56006 | The Travelers Protective Association Of America | 0 | \$20,584 | 0.0% | 0 |
| 56014 | Thrivent Financial For Lutherans | 0 | \$10,966,643 | 0.1% | 0 |
| 60142 | TIAA-CREF Life Insurance Company | 0 | \$129,001 | 0.0% | 0 |
| 69477 | Time Insurance Company | 8 | \$7,531,149 | 0.1% | 235 |
| 10952 | Transamerica Casualty Insurance Company | 0 | \$32,880 | 0.0% | 0 |
| 70688 | Transamerica Financial Life Ins Co | 0 | \$34,147 | 0.0% | 0 |
| 86231 | Transamerica Life Insurance Company | 36 | \$32,374,486 | 0.4% | 246 |
| 66281 | Transamerica Premier Life Insurance Company | 14 | \$61,466,059 | 0.8% | 50 |
| 92525 | Truassure Insurance Company | 2 | \$560,233 | 0.0% | 790 |
| 61425 | Trustmark Insurance Company | 1 | \$2,058,449 | 0.0% | 108 |
| 62863 | Trustmark Life Insurance Company | 0 | \$2,253,671 | 0.0% | 0 |
| 29599 | U S Specialty Insurance Company | 0 | \$11,473 | 0.0% | 0 |
| 80314 | Unicare Life & Health Insurance Company | 0 | \$29,077 | 0.0% | 0 |
| 11121 | Unified Life Insurance Company | 0 | \$1,773,893 | 0.0% | 0 |
| 91529 | Unimerica Insurance Company | 1 | \$12,099,644 | 0.2% | 18 |
| 62596 | Union Fidelity Life Insurance Company | 1 | \$427,474 | 0.0% | 518 |
| 69744 | Union Labor Life Insurance Company | 0 | \$1,912,413 | 0.0% | 0 |
| 70408 | Union Security Insurance Company | 19 | \$31,042,696 | 0.4% | 135 |
| 92916 | United American Insurance Company | 6 | \$9,310,598 | 0.1% | 143 |
| 56383 | United Commercial Travelers Of America | 0 | \$917,861 | 0.0% | 0 |
| 85766 | United Concordia Insurance Company | 9 | \$2,392,661 | 0.0% | 833 |
| 97179 | United Healthcare Life Insurance Company | 25 | \$14,656,190 | 0.2% | 378 |
| 63983 | United Heritage Life Insurance Company | 0 | \$679 | 0.0% | 0 |

Accident and Health Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|--------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 69922 | United Home Life Insurance Company | 0 | \$806 | 0.0% | 0 |
| 69930 | United Insurance Company Of America | 0 | \$39,455 | 0.0% | 0 |
| 69973 | United Life Insurance Company | 0 | \$14,433 | 0.0% | 0 |
| 92703 | United National Life Ins Co of America | 0 | \$875,730 | 0.0% | 0 |
| 69868 | United Of Omaha Life Insurance Company | 2 | \$40,379,822 | 0.5% | 11 |
| 42129 | United Security Assurance Company Of PA | 1 | \$1,222,931 | 0.0% | 181 |
| 81108 | United Security Health & Casualty Insurance Co | 0 | \$73,664 | 0.0% | 0 |
| 21113 | United States Fire Insurance Company | 1 | \$11,768,784 | 0.2% | 19 |
| 70106 | United States Life Insurance Co New York | 0 | \$957,062 | 0.0% | 0 |
| 72850 | United World Life Insurance Company | 0 | \$2,386,123 | 0.0% | 0 |
| 79413 | UnitedHealthcare Insurance Company | 377 | \$1,211,459,907 | 15.5% | 69 |
| 70130 | Universal Guaranty Life Insurance Company | 0 | \$389 | 0.0% | 0 |
| 67601 | Unum Insurance Company | 0 | \$13,110 | 0.0% | 0 |
| 62235 | Unum Life Insurance Company Of America | 14 | \$65,929,079 | 0.8% | 47 |
| 69663 | USAA Life Insurance Company | 2 | \$4,858,286 | 0.1% | 91 |
| 94358 | Usable Life | 0 | \$1,114,548 | 0.0% | 0 |
| 20397 | Vigilant Insurance Company | 0 | \$267 | 0.0% | 0 |
| 53953 | Vision Benefits Of America | 0 | \$2,696,263 | 0.0% | 0 |
| 32395 | Vision Service Plan Insurance Company | 1 | \$96,343,821 | 1.2% | 2 |
| 80942 | Voya Insurance & Annuity Company | 0 | \$7,833 | 0.0% | 0 |
| 70319 | Washington National Insurance Company | 11 | \$20,563,210 | 0.3% | 118 |
| 10155 | Wellcare Prescription Insurance Inc | 0 | \$11,090,525 | 0.1% | 0 |
| 70335 | West Coast Life Insurance Company | 0 | \$57 | 0.0% | 0 |
| 70483 | Western & Southern Life Insurance Company | 0 | \$564,452 | 0.0% | 0 |
| 57711 | Western Catholic Union | 0 | \$2,018,310 | 0.0% | 0 |
| 85189 | Western United Life Assurance Company | 0 | \$31 | 0.0% | 0 |
| 39845 | Westport Insurance Corporation | 0 | \$5,627,520 | 0.1% | 0 |
| 62413 | Wilcac Life Insurance Company | 0 | \$13,224 | 0.0% | 0 |
| 65900 | Wilco Life Insurance Company | 0 | \$224,074 | 0.0% | 0 |
| 60704 | Wilton Reassurance Life Company Of New York | 0 | \$78 | 0.0% | 0 |
| 57320 | Woodmen Of The World Life Insurance Society | 0 | \$47,928 | 0.0% | 0 |
| 16535 | Zurich American Insurance Company | 1 | \$5,604,293 | 0.1% | 39 |
| 90557 | Zurich American Life Insurance Company | 0 | \$69,632 | 0.0% | 0 |
| Total | | 3,523 | \$7,797,461,477 | 100.0% | . |

Long Term Care Insurance

Complaint Indices

Long Term Care Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 35963 | A F & L Insurance Company-Suspended- | 1 | . | . | . |
| 71471 | Ability Insurance Company | 2 | \$2,533,758 | 1.0% | 96 |
| 60054 | Aetna Life Insurance Company | 0 | \$184,645 | 0.1% | 0 |
| 90611 | Allianz Life Insurance Co Of North America | 8 | \$4,848,398 | 1.9% | 201 |
| 64190 | Allianz Life Insurance Company Of New York | 0 | \$3,925 | 0.0% | 0 |
| 60186 | Allstate Life Insurance Company | 3 | \$73,846 | 0.0% | 4,943 |
| 60380 | American Family Life Assurance Co of Col. | 0 | \$328,388 | 0.1% | 0 |
| 19275 | American Family Mutual Insurance Company S.i. | 2 | \$734,297 | 0.3% | 331 |
| 60410 | American Fidelity Assurance Company | 0 | \$450,199 | 0.2% | 0 |
| 60488 | American General Life Insurance Co | 1 | \$372,273 | 0.1% | 327 |
| 60534 | American Heritage Life Insurance Company | 0 | \$294,017 | 0.1% | 0 |
| 80624 | American Progressive Life & Health Insurance Co | 0 | \$752 | 0.0% | 0 |
| 60836 | American Republic Insurance Company | 1 | \$409,495 | 0.2% | 297 |
| 71439 | Assurity Life Insurance Company | 0 | \$80,226 | 0.0% | 0 |
| 61190 | Auto Owners Life Insurance Company | 0 | \$353,586 | 0.1% | 0 |
| 61263 | Bankers Life & Casualty Company | 23 | \$18,029,737 | 7.2% | 155 |
| 38245 | BCS Insurance Company | 0 | \$65 | 0.0% | 0 |
| 71714 | Berkshire Life Insurance Company Of America | 0 | \$828,128 | 0.3% | 0 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 0 | \$568,389 | 0.2% | 0 |
| 87726 | Brighthouse Life Insurance Company | 4 | \$1,564,149 | 0.6% | 311 |
| 57487 | Catholic Order Of Foresters | 0 | \$18,958 | 0.0% | 0 |
| 61751 | Central States Health & Life Co Of Omaha | 0 | \$4,876 | 0.0% | 0 |
| 61859 | Christian Fidelity Life Insurance Co | 0 | \$165,413 | 0.1% | 0 |
| 76236 | Cincinnati Life Insurance Company The | 0 | \$24,669 | 0.0% | 0 |
| 62626 | CMFG Life Insurance Company | 2 | \$920,973 | 0.4% | 264 |
| 62146 | Combined Insurance Co Of America | 0 | \$21,287 | 0.0% | 0 |
| 62308 | Connecticut General Life Ins Co | 0 | \$26,061 | 0.0% | 0 |
| 62359 | Constitution Life Insurance Company | 4 | \$79,227 | 0.0% | 6,143 |
| 20443 | Continental Casualty Company | 23 | \$7,302,417 | 2.9% | 383 |
| 71404 | Continental General Insurance Company | 2 | \$1,093,889 | 0.4% | 222 |
| 35289 | Continental Insurance Company The | 0 | \$267,502 | 0.1% | 0 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 0 | \$88,454 | 0.0% | 0 |
| 62553 | Country Life Insurance Company | 0 | \$524,598 | 0.2% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 4 | \$7,470,552 | 3.0% | 65 |
| 63177 | Farmers New World Life Insurance Company | 0 | \$215,951 | 0.1% | 0 |
| 63290 | Fidelity Life Association A Legal Reserve Life Ins | 0 | \$9,523 | 0.0% | 0 |
| 91642 | Forethought Life Insurance Company | 0 | \$379,467 | 0.2% | 0 |
| 65536 | Genworth Life & Annuity Insurance Company | 0 | \$106,805 | 0.0% | 0 |
| 70025 | Genworth Life Insurance Company | 34 | \$48,724,465 | 19.3% | 85 |
| 63312 | Great American Life Insurance Company | 0 | \$95,532 | 0.0% | 0 |

Long Term Care Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 64211 | Guarantee Trust Life Insurance Company | 1 | \$847,196 | 0.3% | 144 |
| 64238 | Guaranty Income Life Insurance Company | 1 | \$51,427 | 0.0% | 2,366 |
| 78972 | Healthy Alliance Life Insurance Company | 0 | \$46,357 | 0.0% | 0 |
| 65056 | Jackson National Life Insurance Company | 0 | \$361,468 | 0.1% | 0 |
| 65080 | John Alden Life Insurance Company | 2 | \$389,205 | 0.2% | 625 |
| 93610 | John Hancock Life & Health Insurance Company | 2 | \$69,257 | 0.0% | 3,514 |
| 65838 | John Hancock Life Insurance Company (usa | 11 | \$30,101,652 | 12.0% | 44 |
| 58033 | Knights Of Columbus | 0 | \$3,440,508 | 1.4% | 0 |
| 77720 | LifeSecure Insurance Company | 0 | \$688,048 | 0.3% | 0 |
| 65595 | Lincoln Benefit Life Company | 1 | \$1,562,367 | 0.6% | 78 |
| 65676 | Lincoln National Life Insurance Company | 0 | \$191,343 | 0.1% | 0 |
| 68446 | Longevity Insurance Company | 0 | \$3,746 | 0.0% | 0 |
| 65722 | Loyal American Life Insurance Company | 0 | \$10,601 | 0.0% | 0 |
| 61883 | Manhattanlife Assurance Company Of America | 0 | \$10,311 | 0.0% | 0 |
| 65935 | Massachusetts Mutual Life Insurance Company | 0 | \$2,759,738 | 1.1% | 0 |
| 69515 | MedAmerica Insurance Company | 0 | \$1,079,766 | 0.4% | 0 |
| 31119 | Medico Insurance Company | 0 | \$4,720 | 0.0% | 0 |
| 65978 | Metropolitan Life Insurance Company | 11 | \$18,450,084 | 7.3% | 73 |
| 66087 | Midwest National Life Insurance Company Of TN | 0 | \$32,485 | 0.0% | 0 |
| 66168 | Minnesota Life Insurance Company | 0 | \$93,855 | 0.0% | 0 |
| 66370 | MONY Life Insurance Company | 1 | \$2,128 | 0.0% | 9,999 |
| 71412 | Mutual Of Omaha Insurance Company | 7 | \$10,197,331 | 4.0% | 84 |
| 66583 | National Guardian Life Insurance Company | 0 | \$38,017 | 0.0% | 0 |
| 92657 | Nationwide Life & Annuity Insurance Company | 0 | \$8,701 | 0.0% | 0 |
| 66915 | New York Life Insurance Company | 1 | \$4,985,522 | 2.0% | 24 |
| 69000 | Northwestern Long Term Care Insurance Co | 1 | \$14,998,981 | 6.0% | 8 |
| 67660 | Pennsylvania Life Insurance Company | 0 | \$317,033 | 0.1% | 0 |
| 80578 | Physicians Mutual Insurance Company | 2 | \$922,849 | 0.4% | 264 |
| 61271 | Principal Life Insurance Company | 1 | \$150,283 | 0.1% | 810 |
| 68195 | Provident Life & Accident Insurance Company | 0 | \$577,390 | 0.2% | 0 |
| 68241 | Prudential Insurance Company Of America The | 1 | \$5,754,700 | 2.3% | 21 |
| 68284 | Pyramid Life Insurance Company | 0 | \$69,290 | 0.0% | 0 |
| 65005 | Riversource Life Insurance Company | 1 | \$3,659,909 | 1.5% | 33 |
| 76325 | Senior Health Insurance Company of PA | 3 | \$2,099,924 | 0.8% | 174 |
| 24988 | Sentry Insurance A Mutual Company | 0 | \$18,558 | 0.0% | 0 |
| 86355 | Standard Life & Accident Insurance Company | 1 | \$39,946 | 0.0% | 3,046 |
| 25178 | State Farm Mutual Automobile Insurance Co | 9 | \$9,146,115 | 3.6% | 120 |
| 69116 | State Life Insurance Company | 0 | \$579,222 | 0.2% | 0 |
| 69132 | State Mutual Insurance Company | 0 | \$7,967 | 0.0% | 0 |
| 88072 | Talcott Resolution Life Insurance Company | 0 | \$3,380 | 0.0% | 0 |

Long Term Care Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|--------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 69345 | Teachers Insurance & Annuity Association | 0 | \$295,351 | 0.1% | 0 |
| 56014 | Thrivent Financial For Lutherans | 0 | \$7,119,353 | 2.8% | 0 |
| 60142 | TIAA-CREF Life Insurance Company | 0 | \$129,001 | 0.1% | 0 |
| 69477 | Time Insurance Company | 0 | \$762,108 | 0.3% | 0 |
| 86231 | Transamerica Life Insurance Company | 23 | \$11,739,374 | 4.7% | 238 |
| 66281 | Transamerica Premier Life Insurance Company | 1 | \$125,268 | 0.0% | 971 |
| 70408 | Union Security Insurance Company | 1 | \$1,737,590 | 0.7% | 70 |
| 92916 | United American Insurance Company | 0 | \$467,152 | 0.2% | 0 |
| 92703 | United National Life Ins Co of America | 0 | \$14,971 | 0.0% | 0 |
| 69868 | United Of Omaha Life Insurance Company | 0 | \$1,818,070 | 0.7% | 0 |
| 42129 | United Security Assurance Company Of PA | 1 | \$1,211,338 | 0.5% | 100 |
| 62235 | Unum Life Insurance Company Of America | 8 | \$12,842,188 | 5.1% | 76 |
| 70319 | Washington National Insurance Company | 2 | \$628,964 | 0.2% | 387 |
| 57320 | Woodmen Of The World Life Insurance Society | 0 | \$14,421 | 0.0% | 0 |
| Total | | 207 | \$251,875,420 | 100.0% | . |

Medicare Supplement Insurance

Complaint Indices

Medicare Supplement Insurance Complaint Indices

Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 20796 | 21st Century Premier Insurance Company | 0 | \$2,537 | 0.0% | 0 |
| 71471 | Ability Insurance Company | 0 | \$748 | 0.0% | 0 |
| 78700 | Aetna Health & Life Insurance Company | 0 | \$95,216 | 0.0% | 0 |
| 90611 | Allianz Life Insurance Co Of North America | 0 | \$10,590 | 0.0% | 0 |
| 12321 | American Continental Insurance Company | 2 | \$8,332,311 | 1.1% | 133 |
| 60380 | American Family Life Assurance Co of Col. | 0 | \$679,157 | 0.1% | 0 |
| 19275 | American Family Mutual Insurance Company S.i. | 0 | \$5,647,284 | 0.7% | 0 |
| 60488 | American General Life Insurance Co | 0 | \$58,554 | 0.0% | 0 |
| 60577 | American Income Life Insurance Co | 0 | \$143 | 0.0% | 0 |
| 60739 | American National Insurance Company | 0 | \$4,374 | 0.0% | 0 |
| 71773 | American National Life Ins Co Of TX | 0 | \$927,014 | 0.1% | 0 |
| 80624 | American Progressive Life & Health Ins Co | 0 | \$5,915 | 0.0% | 0 |
| 67679 | American Republic Corp Insurance Company | 0 | \$5,127,398 | 0.7% | 0 |
| 60836 | American Republic Insurance Company | 1 | \$11,869,789 | 1.6% | 47 |
| 88366 | American Retirement Life Insurance Company | 0 | \$2,164,028 | 0.3% | 0 |
| 61999 | Americo Financial Life & Annuity Insurance Co | 0 | \$871,634 | 0.1% | 0 |
| 28207 | Anthem Insurance Companies Inc | 0 | \$63,365 | 0.0% | 0 |
| 56499 | Assured Life Association | 0 | \$78,526 | 0.0% | 0 |
| 61190 | Auto Owners Life Insurance Company | 0 | \$5,431 | 0.0% | 0 |
| 71919 | Bankers Fidelity Assurance Company | 0 | \$6,029 | 0.0% | 0 |
| 61239 | Bankers Fidelity Life Insurance Company | 0 | \$1,419,673 | 0.2% | 0 |
| 61263 | Bankers Life & Casualty Company | 4 | \$6,321,531 | 0.8% | 352 |
| 47171 | Blue Cross & Blue Shield Of Kansas City | 1 | \$41,618,201 | 5.5% | 13 |
| 80799 | Celtic Insurance Company | 0 | \$53,487 | 0.0% | 0 |
| 61735 | Central Security Life Insurance Co | 0 | \$204 | 0.0% | 0 |
| 61751 | Central States Health & Life Co Of Omaha | 0 | \$289,288 | 0.0% | 0 |
| 61859 | Christian Fidelity Life Insurance Co | 0 | \$5,367,449 | 0.7% | 0 |
| 67369 | CIGNA Health & Life Insurance Company | 4 | \$6,479,851 | 0.9% | 343 |
| 61727 | CIGNA National Health Insurance Company | 0 | \$79,859 | 0.0% | 0 |
| 62065 | Colonial Penn Life Insurance Company | 5 | \$11,264,265 | 1.5% | 247 |
| 62103 | Columbian Mutual Life Insurance Co | 0 | \$1,282 | 0.0% | 0 |
| 62146 | Combined Insurance Co Of America | 1 | \$5,271,873 | 0.7% | 105 |
| 77828 | Companion Life Insurance Company | 0 | \$6,381,342 | 0.8% | 0 |
| 62308 | Connecticut General Life Ins Co | 1 | \$3,798 | 0.0% | 9,999 |
| 62359 | Constitution Life Insurance Company | 4 | \$1,551,049 | 0.2% | 1,434 |
| 71404 | Continental General Insurance Company | 0 | \$1,539,916 | 0.2% | 0 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 1 | \$4,403,858 | 0.6% | 126 |
| 62553 | Country Life Insurance Company | 0 | \$197,862 | 0.0% | 0 |
| 56138 | CSA Fraternal Life | 0 | \$3,998 | 0.0% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 1 | \$2,785,211 | 0.4% | 200 |

Medicare Supplement Insurance Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 26921 | Everest Reinsurance Company | 8 | \$8,227,302 | 1.1% | 541 |
| 63053 | Family Life Insurance Company | 0 | \$223,089 | 0.0% | 0 |
| 90328 | First Health Life & Health Insurance Company | 0 | \$1,470,854 | 0.2% | 0 |
| 91642 | Forethought Life Insurance Company | 0 | \$121,210 | 0.0% | 0 |
| 65536 | Genworth Life & Annuity Insurance Company | 1 | \$530,032 | 0.1% | 1,049 |
| 70025 | Genworth Life Insurance Company | 0 | \$12,469 | 0.0% | 0 |
| 70939 | Gerber Life Insurance Company | 0 | \$751,641 | 0.1% | 0 |
| 91472 | Globe Life & Accident Insurance Company | 0 | \$1,066,948 | 0.1% | 0 |
| 62286 | Golden Rule Insurance Company | 0 | \$1,671,024 | 0.2% | 0 |
| 63967 | Government Personnel Mutual Life Ins Co | 0 | \$523,150 | 0.1% | 0 |
| 67059 | Gpm Health & Life Insurance Company | 0 | \$237,843 | 0.0% | 0 |
| 63312 | Great American Life Insurance Company | 1 | \$150,765 | 0.0% | 3,689 |
| 64211 | Guarantee Trust Life Insurance Company | 0 | \$112,276 | 0.0% | 0 |
| 70815 | Hartford Life & Accident Insurance Company | 1 | \$4,976,981 | 0.7% | 112 |
| 70670 | Health Care Service Corporation | 0 | \$1,745,229 | 0.2% | 0 |
| 78972 | Healthy Alliance Life Insurance Company | 30 | \$85,051,904 | 11.2% | 196 |
| 66214 | Heartland National Life Insurance Company | 2 | \$1,311,663 | 0.2% | 848 |
| 73288 | Humana Insurance Company | 10 | \$12,845,106 | 1.7% | 433 |
| 70580 | HumanaDental Insurance Company | 0 | \$95,447 | 0.0% | 0 |
| 97764 | IdeaLife Insurance Company | 0 | \$40,652 | 0.0% | 0 |
| 81779 | Individual Assurance Co Life Health & Accident | 3 | \$7,806,939 | 1.0% | 214 |
| 65056 | Jackson National Life Insurance Company | 0 | \$27,165 | 0.0% | 0 |
| 64017 | Jefferson National Life Insurance Company | 0 | \$28,339 | 0.0% | 0 |
| 65129 | Kansas City Life Insurance Company | 0 | \$1,781 | 0.0% | 0 |
| 65331 | Liberty National Life Insurance Company | 0 | \$30,312 | 0.0% | 0 |
| 77720 | LifeSecure Insurance Company | 0 | \$579 | 0.0% | 0 |
| 65927 | Lincoln Heritage Life Insurance Company | 0 | \$3,984 | 0.0% | 0 |
| 65722 | Loyal American Life Insurance Company | 1 | \$2,587,846 | 0.3% | 215 |
| 73504 | Lumico Life Insurance Company | 0 | \$68 | 0.0% | 0 |
| 65870 | Manhattan Life Insurance Company | 1 | \$10,396,556 | 1.4% | 53 |
| 61883 | Manhattanlife Assurance Company Of America | 0 | \$4,809 | 0.0% | 0 |
| 79987 | Medico Corp Life Insurance Company | 0 | \$95,351 | 0.0% | 0 |
| 31119 | Medico Insurance Company | 0 | \$2,240,997 | 0.3% | 0 |
| 71412 | Mutual Of Omaha Insurance Company | 13 | \$143,443,953 | 18.8% | 50 |
| 61409 | National Benefit Life Insurance Company | 0 | \$54 | 0.0% | 0 |
| 98205 | National Foundation Life Insurance Company | 0 | \$2,083 | 0.0% | 0 |
| 82538 | National Health Insurance Company | 0 | \$2 | 0.0% | 0 |
| 66869 | Nationwide Life Insurance Company | 0 | \$4,882 | 0.0% | 0 |
| 69698 | New Era Life Ins Co of the Midwest | 0 | \$58,907 | 0.0% | 0 |
| 66915 | New York Life Insurance Company | 0 | \$89,548 | 0.0% | 0 |

Medicare Supplement Insurance Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 68349 | North American Insurance Company | 0 | \$1,860,291 | 0.2% | 0 |
| 67199 | Old American Insurance Company | 0 | \$1,089 | 0.0% | 0 |
| 67326 | Old Surety Life Insurance Company | 0 | \$13,684,503 | 1.8% | 0 |
| 13100 | Omaha Insurance Company | 0 | \$8,776,256 | 1.2% | 0 |
| 76112 | Oxford Life Insurance Company | 1 | \$1,837,221 | 0.2% | 303 |
| 67628 | Pekin Life Insurance Company | 0 | \$882,311 | 0.1% | 0 |
| 67660 | Pennsylvania Life Insurance Company | 0 | \$50,714 | 0.0% | 0 |
| 67784 | Philadelphia American Life Insurance Company | 0 | \$649 | 0.0% | 0 |
| 72125 | Physicians Life Insurance Company | 0 | \$1,417,905 | 0.2% | 0 |
| 80578 | Physicians Mutual Insurance Company | 1 | \$3,178,457 | 0.4% | 175 |
| 61271 | Principal Life Insurance Company | 1 | \$1,474,943 | 0.2% | 377 |
| 67903 | Provident American Life & Health Insurance Co | 0 | \$50,820 | 0.0% | 0 |
| 71390 | Puritan Life Insurance Company Of America | 0 | \$372,893 | 0.0% | 0 |
| 68284 | Pyramid Life Insurance Company | 0 | \$70,870 | 0.0% | 0 |
| 61700 | Renaissance Life & Health Insurance Company | 0 | \$21,390 | 0.0% | 0 |
| 68462 | Reserve National Insurance Company | 0 | \$2,297,572 | 0.3% | 0 |
| 57657 | Royal Neighbors Of America | 0 | \$151,793 | 0.0% | 0 |
| 60183 | S USA Life Insurance Company Inc | 0 | \$25,187 | 0.0% | 0 |
| 60176 | Sbli USA Life Insurance Company Inc | 0 | \$400 | 0.0% | 0 |
| 65757 | Shelter Life Insurance Company | 0 | \$180,619 | 0.0% | 0 |
| 68845 | Shenandoah Life Insurance Company | 0 | \$50,395 | 0.0% | 0 |
| 86355 | Standard Life & Accident Insurance Company | 0 | \$1,139,380 | 0.1% | 0 |
| 71706 | Standard Life & Casualty Company | 0 | \$907 | 0.0% | 0 |
| 25178 | State Farm Mutual Automobile Insurance Co | 1 | \$10,301,991 | 1.4% | 54 |
| 69132 | State Mutual Insurance Company | 0 | \$219,670 | 0.0% | 0 |
| 89184 | Sterling Investors Life Insurance Company | 1 | \$107,776 | 0.0% | 5,160 |
| 77399 | Sterling Life Insurance Company | 2 | \$3,116,274 | 0.4% | 357 |
| 88072 | Talcott Resolution Life Insurance Company | 0 | \$195,921 | 0.0% | 0 |
| 56014 | Thrivent Financial For Lutherans | 0 | \$2,944,541 | 0.4% | 0 |
| 70688 | Transamerica Financial Life Ins Co | 0 | \$1,966 | 0.0% | 0 |
| 86231 | Transamerica Life Insurance Company | 6 | \$11,281,688 | 1.5% | 296 |
| 66281 | Transamerica Premier Life Insurance Company | 11 | \$51,856,945 | 6.8% | 118 |
| 61425 | Trustmark Insurance Company | 0 | \$10,410 | 0.0% | 0 |
| 80314 | Unicare Life & Health Insurance Company | 0 | \$1,660 | 0.0% | 0 |
| 11121 | Unified Life Insurance Company | 0 | \$665,629 | 0.1% | 0 |
| 62596 | Union Fidelity Life Insurance Company | 0 | \$14,941 | 0.0% | 0 |
| 69744 | Union Labor Life Insurance Company | 0 | \$9,174 | 0.0% | 0 |
| 92916 | United American Insurance Company | 4 | \$2,718,591 | 0.4% | 818 |
| 56383 | United Commercial Travelers Of America | 0 | \$604,385 | 0.1% | 0 |
| 92703 | United National Life Ins Co of America | 0 | \$394,902 | 0.1% | 0 |

Medicare Supplement Insurance Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|--------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 69868 | United Of Omaha Life Insurance Company | 1 | \$25,277,501 | 3.3% | 22 |
| 72850 | United World Life Insurance Company | 0 | \$2,386,123 | 0.3% | 0 |
| 79413 | UnitedHealthcare Insurance Company | 10 | \$184,944,690 | 24.3% | 30 |
| 69663 | USAA Life Insurance Company | 2 | \$4,795,739 | 0.6% | 232 |
| 70319 | Washington National Insurance Company | 0 | \$1,510,282 | 0.2% | 0 |
| 57711 | Western Catholic Union | 0 | \$2,018,310 | 0.3% | 0 |
| 65900 | Wilco Life Insurance Company | 0 | \$23,785 | 0.0% | 0 |
| Total | | 137 | \$761,903,245 | 100.0% | . |

Life Insurance & Annuities

Complaint Indices

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 80985 | 4 Ever Life Insurance Company | 0 | \$144,339 | 0.0% | 0 |
| 77879 | 5 Star Life Insurance Company | 4 | \$3,107,211 | 0.0% | 1,060 |
| 71854 | AAA Life Insurance Company | 6 | \$10,574,424 | 0.1% | 467 |
| 71471 | Ability Insurance Company | 0 | \$192 | 0.0% | 0 |
| 62200 | Accordia Life & Annuity Company | 9 | \$2,451,339 | 0.0% | 3,024 |
| 60054 | Aetna Life Insurance Company | 3 | \$7,318,189 | 0.1% | 338 |
| 79049 | Alfa Life Insurance Corporation | 0 | \$23 | 0.0% | 0 |
| 90611 | Allianz Life Insurance Co Of North America | 12 | \$188,077,158 | 2.1% | 53 |
| 64190 | Allianz Life Insurance Company Of New York | 0 | \$1,507 | 0.0% | 0 |
| 70866 | Allstate Assurance Company | 1 | \$1,186,158 | 0.0% | 694 |
| 60186 | Allstate Life Insurance Company | 4 | \$4,697,210 | 0.1% | 701 |
| 70874 | Allstate Life Insurance Company Of New York | 0 | \$41,581 | 0.0% | 0 |
| 60216 | Amalgamated Life Insurance Company | 0 | \$674,186 | 0.0% | 0 |
| 68594 | American Amicable Life Insurance Co of TX | 0 | \$1,969,720 | 0.0% | 0 |
| 60275 | American Bankers Life Assurance Of Florida | 0 | \$320,081 | 0.0% | 0 |
| 66001 | American Benefit Life Insurance Company | 0 | \$132,829 | 0.0% | 0 |
| 12321 | American Continental Insurance Company | 1 | \$1,250,821 | 0.0% | 659 |
| 92738 | American Equity Investment Life Ins Co | 3 | \$155,855,671 | 1.7% | 16 |
| 60380 | American Family Life Assurance Co of Col. | 2 | \$3,752,209 | 0.0% | 439 |
| 60399 | American Family Life Insurance Company | 6 | \$51,667,240 | 0.6% | 96 |
| 98736 | American Federated Life Insurance Company | 0 | \$637,094 | 0.0% | 0 |
| 60410 | American Fidelity Assurance Company | 1 | \$4,463,030 | 0.0% | 185 |
| 60429 | American Fidelity Life Insurance Company | 0 | \$228,652 | 0.0% | 0 |
| 69337 | American Financial Security Life Insurance Co | 0 | \$780 | 0.0% | 0 |
| 60488 | American General Life Insurance Co | 88 | \$605,356,881 | 6.8% | 120 |
| 60518 | American Health & Life Insurance Company | 7 | \$3,504,239 | 0.0% | 1,645 |
| 60534 | American Heritage Life Insurance Company | 6 | \$7,332,537 | 0.1% | 674 |
| 60542 | American Home Life Insurance Company | 1 | \$1,648,916 | 0.0% | 500 |
| 60577 | American Income Life Insurance Co | 9 | \$15,013,380 | 0.2% | 494 |
| 67253 | American Life & Security Corp | 0 | \$120,549 | 0.0% | 0 |
| 67989 | American Memorial Life Insurance Company | 2 | \$7,860,640 | 0.1% | 210 |
| 60739 | American National Insurance Company | 15 | \$36,105,402 | 0.4% | 342 |
| 71773 | American National Life Ins Co Of TX | 0 | \$125,386 | 0.0% | 0 |
| 80624 | American Progressive Life & Health Insurance Co | 0 | \$7,405 | 0.0% | 0 |
| 60801 | American Public Life Insurance Company | 0 | \$14,841 | 0.0% | 0 |
| 67679 | American Republic Corp Insurance Company | 0 | \$577 | 0.0% | 0 |
| 60836 | American Republic Insurance Company | 1 | \$955,895 | 0.0% | 862 |
| 88366 | American Retirement Life Insurance Company | 0 | \$1,279 | 0.0% | 0 |
| 60895 | American United Life Insurance Company | 1 | \$162,644,479 | 1.8% | 5 |
| 61999 | Americo Financial Life & Annuity Insurance Co | 3 | \$7,136,745 | 0.1% | 346 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 61301 | Ameritas Life Insurance Corp | 2 | \$69,075,005 | 0.8% | 24 |
| 72222 | AMICA Life Insurance Company | 0 | \$307,150 | 0.0% | 0 |
| 93661 | Annuity Investors Life Insurance Company | 0 | \$696,447 | 0.0% | 0 |
| 61069 | Anthem Life Insurance Company | 2 | \$8,153,346 | 0.1% | 202 |
| 56499 | Assured Life Association | 0 | \$10,439 | 0.0% | 0 |
| 71439 | Assurity Life Insurance Company | 1 | \$3,317,394 | 0.0% | 248 |
| 61492 | Athene Annuity & Life Assurance Company | 5 | \$2,472,674 | 0.0% | 1,666 |
| 68039 | Athene Annuity & Life Assurance Co Of NY | 0 | \$137,450 | 0.0% | 0 |
| 61689 | Athene Annuity & Life Company | 60 | \$191,452,286 | 2.1% | 258 |
| 61093 | Atlanta Life Insurance Company | 5 | \$29,715 | 0.0% | 9,999 |
| 61115 | Atlantic Coast Life Insurance Company | 0 | \$1,048,259 | 0.0% | 0 |
| 61182 | Aurora National Life Assurance Company | 0 | \$205,774 | 0.0% | 0 |
| 84522 | Auto Club Life Insurance Company | 0 | \$10,033 | 0.0% | 0 |
| 61190 | Auto Owners Life Insurance Company | 0 | \$3,907,958 | 0.0% | 0 |
| 62880 | AXA Equitable Life & Annuity Company | 0 | \$347,924 | 0.0% | 0 |
| 62944 | AXA Equitable Life Insurance Company | 10 | \$127,751,678 | 1.4% | 64 |
| 61212 | Baltimore Life Insurance Company The | 0 | \$976,475 | 0.0% | 0 |
| 61239 | Bankers Fidelity Life Insurance Company | 0 | \$37,988 | 0.0% | 0 |
| 61263 | Bankers Life & Casualty Company | 14 | \$29,604,566 | 0.3% | 390 |
| 81043 | Bankers Life Insurance Company | 0 | \$5,332,965 | 0.1% | 0 |
| 94250 | Banner Life Insurance Company | 3 | \$29,749,959 | 0.3% | 83 |
| 61395 | Beneficial Life Insurance Company | 0 | \$600,668 | 0.0% | 0 |
| 64890 | Berkley Life & Health Insurance Company | 0 | \$11,816 | 0.0% | 0 |
| 62345 | Berkshire Hathaway Life Insurance Co Of NE | 0 | \$888,590,427 | 9.9% | 0 |
| 71714 | Berkshire Life Insurance Company Of America | 0 | \$24,062 | 0.0% | 0 |
| 90638 | Best Life & Health Insurance Company | 0 | \$3 | 0.0% | 0 |
| 61476 | Boston Mutual Life Insurance Company | 0 | \$5,993,646 | 0.1% | 0 |
| 87726 | Brighthouse Life Insurance Company | 6 | \$98,026,989 | 1.1% | 50 |
| 93432 | C M Life Insurance Company | 2 | \$22,990,237 | 0.3% | 72 |
| 80659 | Canada Life Assurance Company | 1 | \$1,282,102 | 0.0% | 642 |
| 61581 | Capitol Life Insurance Company | 2 | \$1,684,067 | 0.0% | 978 |
| 56030 | Catholic Financial Life | 0 | \$721,159 | 0.0% | 0 |
| 57770 | Catholic Holy Family Society | 0 | \$4,603,532 | 0.1% | 0 |
| 57487 | Catholic Order Of Foresters | 0 | \$110,629 | 0.0% | 0 |
| 61735 | Central Security Life Insurance Co | 5 | \$267,343 | 0.0% | 9,999 |
| 61751 | Central States Health & Life Co Of Omaha | 3 | \$1,816,891 | 0.0% | 1,360 |
| 62383 | Centurion Life Insurance Company | 0 | \$5,208 | 0.0% | 0 |
| 61832 | Chesapeake Life Insurance Company The | 0 | \$1,016,152 | 0.0% | 0 |
| 61859 | Christian Fidelity Life Insurance Co | 1 | \$323,857 | 0.0% | 2,543 |
| 61875 | Church Life Insurance Corporation | 0 | \$329,030 | 0.0% | 0 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 71463 | CICA Life Insurance Company Of America | 1 | \$832,841 | 0.0% | 989 |
| 67369 | CIGNA Health & Life Insurance Company | 0 | \$2,651 | 0.0% | 0 |
| 61727 | CIGNA National Health Insurance Company | 0 | \$28,372 | 0.0% | 0 |
| 76236 | Cincinnati Life Insurance Company The | 0 | \$9,897,818 | 0.1% | 0 |
| 61921 | Citizens Security Life Ins Co | 0 | \$98,326 | 0.0% | 0 |
| 86371 | Clover Insurance Company | 0 | \$33,059 | 0.0% | 0 |
| 62626 | CMFG Life Insurance Company | 5 | \$13,983,697 | 0.2% | 295 |
| 62049 | Colonial Life & Accident Insurance Company | 3 | \$3,432,861 | 0.0% | 720 |
| 62065 | Colonial Penn Life Insurance Company | 4 | \$4,789,973 | 0.1% | 688 |
| 84786 | Colorado Bankers Life Ins Co | 1 | \$7,339,957 | 0.1% | 112 |
| 76023 | Columbian Life Insurance Company | 1 | \$3,786,196 | 0.0% | 218 |
| 62103 | Columbian Mutual Life Insurance Co | 0 | \$121,041 | 0.0% | 0 |
| 99937 | Columbus Life Insurance Company | 1 | \$18,719,864 | 0.2% | 44 |
| 62146 | Combined Insurance Co Of America | 3 | \$1,823,433 | 0.0% | 1,355 |
| 84824 | Commonwealth Annuity & Life Insurance Co | 0 | \$1,686,549 | 0.0% | 0 |
| 77828 | Companion Life Insurance Company | 0 | \$242,837 | 0.0% | 0 |
| 60984 | Compbenefits Insurance Company | 0 | \$4,410 | 0.0% | 0 |
| 62308 | Connecticut General Life Ins Co | 0 | \$3,721,953 | 0.0% | 0 |
| 62359 | Constitution Life Insurance Company | 5 | \$524,611 | 0.0% | 7,850 |
| 71730 | Continental American Insurance Company | 0 | \$198,260 | 0.0% | 0 |
| 71404 | Continental General Insurance Company | 4 | \$447,456 | 0.0% | 7,363 |
| 35289 | Continental Insurance Company The | 0 | \$236,000 | 0.0% | 0 |
| 68500 | Continental Life Ins Co Of Brentwood TN | 0 | \$318,086 | 0.0% | 0 |
| 94218 | Country Investors Life Assurance Company | 1 | \$1,368,289 | 0.0% | 602 |
| 62553 | Country Life Insurance Company | 1 | \$7,331,194 | 0.1% | 112 |
| 56634 | Croatian Fraternal Union Of America | 0 | \$19,936 | 0.0% | 0 |
| 56138 | CSA Fraternal Life | 1 | \$51,340 | 0.0% | 9,999 |
| 82880 | Csi Life Insurance Company | 0 | \$2,495 | 0.0% | 0 |
| 71129 | Dearborn National Life Insurance Company | 1 | \$4,936,392 | 0.1% | 167 |
| 62634 | Delaware American Life Insurance Company | 0 | \$1,583 | 0.0% | 0 |
| 79065 | Delaware Life Insurance Company | 4 | \$48,526,364 | 0.5% | 68 |
| 97705 | Direct General Life Insurance Company | 0 | \$20,517 | 0.0% | 0 |
| 13183 | Eagle Life Insurance Company | 0 | \$5,297,767 | 0.1% | 0 |
| 84174 | ELCO Mutual Life & Annuity | 0 | \$8,740,565 | 0.1% | 0 |
| 62928 | EMC National Life Company | 1 | \$4,886,126 | 0.1% | 169 |
| 64149 | Epic Life Insurance Company The | 0 | \$15,910 | 0.0% | 0 |
| 62952 | Equitable Life & Casualty Insurance Company | 0 | \$1,597,522 | 0.0% | 0 |
| 62510 | Equitrust Life Insurance Company | 2 | \$33,861,696 | 0.4% | 49 |
| 70742 | Family Benefit Life Insurance Company | 0 | \$1,224,894 | 0.0% | 0 |
| 77968 | Family Heritage Life Insurance Co Of America | 1 | \$54,202 | 0.0% | 9,999 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 63053 | Family Life Insurance Company | 2 | \$533,121 | 0.0% | 3,090 |
| 74004 | Family Service Life Insurance Company | 0 | \$16 | 0.0% | 0 |
| 63118 | Farm Bureau Life Ins Co of MO | 3 | \$43,930,257 | 0.5% | 56 |
| 63177 | Farmers New World Life Insurance Company | 9 | \$25,860,921 | 0.3% | 287 |
| 63223 | Federal Life Insurance Company | 0 | \$111,102 | 0.0% | 0 |
| 63258 | Federated Life Insurance Company | 0 | \$9,963,667 | 0.1% | 0 |
| 63274 | Fidelity & Guaranty Life Insurance Company | 4 | \$69,234,393 | 0.8% | 48 |
| 93696 | Fidelity Investments Life Insurance Company | 1 | \$16,029,976 | 0.2% | 51 |
| 63290 | Fidelity Life Association A Legal Reserve Life Ins | 6 | \$2,498,981 | 0.0% | 1,978 |
| 71870 | Fidelity Security Life Insurance Company | 4 | \$7,703,330 | 0.1% | 428 |
| 71455 | Financial American Life Insurance Company | 1 | \$-5,262 | - 0.0% | 9,999 |
| 69140 | First Allmerica Financial Life Insurance Co | 0 | \$149,713 | 0.0% | 0 |
| 11591 | First Berkshire Hathaway Life Insurance Co | 0 | \$24,146,365 | 0.3% | 0 |
| 56332 | First Catholic Slovak Ladies Association | 0 | \$72,289 | 0.0% | 0 |
| 56340 | First Catholic Slovak Union Of The United States | 0 | \$305,677 | 0.0% | 0 |
| 84034 | First Guaranty Insurance Company | 0 | \$126,320 | 0.0% | 0 |
| 90328 | First Health Life & Health Insurance Company | 0 | \$9,625 | 0.0% | 0 |
| 67652 | First Penn-pacific Life Insurance Company | 0 | \$2,125,122 | 0.0% | 0 |
| 63495 | Foresters Life Insurance & Annuity Company | 0 | \$1,095,263 | 0.0% | 0 |
| 91642 | Forethought Life Insurance Company | 0 | \$152,714,265 | 1.7% | 0 |
| 62324 | Freedom Life Insurance Company Of America | 0 | \$672,667 | 0.0% | 0 |
| 99775 | Funeral Directors Life Insurance Co | 0 | \$2,239,402 | 0.0% | 0 |
| 63657 | Garden State Life Insurance Company | 0 | \$373,688 | 0.0% | 0 |
| 56685 | GBU Financial Life | 0 | \$1,193,178 | 0.0% | 0 |
| 56693 | GCU | 0 | \$120,766 | 0.0% | 0 |
| 65536 | Genworth Life & Annuity Insurance Company | 5 | \$29,002,223 | 0.3% | 142 |
| 70025 | Genworth Life Insurance Company | 0 | \$5,855,060 | 0.1% | 0 |
| 70939 | Gerber Life Insurance Company | 4 | \$5,641,902 | 0.1% | 584 |
| 56154 | Gleaner Life Insurance Society | 0 | \$201,140 | 0.0% | 0 |
| 91472 | Globe Life & Accident Insurance Company | 33 | \$19,220,909 | 0.2% | 1,414 |
| 62286 | Golden Rule Insurance Company | 1 | \$1,288,533 | 0.0% | 639 |
| 63967 | Government Personnel Mutual Life Insurance Co | 0 | \$512,039 | 0.0% | 0 |
| 67059 | GPM Health & Life Insurance Company | 0 | \$4,066 | 0.0% | 0 |
| 71218 | Grange Life Insurance Company | 0 | \$120,497 | 0.0% | 0 |
| 63312 | Great American Life Insurance Company | 0 | \$265,051,741 | 3.0% | 0 |
| 90212 | Great Southern Life Insurance Company | 1 | \$745,126 | 0.0% | 1,105 |
| 80705 | Great West Life Assurance Company | 0 | \$306,824 | 0.0% | 0 |
| 71480 | Great Western Insurance Company | 0 | \$1,848,166 | 0.0% | 0 |
| 68322 | Great-West Life & Annuity Insurance Company | 1 | \$148,829,243 | 1.7% | 6 |
| 64211 | Guarantee Trust Life Insurance Company | 1 | \$461,008 | 0.0% | 1,787 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 64238 | Guaranty Income Life Insurance Company | 0 | \$3,144,138 | 0.0% | 0 |
| 78778 | Guardian Insurance & Annuity Company Inc | 0 | \$6,089,775 | 0.1% | 0 |
| 64246 | Guardian Life Insurance Company Of America | 3 | \$30,873,877 | 0.3% | 80 |
| 83607 | Guggenheim Life & Annuity Company | 0 | \$14,414,147 | 0.2% | 0 |
| 70815 | Hartford Life & Accident Insurance Company | 6 | \$31,024,695 | 0.3% | 159 |
| 92711 | HCC Life Insurance Company | 0 | \$8,803 | 0.0% | 0 |
| 66214 | Heartland National Life Insurance Company | 0 | \$5,880 | 0.0% | 0 |
| 64505 | Homesteaders Life Company | 1 | \$6,561,054 | 0.1% | 126 |
| 64513 | Horace Mann Life Insurance Company | 2 | \$4,546,280 | 0.1% | 362 |
| 73288 | Humana Insurance Company | 0 | \$2,271,453 | 0.0% | 0 |
| 70580 | HumanaDental Insurance Company | 0 | \$48,774 | 0.0% | 0 |
| 91693 | IA American Life Insurance Company | 0 | \$42,275 | 0.0% | 0 |
| 97764 | IdeaLife Insurance Company | 0 | \$31,288 | 0.0% | 0 |
| 64580 | Illinois Mutual Life Insurance Company | 0 | \$1,504,040 | 0.0% | 0 |
| 58068 | Independent Order Of Foresters The | 4 | \$7,383,780 | 0.1% | 446 |
| 81779 | Individual Assurance Co Life Health & Accident | 0 | \$537,413 | 0.0% | 0 |
| 14406 | Industrial Alliance Insurance & Financial Services | 0 | \$30,972 | 0.0% | 0 |
| 74780 | Integrity Life Insurance Company | 0 | \$13,673,336 | 0.2% | 0 |
| 64831 | Intramercia Life Insurance Company | 0 | \$108 | 0.0% | 0 |
| 64904 | Investors Heritage Life Insurance Company | 0 | \$407,999 | 0.0% | 0 |
| 63487 | Investors Life Insurance Co Of North America | 2 | \$330,899 | 0.0% | 4,978 |
| 65056 | Jackson National Life Insurance Company | 46 | \$311,473,136 | 3.5% | 122 |
| 64017 | Jefferson National Life Insurance Company | 1 | \$17,220,109 | 0.2% | 48 |
| 65080 | John Alden Life Insurance Company | 0 | \$146,029 | 0.0% | 0 |
| 93610 | John Hancock Life & Health Insurance Company | 1 | \$19,101 | 0.0% | 9,999 |
| 65838 | John Hancock Life Insurance Company (usa | 13 | \$62,347,338 | 0.7% | 172 |
| 65129 | Kansas City Life Insurance Company | 10 | \$18,438,722 | 0.2% | 447 |
| 58033 | Knights Of Columbus | 3 | \$32,862,210 | 0.4% | 75 |
| 65242 | Lafayette Life Insurance Company The | 0 | \$28,950,370 | 0.3% | 0 |
| 82252 | Landmark Life Insurance Company | 0 | \$141,374 | 0.0% | 0 |
| 71323 | Langhorne Reinsurance (arizona Ltd | 0 | \$13,557 | 0.0% | 0 |
| 74799 | Leaders Life Insurance Company | 0 | \$41,013 | 0.0% | 0 |
| 10236 | Legacy Life Insurance Company Of Missouri | 0 | \$11,156 | 0.0% | 0 |
| 71595 | Lewer Life Insurance Company | 0 | \$345 | 0.0% | 0 |
| 65315 | Liberty Life Assurance Company Of Boston | 4 | \$19,696,054 | 0.2% | 167 |
| 65331 | Liberty National Life Insurance Company | 2 | \$7,106,421 | 0.1% | 232 |
| 65498 | Life Insurance Company Of North America | 8 | \$27,824,986 | 0.3% | 237 |
| 65528 | Life Insurance Company Of The Southwest | 1 | \$9,235,492 | 0.1% | 89 |
| 97691 | Life Of The South Insurance Company | 0 | \$510,587 | 0.0% | 0 |
| 77720 | LifeSecure Insurance Company | 1 | \$39,960 | 0.0% | 9,999 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 99724 | Lifeshield National Insurance Co | 0 | \$55,596 | 0.0% | 0 |
| 65595 | Lincoln Benefit Life Company | 5 | \$14,145,965 | 0.2% | 291 |
| 65927 | Lincoln Heritage Life Insurance Company | 8 | \$7,454,095 | 0.1% | 884 |
| 62057 | Lincoln Life & Annuity Company Of New York | 0 | \$851,434 | 0.0% | 0 |
| 65676 | Lincoln National Life Insurance Company | 22 | \$351,217,986 | 3.9% | 52 |
| 60232 | Lombard International Life Assurance Company | 0 | \$2,577,499 | 0.0% | 0 |
| 68446 | Longevity Insurance Company | 0 | \$2,671 | 0.0% | 0 |
| 65722 | Loyal American Life Insurance Company | 0 | \$182,453 | 0.0% | 0 |
| 56758 | Loyal Christian Benefit Association | 0 | \$95,753 | 0.0% | 0 |
| 73504 | Lumico Life Insurance Company | 2 | \$302,200 | 0.0% | 5,451 |
| 65781 | Madison National Life Insurance Company Inc | 0 | \$722,455 | 0.0% | 0 |
| 65870 | Manhattan Life Insurance Company | 0 | \$907,964 | 0.0% | 0 |
| 67083 | Manhattan National Life Insurance Company | 2 | \$553,507 | 0.0% | 2,976 |
| 61883 | Manhattanlife Assurance Company Of America | 1 | \$72,251 | 0.0% | 9,999 |
| 65935 | Massachusetts Mutual Life Insurance Company | 2 | \$175,890,843 | 2.0% | 9 |
| 31119 | Medico Insurance Company | 0 | \$65,935 | 0.0% | 0 |
| 86126 | Members Life Insurance Company | 0 | \$11,689,019 | 0.1% | 0 |
| 65951 | Merit Life Insurance Co | 0 | \$1,043,560 | 0.0% | 0 |
| 65978 | Metropolitan Life Insurance Company | 40 | \$263,224,486 | 2.9% | 125 |
| 97136 | Metropolitan Tower Life Insurance Company | 14 | \$24,884,879 | 0.3% | 463 |
| 66044 | Midland National Life Insurance Company | 5 | \$43,145,801 | 0.5% | 95 |
| 66087 | Midwest National Life Insurance Company Of TN | 3 | \$294,002 | 0.0% | 8,405 |
| 66109 | Midwestern United Life Insurance Company | 0 | \$28,989 | 0.0% | 0 |
| 66168 | Minnesota Life Insurance Company | 8 | \$125,274,295 | 1.4% | 53 |
| 76040 | Missouri Valley Life & Health Insurance Co | 0 | \$303,363 | 0.0% | 0 |
| 70416 | MML Bay State Life Insurance Company | 2 | \$530,201 | 0.0% | 3,107 |
| 57541 | Modern Woodmen Of America | 2 | \$31,251,072 | 0.3% | 53 |
| 81442 | Monitor Life Insurance Company Of New York | 0 | \$2,655 | 0.0% | 0 |
| 66370 | MONY Life Insurance Company | 1 | \$1,672,408 | 0.0% | 493 |
| 78077 | MONY Life Insurance Company Of America | 0 | \$6,763,892 | 0.1% | 0 |
| 66311 | Motorists Life Insurance Company | 0 | \$36,076 | 0.0% | 0 |
| 80020 | Mountain Life Insurance Company | 0 | \$284,735 | 0.0% | 0 |
| 88668 | Mutual Of America Life Insurance Company | 0 | \$7,145,931 | 0.1% | 0 |
| 66427 | Mutual Trust Life Insurance Company | 0 | \$2,300,928 | 0.0% | 0 |
| 93734 | Nassau Life & Annuity Company | 0 | \$278,061 | 0.0% | 0 |
| 67814 | Nassau Life Insurance Company | 1 | \$7,665,876 | 0.1% | 107 |
| 61409 | National Benefit Life Insurance Company | 1 | \$472,813 | 0.0% | 1,742 |
| 57568 | National Catholic Society Of Foresters | 0 | \$80,699 | 0.0% | 0 |
| 66540 | National Farmers Unions Life Insurance Co | 0 | \$99,371 | 0.0% | 0 |
| 98205 | National Foundation Life Insurance Company | 0 | \$1,399 | 0.0% | 0 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 66583 | National Guardian Life Insurance Company | 2 | \$9,665,755 | 0.1% | 170 |
| 82538 | National Health Insurance Company | 0 | \$6,260 | 0.0% | 0 |
| 66680 | National Life Insurance Company | 1 | \$4,771,072 | 0.1% | 173 |
| 87963 | National Teachers Associates Life Insurance Co | 0 | \$296,648 | 0.0% | 0 |
| 66850 | National Western Life Insurance Company | 4 | \$20,674,309 | 0.2% | 159 |
| 92657 | Nationwide Life & Annuity Insurance Company | 0 | \$16,534,007 | 0.2% | 0 |
| 66869 | Nationwide Life Insurance Company | 1 | \$18,648,264 | 0.2% | 44 |
| 91626 | New England Life Insurance Company | 1 | \$3,342,248 | 0.0% | 246 |
| 91596 | New York Life Insurance & Annuity Corporation | 2 | \$254,741,405 | 2.8% | 6 |
| 66915 | New York Life Insurance Company | 14 | \$93,574,830 | 1.0% | 123 |
| 81264 | Nippon Life Insurance Company Of America | 0 | \$30 | 0.0% | 0 |
| 66974 | North American Company For Life & Health Ins | 6 | \$49,322,476 | 0.6% | 100 |
| 67091 | Northwestern Mutual Life Insurance Company | 3 | \$282,655,433 | 3.2% | 9 |
| 81353 | NYLife Insurance Company Of Arizona | 0 | \$706,784 | 0.0% | 0 |
| 67148 | Occidental Life Insurance Company Of NC | 0 | \$568,811 | 0.0% | 0 |
| 89206 | Ohio National Life Assurance Corporation | 1 | \$11,088,936 | 0.1% | 74 |
| 67172 | Ohio National Life Insurance Company The | 0 | \$53,008,553 | 0.6% | 0 |
| 67180 | Ohio State Life Insurance Company The | 2 | \$711,933 | 0.0% | 2,314 |
| 67199 | Old American Insurance Company | 4 | \$5,715,197 | 0.1% | 576 |
| 67261 | Old Republic Life Insurance Company | 0 | \$204,408 | 0.0% | 0 |
| 67326 | Old Surety Life Insurance Company | 0 | \$3,050 | 0.0% | 0 |
| 76007 | Old United Life Insurance Company | 0 | \$33,632 | 0.0% | 0 |
| 69647 | Optum Insurance Of Ohio Inc | 0 | \$5,662 | 0.0% | 0 |
| 76112 | Oxford Life Insurance Company | 1 | \$6,103,456 | 0.1% | 135 |
| 67393 | Ozark National Life Insurance Company | 4 | \$18,962,284 | 0.2% | 174 |
| 64343 | Pacific Guardian Life Insurance Company Ltd | 0 | \$8,020 | 0.0% | 0 |
| 97268 | Pacific Life & Annuity Company | 0 | \$479,249 | 0.0% | 0 |
| 67466 | Pacific Life Insurance Company | 1 | \$203,892,304 | 2.3% | 4 |
| 93459 | Pan American Assurance Company | 0 | \$225,410 | 0.0% | 0 |
| 67539 | Pan-American Life Insurance Company | 0 | \$40,310 | 0.0% | 0 |
| 60003 | Park Avenue Life Insurance Company | 0 | \$1,237 | 0.0% | 0 |
| 74900 | Partnerre Life Reinsurance Company Of America | 0 | \$1,062 | 0.0% | 0 |
| 67598 | Paul Revere Life Insurance Company | 0 | \$15,385 | 0.0% | 0 |
| 93777 | Pavonia Life Insurance Company Of MI | 1 | \$453,761 | 0.0% | 1,815 |
| 67628 | Pekin Life Insurance Company | 0 | \$1,920,045 | 0.0% | 0 |
| 93262 | Penn Insurance & Annuity Company The | 0 | \$3,340,187 | 0.0% | 0 |
| 67644 | Penn Mutual Life Insurance Company The | 2 | \$11,108,064 | 0.1% | 148 |
| 67660 | Pennsylvania Life Insurance Company | 4 | \$636,604 | 0.0% | 5,175 |
| 67784 | Philadelphia American Life Insurance Company | 0 | \$1,012,653 | 0.0% | 0 |
| 93548 | PHL Variable Insurance Company | 0 | \$9,994,857 | 0.1% | 0 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 72125 | Physicians Life Insurance Company | 4 | \$5,166,546 | 0.1% | 638 |
| 67873 | Pioneer American Insurance Company | 0 | \$1,027,541 | 0.0% | 0 |
| 67911 | Pioneer Mutual Life Insurance Company | 0 | \$500,661 | 0.0% | 0 |
| 67946 | Pioneer Security Life Insurance Company | 0 | \$92,274 | 0.0% | 0 |
| 97152 | Plateau Insurance Company | 1 | \$568,004 | 0.0% | 1,450 |
| 57622 | Polish Natnl Alliance Of The US Of N. A | 0 | \$52,530 | 0.0% | 0 |
| 57630 | Polish Roman Catholic Union Of America | 0 | \$160,404 | 0.0% | 0 |
| 65919 | Primerica Life Insurance Company | 6 | \$32,198,524 | 0.4% | 153 |
| 61271 | Principal Life Insurance Company | 1 | \$144,345,173 | 1.6% | 6 |
| 71161 | Principal National Life Insurance Company | 1 | \$14,345,884 | 0.2% | 57 |
| 68047 | Professional Insurance Company | 0 | \$7,455 | 0.0% | 0 |
| 88536 | Protective Life & Annuity Insurance Company | 0 | \$132,956 | 0.0% | 0 |
| 68136 | Protective Life Insurance Company | 9 | \$172,168,040 | 1.9% | 43 |
| 67903 | Provident American Life & Health Insurance Co | 0 | \$6,992 | 0.0% | 0 |
| 68195 | Provident Life & Accident Insurance Company | 1 | \$7,710,438 | 0.1% | 107 |
| 68209 | Provident Life & Casualty Insurance Company | 0 | \$144 | 0.0% | 0 |
| 79227 | PRUCO Life Insurance Company | 2 | \$220,205,640 | 2.5% | 7 |
| 86630 | Prudential Annuities Life Assurance Corporation | 1 | \$1,650,790 | 0.0% | 499 |
| 68241 | Prudential Insurance Company Of America The | 21 | \$185,157,665 | 2.1% | 93 |
| 93629 | Prudential Retirement Insurance & Annuity Co | 0 | \$1,102,320 | 0.0% | 0 |
| 71390 | Puritan Life Insurance Company Of America | 0 | \$2,941,721 | 0.0% | 0 |
| 68284 | Pyramid Life Insurance Company | 1 | \$240,428 | 0.0% | 3,426 |
| 68381 | Reliance Standard Life Insurance Company | 3 | \$28,519,598 | 0.3% | 87 |
| 61360 | Reliastar Life Ins Co of NY | 1 | \$502,917 | 0.0% | 1,638 |
| 67105 | Reliastar Life Insurance Company | 4 | \$25,517,788 | 0.3% | 129 |
| 61700 | Renaissance Life & Health Insurance Co | 1 | \$25,005 | 0.0% | 9,999 |
| 68462 | Reserve National Insurance Company | 2 | \$769,558 | 0.0% | 2,141 |
| 93572 | RGA Reinsurance Company | 0 | \$870,880 | 0.0% | 0 |
| 65005 | Riversource Life Insurance Company | 1 | \$78,926,459 | 0.9% | 10 |
| 58181 | Royal Arcanum Supreme Council Of | 0 | \$761 | 0.0% | 0 |
| 57657 | Royal Neighbors Of America | 2 | \$2,854,854 | 0.0% | 577 |
| 61573 | Royalty Capital Life Insurance Company | 3 | \$135,721 | 0.0% | 9,999 |
| 90247 | Rx Life Insurance Company | 0 | \$258,310 | 0.0% | 0 |
| 60183 | S USA Life Insurance Company Inc | 0 | \$189,983 | 0.0% | 0 |
| 60445 | Sagicor Life Insurance Company | 1 | \$12,204,229 | 0.1% | 67 |
| 60176 | Sbli USA Life Insurance Company Inc | 0 | \$2,907 | 0.0% | 0 |
| 93742 | Securian Life Insurance Company | 0 | \$21,037,309 | 0.2% | 0 |
| 68675 | Security Benefit Life Insurance Company | 3 | \$33,136,818 | 0.4% | 75 |
| 68713 | Security Life Of Denver Insurance Company | 2 | \$11,822,846 | 0.1% | 139 |
| 68772 | Security Mutual Life Insurance Company Of NY | 1 | \$1,586,645 | 0.0% | 519 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|--|---------------------------------|--|-------------------------------------|----------------------------|
| 69485 | Security National Life Insurance Company | 1 | \$811,633 | 0.0% | 1,015 |
| 78662 | Senior Life Insurance Company | 3 | \$1,566,195 | 0.0% | 1,578 |
| 77119 | Sentinel American Life Insurance Co | 0 | \$301 | 0.0% | 0 |
| 68810 | Sentry Life Insurance Company (l&h Acct | 0 | \$16,009,343 | 0.2% | 0 |
| 97241 | Settlers Life Insurance Company | 1 | \$299,248 | 0.0% | 2,752 |
| 65757 | Shelter Life Insurance Company | 4 | \$30,473,323 | 0.3% | 108 |
| 68845 | Shenandoah Life Insurance Company | 0 | \$422,033 | 0.0% | 0 |
| 57673 | Slovene National Benefit Society | 0 | \$15,602 | 0.0% | 0 |
| 69019 | Standard Insurance Company | 6 | \$41,840,741 | 0.5% | 118 |
| 86355 | Standard Life & Accident Insurance Company | 0 | \$463,249 | 0.0% | 0 |
| 71706 | Standard Life & Casualty Company | 0 | \$2,406 | 0.0% | 0 |
| 69078 | Standard Security Life Insurance Co Of NY | 0 | \$1,954 | 0.0% | 0 |
| 68985 | Starmount Life Insurance Company | 1 | \$320,387 | 0.0% | 2,571 |
| 69108 | State Farm Life Insurance Company | 15 | \$144,785,625 | 1.6% | 85 |
| 69116 | State Life Insurance Company | 2 | \$27,286,036 | 0.3% | 60 |
| 69132 | State Mutual Insurance Company | 0 | \$132,470 | 0.0% | 0 |
| 89184 | Sterling Investors Life Insurance Company | 0 | \$48,618 | 0.0% | 0 |
| 77399 | Sterling Life Insurance Company | 0 | \$97,840 | 0.0% | 0 |
| 80926 | Sun Life & Health Insurance Company (US | 1 | \$349,128 | 0.0% | 2,359 |
| 80802 | Sun Life Assurance Company Of Canada | 0 | \$12,679,759 | 0.1% | 0 |
| 69272 | Sunset Life Insurance Company Of America | 0 | \$232,925 | 0.0% | 0 |
| 13175 | Surency Life & Health Insurance Company | 0 | \$6,856 | 0.0% | 0 |
| 69310 | Surety Life Insurance Company | 1 | \$289,784 | 0.0% | 2,842 |
| 68608 | Symetra Life Insurance Company | 2 | \$39,688,013 | 0.4% | 42 |
| 90581 | Symetra National Life Insurance Company | 0 | \$16,345 | 0.0% | 0 |
| 71153 | Talcott Resolution Life & Annuity Insurance Co | 8 | \$31,473,619 | 0.4% | 209 |
| 88072 | Talcott Resolution Life Insurance Company | 1 | \$3,593,207 | 0.0% | 229 |
| 69345 | Teachers Insurance & Annuity Association | 0 | \$207,159,806 | 2.3% | 0 |
| 68357 | The Reliable Life Insurance Company | 79 | \$9,921,301 | 0.1% | 6,559 |
| 70435 | The Savings Bank Mutual Life Insurance Co | 0 | \$2,727,849 | 0.0% | 0 |
| 56014 | Thrivent Financial For Lutherans | 1 | \$136,805,352 | 1.5% | 6 |
| 97721 | Thrivent Life Insurance Company | 0 | \$1,329,803 | 0.0% | 0 |
| 60142 | TIAA-CREF Life Insurance Company | 1 | \$13,803,798 | 0.2% | 60 |
| 69477 | Time Insurance Company | 1 | \$1,034,135 | 0.0% | 796 |
| 69566 | Trans World Assurance Company | 0 | \$147,117 | 0.0% | 0 |
| 70688 | Transamerica Financial Life Ins Co | 0 | \$242,295 | 0.0% | 0 |
| 86231 | Transamerica Life Insurance Company | 36 | \$80,657,515 | 0.9% | 368 |
| 66281 | Transamerica Premier Life Insurance Company | 29 | \$33,287,525 | 0.4% | 718 |
| 61425 | Trustmark Insurance Company | 0 | \$3,210,854 | 0.0% | 0 |
| 62863 | Trustmark Life Insurance Company | 0 | \$7,456 | 0.0% | 0 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|-------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 69396 | TX Life Insurance Company | 0 | \$3,933,886 | 0.0% | 0 |
| 84530 | U S Financial Life Insurance Company | 1 | \$2,717,158 | 0.0% | 303 |
| 80314 | Unicare Life & Health Insurance Company | 0 | \$22,593 | 0.0% | 0 |
| 11121 | Unified Life Insurance Company | 2 | \$602,125 | 0.0% | 2,736 |
| 91529 | Unimerica Insurance Company | 0 | \$28,678 | 0.0% | 0 |
| 62596 | Union Fidelity Life Insurance Company | 0 | \$284,517 | 0.0% | 0 |
| 69744 | Union Labor Life Insurance Company | 0 | \$1,079,868 | 0.0% | 0 |
| 70408 | Union Security Insurance Company | 4 | \$11,650,567 | 0.1% | 283 |
| 92916 | United American Insurance Company | 4 | \$1,074,689 | 0.0% | 3,066 |
| 56383 | United Commercial Travelers Of America | 0 | \$17,243 | 0.0% | 0 |
| 87645 | United Fidelity Life Insurance Company | 3 | \$237,919 | 0.0% | 9,999 |
| 97179 | United Healthcare Life Insurance Company | 0 | \$19,736 | 0.0% | 0 |
| 63983 | United Heritage Life Insurance Company | 0 | \$4,998,296 | 0.1% | 0 |
| 69922 | United Home Life Insurance Company | 1 | \$1,598,134 | 0.0% | 515 |
| 69930 | United Insurance Company Of America | 11 | \$105,433 | 0.0% | 9,999 |
| 69973 | United Life Insurance Company | 1 | \$6,070,358 | 0.1% | 136 |
| 92703 | United National Life Ins Co of America | 1 | \$72,709 | 0.0% | 9,999 |
| 69868 | United Of Omaha Life Insurance Company | 10 | \$54,758,667 | 0.6% | 150 |
| 42129 | United Security Assurance Company Of PA | 0 | \$1,117 | 0.0% | 0 |
| 70106 | United States Life Insurance Co New York | 3 | \$4,979,409 | 0.1% | 496 |
| 72850 | United World Life Insurance Company | 0 | \$21,139 | 0.0% | 0 |
| 79413 | UnitedHealthcare Insurance Company | 1 | \$4,554,676 | 0.1% | 181 |
| 63819 | Unity Financial Life Insurance Company | 2 | \$1,272,766 | 0.0% | 1,294 |
| 70130 | Universal Guaranty Life Insurance Company | 4 | \$264,150 | 0.0% | 9,999 |
| 67601 | Unum Insurance Company | 0 | \$59,282 | 0.0% | 0 |
| 62235 | Unum Life Insurance Company Of America | 3 | \$30,141,654 | 0.3% | 82 |
| 14165 | US Alliance Life & Security Company | 0 | \$56,313 | 0.0% | 0 |
| 70955 | USA Life One Insurance Company Of Indiana | 0 | \$3,823 | 0.0% | 0 |
| 69663 | USAA Life Insurance Company | 2 | \$18,023,644 | 0.2% | 91 |
| 94358 | Usable Life | 2 | \$3,375,879 | 0.0% | 488 |
| 68632 | Vantis Life Insurance Company | 0 | \$1,329,963 | 0.0% | 0 |
| 70238 | Variable Annuity Life Insurance Company | 1 | \$56,507,040 | 0.6% | 15 |
| 80942 | Voya Insurance & Annuity Company | 1 | \$15,801,133 | 0.2% | 52 |
| 86509 | Voya Retirement Insurance & Annuity Company | 3 | \$180,250,765 | 2.0% | 14 |
| 70319 | Washington National Insurance Company | 10 | \$953,415 | 0.0% | 8,639 |
| 70335 | West Coast Life Insurance Company | 0 | \$7,973,467 | 0.1% | 0 |
| 70483 | Western & Southern Life Insurance Company | 14 | \$4,248,464 | 0.0% | 2,714 |
| 57711 | Western Catholic Union | 1 | \$2,018,693 | 0.0% | 408 |
| 92622 | Western Southern Life Assurance Company | 4 | \$24,862,180 | 0.3% | 133 |
| 85189 | Western United Life Assurance Company | 0 | \$77,183 | 0.0% | 0 |

Life and Annuity Complaint Indices
Alpha by Company

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|--------------|---|---------------------------------|--|-------------------------------------|----------------------------|
| 62413 | Wilcac Life Insurance Company | 1 | \$334,780 | 0.0% | 2,460 |
| 65900 | Wilco Life Insurance Company | 25 | \$1,644,870 | 0.0% | 9,999 |
| 57010 | William Penn Association | 0 | \$636,851 | 0.0% | 0 |
| 60704 | Wilton Reassurance Life Company Of New York | 0 | \$74,055 | 0.0% | 0 |
| 65960 | Windsor Life Insurance Company | 0 | \$570 | 0.0% | 0 |
| 56170 | Woman's Life Insurance Society | 0 | \$4,820 | 0.0% | 0 |
| 57320 | Woodmen Of The World Life Insurance Society | 0 | \$2,387,330 | 0.0% | 0 |
| 90557 | Zurich American Life Insurance Company | 3 | \$3,827,841 | 0.0% | 646 |
| Total | | 1,087 | \$8,953,307,123 | 100.0% | . |

Health Maintenance Organizations

Complaint Indices

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

| Code | Name | Complaints 2016-2018 | Average Annual Premium 2016- 2018 | Average Market Share | Complaint Index |
|--------------|----------------------------------|---------------------------------|--|-------------------------------------|----------------------------|
| 95318 | Aetna Better Health Of Missouri | 0 | \$10,301,559 | 3.9% | 0 |
| 95109 | Aetna Health | 0 | \$5,841,758 | 2.2% | 0 |
| 95635 | CIGNA Healthcare Of St Louis | 0 | \$2,283,831 | 0.9% | 0 |
| 95489 | Coventry Health Care Of Kansas | 1 | \$103,798 | 0.0% | 3,929 |
| 96377 | Coventry Health Care Of Missouri | 2 | \$3,784,500 | 1.4% | 216 |
| 95315 | Good Health HMO | 32 | \$156,377,379 | 59.9% | 83 |
| 11229 | Harmony Health Plan | 0 | \$122,322 | 0.0% | 0 |
| 95358 | HMO Missouri | 26 | \$53,057,643 | 20.3% | 200 |
| 95885 | Humana Health Plan | 2 | \$1,092,221 | 0.4% | 747 |
| 12913 | Missouri Care Incorporated | 0 | \$19,558,398 | 7.5% | 0 |
| 96385 | UnitedHealthcare Of The Midwest | 1 | \$8,499,954 | 3.3% | 48 |
| Total | | 64 | \$261,023,363 | 100.0% | . |

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