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# COMPLAINT INDEX

Missouri Department of Commerce & Insurance



**DCI**

Missouri Department of Commerce & Insurance

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# 1 INTRODUCTION

The Missouri Department of Commerce & Insurance (DCI) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. This report presents data on complaints against insurance companies received by DCI between 2021 and 2023. 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:

1. Complaints by line of business
2. Complaints by reason
3. Complaint indices reported for the top 40 writers by line of business
4. Complaint indices for all companies, by line of business

Seven business lines are included:

1. Private passenger automobile
2. Homeowners (including farm, mobile home, and personal fire and allied lines)
3. Life and annuity
4. Accident and health
5. Long-term care
6. Medicare supplement
7. Health Maintenance Organizations (HMOs)

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

$$\frac{\left( \frac{\text{Company Complaints}}{\text{Company Premium}} \right)}{\left( \frac{\text{Industry-Wide Complaints}}{\text{Industry-Wide Premium}} \right)} \times 100$$

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 complaint ratio is only 10% of the industry average, while an index of 235 indicates a complaint ratio is 135% greater than the industry average. Indices are capped at 9,999.

## 2 DISCLAIMER

This report is based upon data collected by DCI's Insurance Consumer Affairs Division involving complaints from consumers against insurance companies. DCI makes every possible effort to ensure these data are accurate and complete.

Questions regarding this report should be addressed to the Business Analytics/Statistics Section of the Missouri Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be sent to [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

DCI also publishes other reports on the insurance market in Missouri. With this information, DCI aims to facilitate the flow of insurance market information for consumers, insurance companies, and DCI employees.

### ALSO AVAILABLE FROM DCI

- Missouri Health Insurance Report
- Missouri Homeowners Insurance Report
- Missouri Legal Malpractice Report
- Missouri Life, Accident, & Health Supplement Report
- Missouri Medical Professional Liability Insurance Report
- Missouri Mortgage Guaranty Report
- Missouri Private Passenger Automobile Report
- Missouri Products Liability Report
- Missouri Property & Casualty Supplement Report
- Missouri Residential Earthquake Coverage Report

The reports, including this report, are available on the DCI website:  
[www.insurance.mo.gov/reports/](http://www.insurance.mo.gov/reports/).

DCI also maintains the following databases:

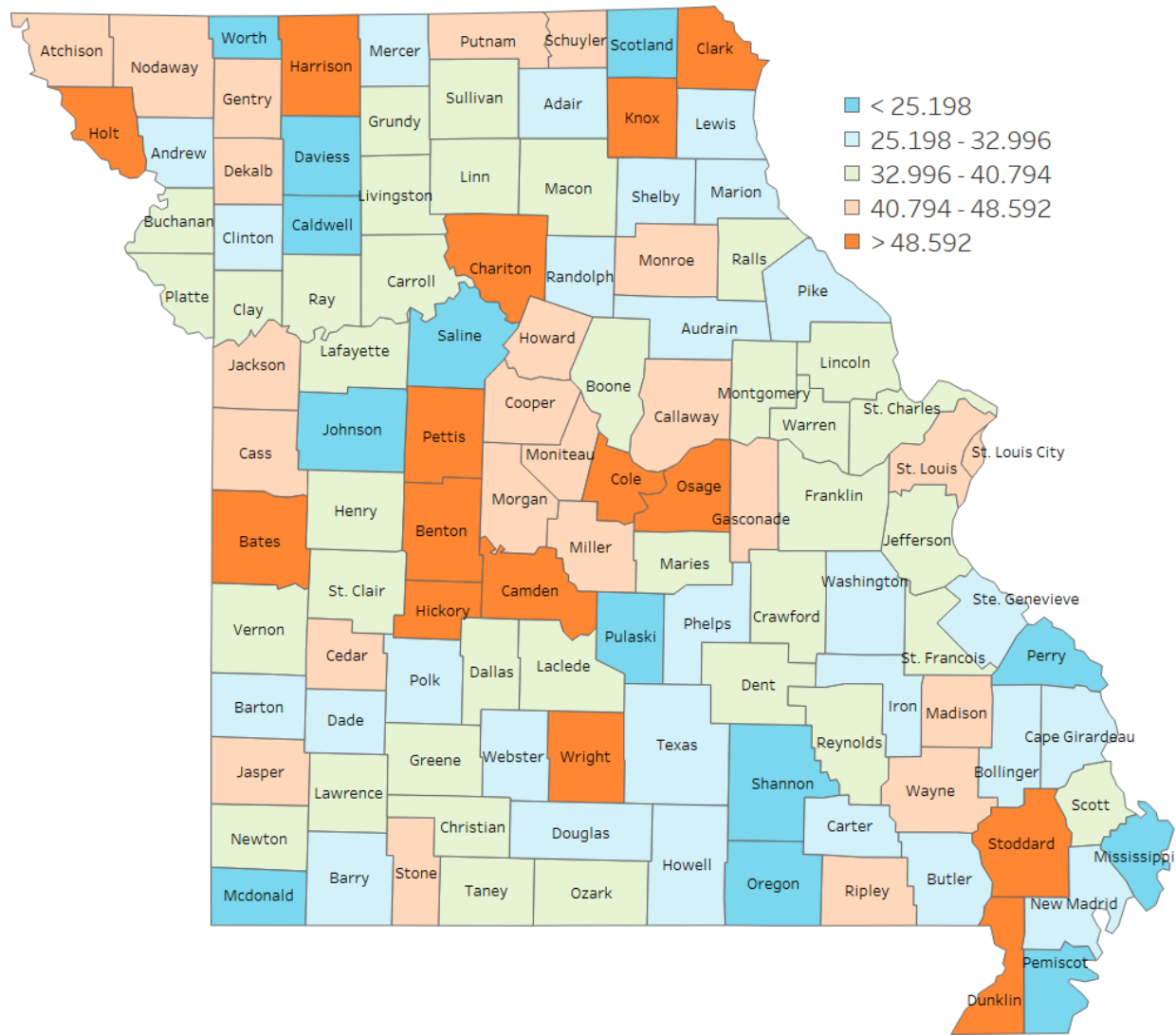
- Missouri ZIP code insurance data for homeowners/dwelling fire, farmowners, mobile homes, earthquake, and private passenger automobile
- Medigap (Medicare supplement) experience data
- Commercial liability experience data

Additional information on the content of these databases is available on DCI's website:  
[www.insurance.mo.gov/reports/](http://www.insurance.mo.gov/reports/).

Aggregate data (non-company specific) is available to the public. Some data are available for a fee. Data requests should be directed to the Business Analytics/Statistics section at [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

# 3 COMPLAINT MAP

## COMPLAINTS PER CAPITA (000's)



## 4 COMPLAINTS BY LINE OF BUSINESS

### COMPLAINTS BY LINE OF BUSINESS

TOTAL COMPLAINTS BY LINE, PRIOR FIVE YEARS

Line of Business	2019	2020	2021	2022	2023
Private Passenger Auto	566	471	468	570	700
Homeowners	287	255	348	360	537
Other P&C	134	167	146	162	137
Total P&C Complaints	987	893	962	1092	1374
Long-Term Care	67	55	48	53	62
Medicare Supplement	29	28	23	23	30
HMO	12	7	8	7	6
All Other A&H	874	729	609	631	692
Total A&H Complaints	982	819	688	714	790
Life and Annuities	293	228	250	250	244
<b>TOTAL</b>	<b>2263</b>	<b>1940</b>	<b>1904</b>	<b>2059</b>	<b>2414</b>

# COMPLAINT RESOLUTION BY LINE OF BUSINESS

% COMPLAINTS RESOLVED WITH CONSUMER RELIEF, PRIOR FIVE YEARS

line	2019	2020	2021	2022	2023
Private Passenger Auto	38.7%	44.8%	45.5%	46.1%	41.0%
Homeowners	28.2%	34.9%	26.4%	33.1%	37.8%
Other P&C	39.6%	42.5%	41.8%	49.4%	47.4%
Total P&C Complaints	35.8%	41.5%	38.0%	42.3%	40.4%
Long-Term Care	35.8%	40.0%	37.5%	64.2%	64.5%
Medicare Supplement	37.9%	53.6%	60.9%	56.5%	73.3%
HMO		28.6%	37.5%	28.6%	33.3%
All Other A&H	40.6%	40.1%	41.1%	47.7%	50.0%
Total A&H Complaints	39.7%	40.4%	41.4%	49.0%	51.9%
Life and Annuities	32.4%	33.3%	36.4%	36.0%	33.2%
<b>TOTAL</b>	<b>37.0%</b>	<b>40.1%</b>	<b>39.1%</b>	<b>43.9%</b>	<b>43.4%</b>

# TOTAL PROPERTY AND CASUALTY COMPLAINTS

EXCLUDING A&H, PRIOR THREE YEARS

Line of Insurance	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Builder's Risk	3	0	1	-66.7%	
Commercial Auto	37	39	35	-5.4%	-10.3%
Commercial MultiPeril	32	28	21	-34.4%	-25.0%
Directors & Officers	1	1	0	-100.0%	-100.0%
Federal Flood	1	3	0	-100.0%	-100.0%
Fire, Allied Lines	1	2	1	0.0%	-50.0%
General Liability	19	19	21	10.5%	10.5%
Homeowners	348	360	537	54.3%	49.2%
Inland Marine	3	2	2	-33.3%	0.0%
Other	7	4	3	-57.1%	-25.0%
Private Passenger Auto	468	570	700	49.6%	22.8%
Products Liability	1	0	0	-100.0%	
Professional/E&O	1	2	1	0.0%	-50.0%
Travel	26	52	37	42.3%	-28.8%
Umbrella	0	0	1		
Watercraft	1	4	6	500.0%	50.0%
Workers' Compensation	13	6	8	-38.5%	33.3%
<b>TOTAL</b>	<b>962</b>	<b>1092</b>	<b>1374</b>	<b>42.8%</b>	<b>25.8%</b>



# ACCIDENT AND HEALTH COMPLAINTS

BY LINE OF INSURANCE, PRIOR THREE YEARS

Line of Insurance	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Group A&H	290	250	291	0.3%	16.4%
HMO	8	7	6	-25.0%	-14.3%
Individual A&H	390	457	493	26.4%	7.9%
<b>TOTAL</b>	<b>688</b>	<b>714</b>	<b>790</b>	<b>14.8%</b>	<b>10.6%</b>

# TOTAL LIFE AND ANNUITIES COMPLAINTS

BY LINE OF INSURANCE, PRIOR THREE YEARS

Line of Insurance	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Credit Life	2	0	2	0.0%	
Group Life	32	22	24	-25.0%	9.1%
Individual Annuities	24	24	32	33.3%	33.3%
Individual Life	192	204	186	-3.1%	-8.8%
<b>TOTAL</b>	<b>250</b>	<b>250</b>	<b>244</b>	<b>-2.4%</b>	<b>-2.4%</b>

# 5 COMPLAINTS BY REASON

## 5.1 PRIVATE PASSENGER AUTOMOBILE INSURANCE

### PRIVATE PASSENGER AUTOMOBILE INSURANCE

#### COMPLAINTS BY REASON, PRIOR THREE YEARS

Claim Handling					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Adjuster Handling	3	1	4	33.3%	300.0%
Claim Delay	188	246	339	80.3%	37.8%
Claim Denial	86	87	100	16.3%	14.9%
Claim Recoding/Bundling	0	0	2		
Contributory Comparative Negligence	15	8	4	-73.3%	-50.0%
Coordination of Benefits	5	2	1	-80.0%	-50.0%
Copay, Deductible, and Coinsurance Issues	0	0	1		
Emergency Services	0	1	0		-100.0%
Fraud	0	1	0		-100.0%
Hospitalization	0	0	1		
Internal Appeal	0	1	0		-100.0%
Post Claim Underwriting	0	0	2		
Recoupment	1	9	3	200.0%	-66.7%
Rehabilitative/habilitative Care	0	0	1		
State Specific	7	10	17	142.9%	70.0%
Subrogation	0	2	6		200.0%
Unsatisfactory Settlement/Offer	91	87	52	-42.9%	-40.2%
Usual, Customary, Reasonable (UCR) Charges	0	1	0		-100.0%
<i>Subtotal</i>	<i>396</i>	<i>456</i>	<i>533</i>	<i>34.6%</i>	<i>16.9%</i>

Marketing					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Fraud/Forgery	0	1	0		-100.0%
Misleading Advertising	0	1	0		-100.0%
Misstatement on Application	0	1	0		-100.0%
Premiums Misquoted	0	0	1		
State Specific	0	1	0		-100.0%
<i>Subtotal</i>	<i>0</i>	<i>4</i>	<i>1</i>		<i>-75.0%</i>
Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Coverage Question	0	4	0		-100.0%
Delays/No Response	1	0	2	100.0%	
Inadequate Reimbursement/Rates	0	0	1		
Notice Requirements	0	0	2		
Payment Not Credited	0	0	1		
Premium Notice/Billing	2	6	19	850.0%	216.7%
State Specific	0	1	2		100.0%
Unsatisfactory Refund of Premium	13	14	8	-38.5%	-42.9%
<i>Subtotal</i>	<i>16</i>	<i>25</i>	<i>35</i>	<i>118.8%</i>	<i>40.0%</i>
Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
CLUE Reports	7	9	10	42.9%	11.1%
Cancellation	16	32	45	181.3%	40.6%
Continuation of Benefits	0	0	1		
Credit Report	0	1	0		-100.0%
Dependent Age	0	0	2		
Endorsement/Rider	0	1	3		200.0%

Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Nonrenewal	2	2	7	250.0%	250.0%
Premium & Rating	25	31	55	120.0%	77.4%
Redlining	0	2	0		-100.0%
Refusal to Insure	1	0	0	-100.0%	
State Specific	2	3	5	150.0%	66.7%
Surcharge (Homeowner's) Insurance or Safe Driver Incentive Program	2	1	0	-100.0%	-100.0%
Underwriting Delays	1	1	3	200.0%	200.0%
Unfair Discrimination	0	2	0		-100.0%
<i>Subtotal</i>	<i>56</i>	<i>85</i>	<i>131</i>	<i>133.9%</i>	<i>54.1%</i>
<b>TOTAL</b>	<b>468</b>	<b>570</b>	<b>700</b>	<b>49.6%</b>	<b>22.8%</b>

## 5.2 HOMEOWNERS, FARMOWNERS, MOBILE HOMES, AND FIRE & ALLIED LINES

# HOMEOWNERS, FARMOWNERS, MOBILE HOMES, AND FIRE & ALLIED LINES

### COMPLAINTS BY REASON, PRIOR THREE YEARS

Claim Handling					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Adjuster Handling	1	5	1	0.0%	-80.0%
Claim Delay	94	142	289	207.4%	103.5%
Claim Denial	119	115	139	16.8%	20.9%
Copay, Deductible, and Coinsurance Issues	0	0	1		
Cost Containment	0	1	0		-100.0%
Fraud	0	0	1		
Post Claim Underwriting	0	0	1		
Prompt Pay	0	3	1		-66.7%
Recoupment	1	1	1	0.0%	0.0%
State Specific	1	3	10	900.0%	233.3%
Subrogation	0	0	1		
Unsatisfactory Settlement/Offer	88	41	24	-72.7%	-41.5%
<i>Subtotal</i>	<i>304</i>	<i>311</i>	<i>469</i>	<i>54.3%</i>	<i>50.8%</i>
Marketing					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Fraud/Forgery	0	1	0		-100.0%
Other Violation of Insurance Law/Regulation	0	0	1		
Premiums Misquoted	0	2	1		-50.0%
State Specific	0	0	1		
<i>Subtotal</i>	<i>0</i>	<i>3</i>	<i>3</i>		<i>0.0%</i>

Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Coverage Question	1	1	0	-100.0%	-100.0%
Delays/No Response	0	0	1		
Delivery of Policy	1	0	0	-100.0%	
Inadequate Reimbursement/Rates	0	0	1		
Payment Not Credited	1	1	0	-100.0%	-100.0%
Premium Notice/Billing	0	2	4		100.0%
State Specific	2	1	0	-100.0%	-100.0%
Unsatisfactory Refund of Premium	7	4	3	-57.1%	-25.0%
<i>Subtotal</i>	<i>12</i>	<i>9</i>	<i>9</i>	<i>-25.0%</i>	<i>0.0%</i>
Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
CLUE Reports	5	1	3	-40.0%	200.0%
Cancellation	13	18	26	100.0%	44.4%
Credit Report	0	0	2		
Endorsement/Rider	1	0	0	-100.0%	
MIB Reports	0	0	1		
Nonrenewal	5	4	4	-20.0%	0.0%
Premium & Rating	7	13	19	171.4%	46.2%
Refusal to Insure	0	0	1		
Underwriting Delays	0	1	0		-100.0%
Unfair Discrimination	1	0	0	-100.0%	
<i>Subtotal</i>	<i>32</i>	<i>37</i>	<i>56</i>	<i>75.0%</i>	<i>51.4%</i>
<b>TOTAL</b>	<b>348</b>	<b>360</b>	<b>537</b>	<b>54.3%</b>	<b>49.2%</b>

5.3 ACCIDENT AND HEALTH INSURANCE (EXCLUDING HMOs)

**ACCIDENT AND HEALTH INSURANCE (EXCLUDING HMOs)**

**COMPLAINTS BY REASON, PRIOR THREE YEARS**

Claim Handling					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Ambulatory Patient Services	3	3	2	-33.3%	-33.3%
Appeal NonCompliance	0	1	1		0.0%
Assignment of Benefits	10	8	3	-70.0%	-62.5%
Authorization Dispute	7	12	53	657.1%	341.7%
Claim Delay	59	83	83	40.7%	0.0%
Claim Denial	162	196	204	25.9%	4.1%
Claim Recoding/Bundling	13	13	4	-69.2%	-69.2%
Coordination of Benefits	8	7	5	-37.5%	-28.6%
Copay, Deductible, and Coinsurance Issues	0	1	7		600.0%
Emergency Services	38	20	6	-84.2%	-70.0%
External Review	45	35	50	11.1%	42.9%
Fraud	2	0	0	-100.0%	
Hospitalization	10	6	3	-70.0%	-50.0%
Internal Appeal	28	26	1	-96.4%	-96.2%
Laboratory Services	19	9	0	-100.0%	-100.0%
Maximum Out of Pocket	4	4	2	-50.0%	-50.0%
Medical Necessity Denial	10	7	4	-60.0%	-42.9%
Mental Health Parity	3	1	4	33.3%	300.0%
No Surprise Billing Act	0	0	2		
Out of Network Benefits	33	27	16	-51.5%	-40.7%
Participating Provider Availability/Timely Access to Care	1	1	0	-100.0%	-100.0%

Claim Handling					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Pediatric Care	1	1	0	-100.0%	-100.0%
Pharmacy Benefits	37	26	41	10.8%	57.7%
Preexisting Condition	1	1	0	-100.0%	-100.0%
Preventive Care	14	9	8	-42.9%	-11.1%
Prompt Pay	0	1	0		-100.0%
Recoupment	9	14	7	-22.2%	-50.0%
Rehabilitative/habilitative Care	1	1	3	200.0%	200.0%
Unsatisfactory Settlement/Offer	2	2	6	200.0%	200.0%
Usual, Customary, Reasonable (UCR) Charges	4	3	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>524</i>	<i>518</i>	<i>515</i>	<i>-1.7%</i>	<i>-0.6%</i>
Marketing					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Misrepresentation	1	1	0	-100.0%	-100.0%
Other Violation of Insurance Law/Regulation	1	0	0	-100.0%	
Premiums Misquoted	1	0	0	-100.0%	
<i>Subtotal</i>	<i>3</i>	<i>1</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Abusive Service	1	0	0	-100.0%	
Access to Care	0	3	2		-33.3%
Access to Fee Schedule/Rates	1	0	0	-100.0%	
Cash Value	0	0	1		
Choice of PCP (Primary Care Provider)	1	1	0	-100.0%	-100.0%



Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Closed Network/Provider Discrimination	0	1	0		-100.0%
Continuity of Care	0	0	2		
Coverage Question	34	69	124	264.7%	79.7%
Credentialing Delay	4	12	23	475.0%	91.7%
Delayed Authorization Decision	4	0	1	-75.0%	
Delays/No Response	3	1	4	33.3%	300.0%
Delivery of Policy	2	1	2	0.0%	100.0%
Disabled Individuals' Access	0	0	1		
Inadequate Reimbursement/Rates	5	4	2	-60.0%	-50.0%
Involuntary Termination by Plan	6	3	1	-83.3%	-66.7%
Language Access	1	0	0	-100.0%	
MLR (Medical Loss Ratio) Rebate	6	0	0	-100.0%	
Notice Requirements	0	0	1		
Payment Not Credited	0	3	0		-100.0%
Premium Notice/Billing	15	8	23	53.3%	187.5%
Premium Subsidy	2	1	0	-100.0%	-100.0%
Provider Listing Dispute	6	0	4	-33.3%	
Unsatisfactory Refund of Premium	15	10	6	-60.0%	-40.0%
<i>Subtotal</i>	<i>106</i>	<i>117</i>	<i>197</i>	<i>85.8%</i>	<i>68.4%</i>
Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Cancellation	26	48	53	103.8%	10.4%
Continuation of Benefits	1	0	1	0.0%	

Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Endorsement/Rider	0	0	1		
Group Conversion	0	1	0		-100.0%
Nonrenewal	2	1	3	50.0%	200.0%
PreExisting Condition	1	1	0	-100.0%	-100.0%
Premium & Rating	12	17	11	-8.3%	-35.3%
Refusal to Insure	4	2	1	-75.0%	-50.0%
Rescission	0	0	1		
Underwriting Delays	1	1	1	0.0%	0.0%
<i>Subtotal</i>	<i>47</i>	<i>71</i>	<i>72</i>	<i>53.2%</i>	<i>1.4%</i>
<b>TOTAL</b>	<b>680</b>	<b>707</b>	<b>784</b>	<b>15.3%</b>	<b>10.9%</b>

## 5.4 LONG-TERM CARE INSURANCE

# LONG-TERM CARE INSURANCE

## COMPLAINTS BY REASON, PRIOR THREE YEARS

Claim Handling					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Assignment of Benefits	0	1	0		-100.0%
Claim Delay	6	27	31	416.7%	14.8%
Claim Denial	10	4	12	20.0%	200.0%
Internal Appeal	1	0	0	-100.0%	
<i>Subtotal</i>	<i>17</i>	<i>32</i>	<i>43</i>	<i>152.9%</i>	<i>34.4%</i>
Marketing					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Other Violation of Insurance Law/Regulation	1	0	0	-100.0%	
<i>Subtotal</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>-100.0%</i>	
Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Coverage Question	3	6	6	100.0%	0.0%
Delayed Authorization Decision	2	0	1	-50.0%	
Involuntary Termination by Plan	1	0	0	-100.0%	
Notice Requirements	0	0	1		
Payment Not Credited	0	2	0		-100.0%
Premium Notice/Billing	11	4	4	-63.6%	0.0%
Unsatisfactory Refund of Premium	2	0	0	-100.0%	
<i>Subtotal</i>	<i>19</i>	<i>12</i>	<i>12</i>	<i>-36.8%</i>	<i>0.0%</i>

Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Cancellation	3	4	1	-66.7%	-75.0%
Premium & Rating	8	5	6	-25.0%	20.0%
<i>Subtotal</i>	<i>11</i>	<i>9</i>	<i>7</i>	<i>-36.4%</i>	<i>-22.2%</i>
<b>TOTAL</b>	<b>48</b>	<b>53</b>	<b>62</b>	<b>29.2%</b>	<b>17.0%</b>

## MEDICARE SUPPLEMENT INSURANCE

### COMPLAINTS BY REASON, PRIOR THREE YEARS

Claim Handling					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Claim Delay	2	0	2	0.0%	
Claim Denial	3	2	0	-100.0%	-100.0%
Coordination of Benefits	0	0	1		
Hospitalization	0	1	0		-100.0%
Recoupment	1	0	0	-100.0%	
<i>Subtotal</i>	<i>6</i>	<i>3</i>	<i>3</i>	<i>-50.0%</i>	<i>0.0%</i>
Marketing					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Premiums Misquoted	1	0	0	-100.0%	
<i>Subtotal</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>-100.0%</i>	
Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Coverage Question	1	4	5	400.0%	25.0%
Delivery of Policy	0	1	0		-100.0%
Inadequate Reimbursement/Rates	0	1	0		-100.0%
Premium Notice/Billing	2	0	4	100.0%	
Unsatisfactory Refund of Premium	6	2	2	-66.7%	0.0%
<i>Subtotal</i>	<i>9</i>	<i>8</i>	<i>11</i>	<i>22.2%</i>	<i>37.5%</i>

Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Cancellation	5	7	12	140.0%	71.4%
Nonrenewal	0	1	1		0.0%
Premium & Rating	1	4	3	200.0%	-25.0%
Refusal to Insure	1	0	0	-100.0%	
<i>Subtotal</i>	<i>7</i>	<i>12</i>	<i>16</i>	<i>128.6%</i>	<i>33.3%</i>
<b>TOTAL</b>	<b>23</b>	<b>23</b>	<b>30</b>	<b>30.4%</b>	<b>30.4%</b>

5.6 LIFE INSURANCE AND ANNUITIES

## LIFE INSURANCE AND ANNUITIES

### COMPLAINTS BY REASON, PRIOR THREE YEARS

Claim Handling					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Assignment of Benefits	0	1	2		100.0%
Claim Delay	88	52	39	-55.7%	-25.0%
Claim Denial	16	18	21	31.3%	16.7%
Cost Containment	1	0	0	-100.0%	
Prompt Pay	1	0	0	-100.0%	
Unsatisfactory Settlement/Offer	8	5	2	-75.0%	-60.0%
<i>Subtotal</i>	<i>114</i>	<i>76</i>	<i>64</i>	<i>-43.9%</i>	<i>-15.8%</i>
Marketing					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Fraud/Forgery	0	1	3		200.0%
High Pressure Tactics	1	0	0	-100.0%	
Misrepresentation	1	1	3	200.0%	200.0%
Misstatement on Application	0	0	1		
Rebating	0	0	1		
State Specific	1	2	2	100.0%	0.0%
Suitability	0	1	0		-100.0%
<i>Subtotal</i>	<i>3</i>	<i>5</i>	<i>10</i>	<i>233.3%</i>	<i>100.0%</i>
Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Abusive Service	3	0	0	-100.0%	
Access to Fee Schedule/Rates	0	1	0		-100.0%

Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Cash Value	9	5	4	-55.6%	-20.0%
Class Action	0	0	1		
Coverage Question	74	88	114	54.1%	29.5%
Delayed Authorization Decision	0	1	0		-100.0%
Delays/No Response	16	12	7	-56.3%	-41.7%
Delivery of Policy	0	2	2		0.0%
Exchange	0	0	4		
Inadequate Reimbursement/Rates	1	0	0	-100.0%	
Involuntary Termination by Plan	0	1	0		-100.0%
Notice Requirements	1	2	0	-100.0%	-100.0%
Payment Not Credited	1	0	2	100.0%	
Premium Notice/Billing	11	10	12	9.1%	20.0%
State Specific	0	2	0		-100.0%
Surrender Problems	1	3	4	300.0%	33.3%
Unsatisfactory Refund of Premium	11	6	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>128</i>	<i>133</i>	<i>150</i>	<i>17.2%</i>	<i>12.8%</i>
Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Cancellation	0	22	15		-31.8%
Dependent Age	2	0	1	-50.0%	
Endorsement/Rider	0	0	1		
Group Conversion	0	1	0		-100.0%
Nonrenewal	0	3	1		-66.7%
Premium & Rating	2	8	2	0.0%	-75.0%
Refusal to Insure	0	1	0		-100.0%



Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Underwriting Delays	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	5	36	20	300.0%	-44.4%
<b>TOTAL</b>	250	250	244	-2.4%	-2.4%

## HEALTH MAINTENANCE ORGANIZATIONS

### COMPLAINTS BY REASON, PRIOR THREE YEARS

Claim Handling					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Authorization Dispute	1	0	1	0.0%	
Claim Delay	0	0	1		
Claim Denial	1	4	1	0.0%	-75.0%
Coordination of Benefits	1	0	0	-100.0%	
External Review	2	1	0	-100.0%	-100.0%
Pharmacy Benefits	1	1	0	-100.0%	-100.0%
Preventive Care	0	0	1		
<i>Subtotal</i>	6	6	4	-33.3%	-33.3%
Policy Service					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Coverage Question	0	0	1		
Credentialing Delay	1	0	0	-100.0%	
Inadequate Reimbursement/Rates	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	2	1	1	-50.0%	0.0%
Underwriting					
Reason	2021	2022	2023	% Change, 2021 - 2023	% Change, 2022 - 2023
Cancellation	0	0	1		
<i>Subtotal</i>	0	0	1		
<b>TOTAL</b>	<b>8</b>	<b>7</b>	<b>6</b>	<b>-25.0%</b>	<b>-14.3%</b>

## 6 COMPLAINT INDICES, TOP 40 WRITERS BY MARKET SHARE

### 6.1 PRIVATE PASSENGER AUTOMOBILE INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	258	\$1,010,696,020	20.7%	72
PROGRESSIVE ADVANCED INSURANCE COMPANY	11851	177	\$370,986,777	7.6%	134
PROGRESSIVE CASUALTY INSURANCE COMPANY	24260	114	\$353,010,574	7.2%	91
GEICO CASUALTY COMPANY	41491	106	\$285,332,038	5.8%	104
SHELTER MUTUAL INSURANCE COMPANY	23388	41	\$273,979,241	5.6%	42
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	36	\$239,385,371	4.9%	42
AMERICAN FAMILY INSURANCE COMPANY	10386	46	\$231,227,484	4.7%	56
SAFECO INSURANCE COMPANY OF ILLINOIS	39012	77	\$190,617,005	3.9%	114
ALLSTATE FIRE & CASUALTY INSURANCE COMPANY	29688	113	\$186,933,154	3.8%	170
CLUB EXCHANGE CORPORATION, ATTY-IN-FACT FOR AUTOMOBILE CLUB INTER-INSURANCE EX	15512	77	\$179,156,498	3.7%	121
FARMERS INSURANCE COMPANY, INC.	21628	54	\$168,080,809	3.4%	90
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	26859	23	\$138,722,090	2.8%	47
THE STANDARD FIRE INSURANCE COMPANY	19070	26	\$125,427,385	2.6%	58

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	18	\$68,927,481	1.4%	73
AUTO-OWNERS INSURANCE COMPANY	18988	26	\$63,787,223	1.3%	115
USAA CASUALTY INSURANCE COMPANY	25968	24	\$60,904,942	1.2%	111
STATE FARM FIRE & CASUALTY COMPANY	25143	26	\$56,859,570	1.2%	129
USAA GENERAL INDEMNITY COMPANY	18600	18	\$55,748,037	1.1%	91
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	12484	39	\$44,787,157	0.9%	245
NATIONWIDE GENERAL INSURANCE COMPANY	23760	7	\$34,955,782	0.7%	56
GRINNELL SELECT INSURANCE COMPANY	16144	4	\$31,074,194	0.6%	36
GARRISON PROPERTY & CASUALTY INSURANCE CO	21253	15	\$30,250,392	0.6%	139
TRADERS INSURANCE COMPANY	42749	19	\$30,181,096	0.6%	177
AMCO INSURANCE COMPANY	19100	6	\$29,478,244	0.6%	57
ECONOMY FIRE & CASUALTY COMPANY	22926	9	\$27,458,356	0.6%	92
COUNTRY PREFERRED INSURANCE COMPANY	21008	5	\$23,312,730	0.5%	60
LM GENERAL INSURANCE COMPANY	36447	17	\$22,555,992	0.5%	212
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	30210	46	\$21,473,578	0.4%	602
ROOT INSURANCE COMPANY	10974	14	\$21,463,303	0.4%	183

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	42579	2	\$21,096,462	0.4%	27
TWIN CITY FIRE INSURANCE COMPANY	29459	12	\$20,444,266	0.4%	165
PERMANENT GENERAL ASSURANCE CORPORATION	37648	18	\$19,330,753	0.4%	262
VIKING INSURANCE COMPANY OF WISCONSIN	13137	5	\$17,618,872	0.4%	80
GEICO GENERAL INSURANCE COMPANY	35882	7	\$16,207,289	0.3%	121
AMERICAN NATIONAL PROPERTY & CASUALTY CO	28401	6	\$15,946,967	0.3%	106
INTEGON NATIONAL INSURANCE COMPANY	29742	19	\$14,073,979	0.3%	379
BRISTOL WEST INSURANCE COMPANY	19658	16	\$13,338,591	0.3%	337
GEICO SECURE INSURANCE COMPANY	14137	0	\$13,160,557	0.3%	0
CAMERON MUTUAL INSURANCE COMPANY	15725	3	\$12,971,686	0.3%	65
ACUITY, A MUTUAL INSURANCE COMPANY	14184	6	\$12,892,954	0.3%	131
<b>TOP 40 WRITERS</b>		<b>1,535</b>	<b>\$4,553,854,897</b>	<b>93.2%</b>	
<b>TOTAL</b>		<b>1,738</b>	<b>\$4,885,686,539</b>	<b>100.0%</b>	

## 6.2 HOMEOWNERS, FARMOWNERS, MOBILE HOMES, AND FIRE & ALLIED LINES

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
STATE FARM FIRE & CASUALTY COMPANY	25143	398	\$714,496,774	22.7%	141
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	43	\$257,947,787	8.2%	42
SHELTER MUTUAL INSURANCE COMPANY	23388	37	\$200,646,476	6.4%	47
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	26859	37	\$170,524,162	5.4%	55
AMERICAN FAMILY INSURANCE COMPANY	10386	42	\$151,569,781	4.8%	70
FARMERS INSURANCE EXCHANGE	21652	35	\$124,593,409	4.0%	71
TRAVELERS PERSONAL INSURANCE COMPANY	38130	43	\$107,940,445	3.4%	101
SAFECO INSURANCE COMPANY OF AMERICA	24740	28	\$99,663,719	3.2%	71
AUTO CLUB FAMILY INSURANCE COMPANY	27235	54	\$79,245,046	2.5%	172
ALLSTATE VEHICLE & PROPERTY INSURANCE COMPANY	37907	46	\$74,398,249	2.4%	156
AMERICAN ECONOMY INSURANCE COMPANY	19690	17	\$73,858,378	2.3%	58
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	10	\$61,161,328	1.9%	41
AUTO-OWNERS INSURANCE COMPANY	18988	17	\$58,418,097	1.9%	74
AMERICAN STRATEGIC INSURANCE CORP	10872	31	\$56,331,237	1.8%	139
HOMESITE INSURANCE COMPANY OF THE MIDWEST	13927	16	\$48,221,035	1.5%	84

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
NATIONWIDE MUTUAL INSURANCE COMPANY	23787	13	\$45,818,789	1.5%	72
USAA CASUALTY INSURANCE COMPANY	25968	8	\$40,326,523	1.3%	50
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	12484	20	\$36,305,062	1.2%	139
USAA GENERAL INDEMNITY COMPANY	18600	10	\$35,438,122	1.1%	71
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI	11185	10	\$33,392,463	1.1%	76
NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	26093	9	\$31,919,088	1.0%	71
THE TRAVELERS HOME & MARINE INSURANCE COMPANY	27998	9	\$31,731,509	1.0%	72
AMERICAN MODERN PROPERTY & CASUALTY INSURANCE COMPANY	42722	24	\$30,043,344	1.0%	202
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	25135	16	\$29,348,401	0.9%	138
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	28223	0	\$25,141,975	0.8%	0
COUNTRY MUTUAL INSURANCE COMPANY	20990	13	\$23,880,186	0.8%	138
AMERICAN NATIONAL PROPERTY & CASUALTY CO	28401	5	\$15,516,170	0.5%	82
THE CINCINNATI INSURANCE COMPANY	10677	3	\$15,505,571	0.5%	49
GARRISON PROPERTY & CASUALTY INSURANCE CO	21253	1	\$15,257,102	0.5%	17
FACTORY MUTUAL INSURANCE COMPANY	21482	0	\$15,102,647	0.5%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ACUITY, A MUTUAL INSURANCE COMPANY	14184	3	\$14,724,487	0.5%	52
CRESTBROOK INSURANCE COMPANY	18961	0	\$13,744,110	0.4%	0
STANDARD GUARANTY INSURANCE COMPANY	42986	6	\$13,726,736	0.4%	111
ALLSTATE INDEMNITY COMPANY	19240	9	\$12,526,944	0.4%	182
SPINNAKER INSURANCE COMPANY	24376	11	\$12,208,077	0.4%	228
BANKERS STANDARD INSURANCE COMPANY	18279	0	\$11,980,513	0.4%	0
THE CINCINNATI CASUALTY COMPANY	28665	3	\$11,252,829	0.4%	67
MID-CENTURY INSURANCE COMPANY	21687	4	\$10,823,615	0.3%	93
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	12873	0	\$10,662,435	0.3%	0
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	17230	12	\$10,211,669	0.3%	297
<b>TOP 40 WRITERS</b>		<b>1,043</b>	<b>\$2,825,604,291</b>	<b>89.7%</b>	
<b>TOTAL</b>		<b>1,245</b>	<b>\$3,148,829,938</b>	<b>100.0%</b>	



### 6.3 ACCIDENT AND HEALTH INSURANCE (EXCLUDING HMOs)

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	78972	378	\$1,380,264,654	19.2%	91
UNITEDHEALTHCARE INSURANCE COMPANY	79413	356	\$933,444,083	13.0%	126
CELTIC INSURANCE COMPANY	80799	356	\$884,469,941	12.3%	133
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	148	\$750,647,854	10.4%	65
CIGNA HEALTH & LIFE INSURANCE COMPANY	67369	145	\$452,308,306	6.3%	106
ALL SAVERS INSURANCE COMPANY	82406	0	\$176,353,112	2.5%	0
AETNA LIFE INSURANCE COMPANY	60054	71	\$170,462,913	2.4%	138
HUMANA INSURANCE COMPANY	73288	30	\$154,330,404	2.1%	64
VISION SERVICE PLAN INSURANCE COMPANY	32395	2	\$148,934,210	2.1%	4
COX HEALTH SYSTEMS INSURANCE COMPANY	60040	29	\$141,622,192	2.0%	68
METROPOLITAN LIFE INSURANCE COMPANY	65978	18	\$101,903,482	1.4%	59
MEDICA INSURANCE COMPANY	12459	76	\$89,893,890	1.2%	280
UNITED STATES BRANCH OF THE SUN LIFE ASSURANCE COMPANY OF CANADA	80802	8	\$83,924,138	1.2%	32
MISSOURI VALLEY LIFE & HEALTH INSURANCE CO	76040	0	\$76,681,082	1.1%	0
GOLDEN RULE INSURANCE COMPANY	62286	36	\$73,436,290	1.0%	162

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)	60380	19	\$61,100,923	0.8%	103
MUTUAL OF OMAHA INSURANCE COMPANY	71412	8	\$59,151,575	0.8%	45
TRANSAMERICA LIFE INSURANCE COMPANY	86231	40	\$50,827,796	0.7%	261
HCC LIFE INSURANCE COMPANY	92711	0	\$50,387,484	0.7%	0
SILVERSCRIPT INSURANCE COMPANY	12575	0	\$47,710,628	0.7%	0
WELLCARE PRESCRIPTION INSURANCE INC	10155	0	\$47,480,877	0.7%	0
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	64246	16	\$46,067,223	0.6%	115
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	70815	7	\$45,780,043	0.6%	51
LIFE INSURANCE COMPANY OF NORTH AMERICA	65498	10	\$44,919,935	0.6%	74
UNUM LIFE INSURANCE COMPANY OF AMERICA	62235	7	\$41,754,879	0.6%	56
OMAHA INSURANCE COMPANY	13100	3	\$38,282,102	0.5%	26
NATIONAL HEALTH INSURANCE COMPANY	82538	30	\$36,677,011	0.5%	271
PRINCIPAL LIFE INSURANCE COMPANY	61271	8	\$33,324,357	0.5%	80
GENWORTH LIFE INSURANCE COMPANY	70025	31	\$31,700,139	0.4%	324
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	5	\$29,324,650	0.4%	56
SSM HEALTH INSURANCE COMPANY	16592	19	\$29,128,520	0.4%	216

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	5	\$28,529,425	0.4%	58
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	4	\$28,503,791	0.4%	46
STANDARD INSURANCE COMPANY	69019	6	\$24,909,598	0.3%	80
BEAZLEY INSURANCE COMPANY INC	37540	1	\$22,262,227	0.3%	15
ANTHEM INSURANCE COMPANIES, INC.	28207	1	\$22,183,318	0.3%	15
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	21	\$20,840,496	0.3%	334
RELIASTAR LIFE INSURANCE COMPANY	67105	0	\$20,639,160	0.3%	0
OSCAR INSURANCE COMPANY	15777	14	\$20,378,988	0.3%	228
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	2	\$20,349,760	0.3%	33
<b>TOP 40 WRITERS</b>		<b>1,910</b>	<b>\$6,520,891,457</b>	<b>90.6%</b>	
<b>TOTAL</b>		<b>2,171</b>	<b>\$7,193,518,336</b>	<b>100.0%</b>	

## 6.4 LONG-TERM CARE INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
GENWORTH LIFE INSURANCE COMPANY	70025	31	\$46,627,798	19.3%	99
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	21	\$30,857,289	12.8%	101
NORTHWESTERN LONG TERM CARE INSURANCE CO	69000	0	\$18,591,604	7.7%	0
METROPOLITAN LIFE INSURANCE COMPANY	65978	3	\$17,435,042	7.2%	26
BANKERS LIFE & CASUALTY COMPANY	61263	19	\$15,810,476	6.5%	178
UNUM LIFE INSURANCE COMPANY OF AMERICA	62235	4	\$12,122,361	5.0%	49
MUTUAL OF OMAHA INSURANCE COMPANY	71412	4	\$11,871,449	4.9%	50
TRANSAMERICA LIFE INSURANCE COMPANY	86231	24	\$10,309,395	4.3%	346
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	2	\$8,474,834	3.5%	35
THRIVENT FINANCIAL FOR LUTHERANS	56014	3	\$7,108,751	2.9%	63
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	68241	2	\$6,324,738	2.6%	47
NEW YORK LIFE INSURANCE COMPANY	66915	2	\$5,991,522	2.5%	50
CONTINENTAL CASUALTY COMPANY	20443	6	\$5,370,816	2.2%	166
ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	90611	9	\$4,563,635	1.9%	293
SILAC INSURANCE COMPANY	62952	10	\$4,358,919	1.8%	341

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
RIVERSOURCE LIFE INSURANCE COMPANY	65005	1	\$3,572,151	1.5%	42
STATE MUTUAL INSURANCE COMPANY	69132	0	\$3,412,443	1.4%	0
KNIGHTS OF COLUMBUS	58033	2	\$2,869,238	1.2%	103
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	1	\$2,353,564	1.0%	63
ABILITY INSURANCE COMPANY	71471	3	\$1,799,102	0.7%	248
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	0	\$1,774,375	0.7%	0
CONTINENTAL GENERAL INSURANCE COMPANY	71404	2	\$1,603,449	0.7%	185
CMFG LIFE INSURANCE COMPANY	62626	1	\$1,322,373	0.5%	112
BRIGHTHOUSE LIFE INSURANCE COMPANY	87726	0	\$1,297,930	0.5%	0
UNION SECURITY INSURANCE COMPANY	70408	0	\$1,265,253	0.5%	0
LINCOLN BENEFIT LIFE COMPANY	65595	2	\$1,255,910	0.5%	236
MEDAMERICA INSURANCE COMPANY	69515	0	\$943,208	0.4%	0
FORETHOUGHT LIFE INSURANCE COMPANY	91642	0	\$902,557	0.4%	0
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	0	\$902,447	0.4%	0
UNITED SECURITY ASSURANCE COMPANY OF PA	42129	0	\$819,526	0.3%	0
LIFESecure INSURANCE CO.	77720	0	\$807,326	0.3%	0
PHYSICIANS MUTUAL INSURANCE COMPANY	80578	0	\$798,600	0.3%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
COUNTRY LIFE INSURANCE COMPANY	62553	0	\$690,009	0.3%	0
GUARANTEE TRUST LIFE INSURANCE COMPANY	64211	0	\$633,425	0.3%	0
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	66583	0	\$587,535	0.2%	0
THE STATE LIFE INSURANCE COMPANY	69116	0	\$553,016	0.2%	0
AUTO-OWNERS LIFE INSURANCE COMPANY	61190	0	\$501,914	0.2%	0
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	0	\$456,659	0.2%	0
PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	68195	0	\$416,203	0.2%	0
AMERICAN FIDELITY ASSURANCE COMPANY	60410	0	\$375,960	0.2%	0
<b>TOP 40 WRITERS</b>		<b>152</b>	<b>\$237,732,798</b>	<b>98.3%</b>	
<b>TOTAL</b>		<b>163</b>	<b>\$241,937,594</b>	<b>100.0%</b>	

## 6.5 MEDICARE SUPPLEMENT INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
UNITEDHEALTHCARE INSURANCE COMPANY	79413	11	\$233,069,910	29.0%	50
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	78972	10	\$102,785,873	12.8%	103
MUTUAL OF OMAHA INSURANCE COMPANY	71412	1	\$63,227,918	7.9%	17
OMAHA INSURANCE COMPANY	13100	3	\$51,501,496	6.4%	62
TRANSAMERICA LIFE INSURANCE COMPANY	86231	11	\$51,472,819	6.4%	226
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	4	\$33,029,461	4.1%	128
CIGNA HEALTH & LIFE INSURANCE COMPANY	67369	4	\$25,170,957	3.1%	168
NATIONAL HEALTH INSURANCE COMPANY	82538	2	\$24,530,526	3.1%	86
OLD SURETY LIFE INSURANCE COMPANY	67326	0	\$16,386,261	2.0%	0
AETNA HEALTH & LIFE INSURANCE COMPANY	78700	1	\$15,951,545	2.0%	66
THE MANHATTAN LIFE INSURANCE COMPANY	65870	1	\$14,775,743	1.8%	72
MEDICO CORP LIFE INSURANCE COMPANY	79987	0	\$12,200,475	1.5%	0
HUMANA INSURANCE COMPANY	73288	3	\$10,450,895	1.3%	303
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	1	\$10,247,468	1.3%	103
COLONIAL PENN LIFE INSURANCE COMPANY	62065	4	\$10,125,682	1.3%	417

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	0	\$8,726,905	1.1%	0
AMERICAN REPUBLIC INSURANCE COMPANY	60836	1	\$6,885,404	0.9%	153
ANTHEM INSURANCE COMPANIES, INC.	28207	0	\$6,835,497	0.9%	0
MANHATTANLIFE INSURANCE & ANNUITY COMPANY	61883	1	\$6,179,843	0.8%	171
USAA LIFE INSURANCE COMPANY	69663	1	\$5,952,099	0.7%	178
AMERICAN CONTINENTAL INSURANCE COMPANY	12321	0	\$5,837,332	0.7%	0
INDIVIDUAL ASSUR CO LIFE HLTH & ACC	81779	1	\$5,750,867	0.7%	184
LUMICO LIFE INSURANCE COMPANY	73504	1	\$5,355,061	0.7%	197
HUMANADENTAL INSURANCE COMPANY	70580	1	\$5,089,808	0.6%	208
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	0	\$3,475,851	0.4%	0
AMERICAN REPUBLIC CORP INSURANCE COMPANY	67679	0	\$3,454,781	0.4%	0
AMERICO FINANCIAL LIFE & ANNUITY INS CO	61999	2	\$3,403,503	0.4%	621
EVEREST REINSURANCE COMPANY	26921	1	\$3,153,065	0.4%	335
BANKERS LIFE & CASUALTY COMPANY	61263	0	\$3,145,020	0.4%	0
COMPANION LIFE INSURANCE COMPANY	77828	2	\$2,958,761	0.4%	714
THRIVENT FINANCIAL FOR LUTHERANS	56014	0	\$2,602,053	0.3%	0



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	70815	0	\$2,538,340	0.3%	0
UNITED WORLD LIFE INSURANCE COMPANY	72850	2	\$2,368,508	0.3%	892
PHYSICIANS MUTUAL INSURANCE COMPANY	80578	0	\$2,255,451	0.3%	0
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	61859	0	\$2,118,974	0.3%	0
COMBINED INSURANCE COMPANY OF AMERICA	62146	0	\$1,960,807	0.2%	0
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE	68500	2	\$1,921,882	0.2%	1,099
LOYAL AMERICAN LIFE INSURANCE COMPANY	65722	0	\$1,910,525	0.2%	0
UNITED AMERICAN INSURANCE COMPANY	92916	2	\$1,908,893	0.2%	1,107
STERLING LIFE INSURANCE COMPANY	77399	0	\$1,825,314	0.2%	0
<b>TOP 40 WRITERS</b>		<b>73</b>	<b>\$772,541,572</b>	<b>96.2%</b>	
<b>TOTAL</b>		<b>76</b>	<b>\$802,951,889</b>	<b>100.0%</b>	

## 6.6 LIFE INSURANCE AND ANNUITIES

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	54	\$507,099,463	7.0%	103
PACIFIC LIFE INSURANCE COMPANY	67466	2	\$374,201,584	5.2%	5
BERKSHIRE HATHAWAY LIFE INSURANCE CO OF NE	62345	0	\$338,808,577	4.7%	0
NEW YORK LIFE INSURANCE & ANNUITY CORPORATION	91596	2	\$314,905,948	4.4%	6
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	19	\$306,403,005	4.2%	60
ATHENE ANNUITY & LIFE COMPANY	61689	16	\$254,408,087	3.5%	61
FORETHOUGHT LIFE INSURANCE COMPANY	91642	0	\$231,382,951	3.2%	0
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	4	\$230,782,445	3.2%	17
PROTECTIVE LIFE INSURANCE COMPANY	68136	7	\$223,460,066	3.1%	30
AMERICAN UNITED LIFE INSURANCE COMPANY	60895	1	\$209,215,491	2.9%	5
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	63312	0	\$191,075,296	2.6%	0
JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	18	\$177,828,319	2.5%	98
ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	90611	7	\$176,154,960	2.4%	39
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	1	\$161,874,766	2.2%	6
METROPOLITAN LIFE INSURANCE COMPANY	65978	37	\$157,757,511	2.2%	227

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
TEACHERS INS & ANNUITY ASSN OF AMERICA	69345	0	\$115,564,957	1.6%	0
PRUCO LIFE INSURANCE COMPANY	79227	2	\$111,465,990	1.5%	17
VOYA RETIREMENT INSURANCE & ANNUITY COMPANY	86509	0	\$106,251,449	1.5%	0
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	68241	29	\$104,338,173	1.4%	269
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	62944	5	\$100,198,935	1.4%	48
STATE FARM LIFE INSURANCE COMPANY	69108	14	\$98,747,487	1.4%	137
SYMETRA LIFE INSURANCE COMPANY	68608	1	\$93,978,528	1.3%	10
NATIONWIDE LIFE INSURANCE COMPANY	66869	1	\$92,522,335	1.3%	10
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	63274	7	\$88,656,826	1.2%	77
BRIGHTHOUSE LIFE INSURANCE COMPANY	87726	6	\$86,818,962	1.2%	67
NATIONWIDE LIFE & ANNUITY INSURANCE COMPANY	92657	1	\$85,934,120	1.2%	11
AMERICAN EQUITY INVESTMENT LIFE INS CO	92738	1	\$74,098,548	1.0%	13
NEW YORK LIFE INSURANCE COMPANY	66915	8	\$69,941,813	1.0%	111
PRINCIPAL LIFE INSURANCE COMPANY	61271	0	\$65,819,092	0.9%	0
TRANSAMERICA LIFE INSURANCE COMPANY	86231	69	\$62,162,334	0.9%	1,076
MINNESOTA LIFE INSURANCE COMPANY	66168	2	\$61,419,213	0.9%	32

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
MIDLAND NATIONAL LIFE INSURANCE COMPANY	66044	6	\$59,168,290	0.8%	98
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	14	\$58,347,815	0.8%	233
RIVERSOURCE LIFE INSURANCE COMPANY	65005	3	\$55,428,162	0.8%	52
METROPOLITAN TOWER LIFE INSURANCE COMPANY	97136	7	\$47,475,849	0.7%	143
WESTERN – SOUTHERN LIFE ASSURANCE COMPANY	92622	1	\$45,670,225	0.6%	21
DELAWARE LIFE INSURANCE COMPANY	79065	3	\$45,311,876	0.6%	64
SECURITY BENEFIT LIFE INSURANCE COMPANY	68675	0	\$43,252,398	0.6%	0
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	4	\$42,551,315	0.6%	91
NORTH AMERICAN CO FOR LIFE & HEALTH INSURANCE	66974	0	\$41,514,278	0.6%	0
<b>TOP 40 WRITERS</b>		<b>352</b>	<b>\$5,711,997,437</b>	<b>79.2%</b>	
<b>TOTAL</b>		<b>744</b>	<b>\$7,210,944,421</b>	<b>100.0%</b>	

## 6.7 HEALTH MAINTENANCE ORGANIZATIONS

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
GOOD HEALTH HMO, INC. DBA BLUE CARE, INC.	95315	11	\$118,302,549	50.2%	104
MISSOURI CARE INCORPORATED	12913	0	\$37,822,972	16.1%	0
HMO MISSOURI, INC.	95358	8	\$36,708,656	15.6%	244
UNITEDHEALTHCARE OF THE MIDWEST, INC.	96385	0	\$29,154,544	12.4%	0
AETNA HEALTH INC. (A PENNSYLVANIA CORPORATION)	95109	2	\$12,471,383	5.3%	180
CIGNA HEALTHCARE OF ST. LOUIS, INC.	95635	0	\$982,283	0.4%	0
HUMANA HEALTH PLAN, INC.	95885	0	\$138,925	0.1%	0
<b>TOTAL</b>		<b>21</b>	<b>\$235,581,312</b>	<b>100.0%</b>	

# 7 COMPLAINT INDICES, TOP 40 WRITERS ALPHA BY COMPANY

## 7.1 PRIVATE PASSENGER AUTOMOBILE INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ACUITY, A MUTUAL INSURANCE COMPANY	14184	6	\$12,892,954	0.3%	131
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	42579	2	\$21,096,462	0.4%	27
ALLSTATE FIRE & CASUALTY INSURANCE COMPANY	29688	113	\$186,933,154	3.8%	170
AMCO INSURANCE COMPANY	19100	6	\$29,478,244	0.6%	57
AMERICAN FAMILY INSURANCE COMPANY	10386	46	\$231,227,484	4.7%	56
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	36	\$239,385,371	4.9%	42
AMERICAN NATIONAL PROPERTY & CASUALTY CO	28401	6	\$15,946,967	0.3%	106
AUTO-OWNERS INSURANCE COMPANY	18988	26	\$63,787,223	1.3%	115
BRISTOL WEST INSURANCE COMPANY	19658	16	\$13,338,591	0.3%	337
CAMERON MUTUAL INSURANCE COMPANY	15725	3	\$12,971,686	0.3%	65
CLUB EXCHANGE CORPORATION, ATTY-IN-FACT FOR AUTOMOBILE CLUB INTER-INSURANCE EX	15512	77	\$179,156,498	3.7%	121
COUNTRY PREFERRED INSURANCE COMPANY	21008	5	\$23,312,730	0.5%	60
ECONOMY FIRE & CASUALTY COMPANY	22926	9	\$27,458,356	0.6%	92

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	30210	46	\$21,473,578	0.4%	602
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	26859	23	\$138,722,090	2.8%	47
FARMERS INSURANCE COMPANY, INC.	21628	54	\$168,080,809	3.4%	90
GARRISON PROPERTY & CASUALTY INSURANCE CO	21253	15	\$30,250,392	0.6%	139
GEICO CASUALTY COMPANY	41491	106	\$285,332,038	5.8%	104
GEICO GENERAL INSURANCE COMPANY	35882	7	\$16,207,289	0.3%	121
GEICO SECURE INSURANCE COMPANY	14137	0	\$13,160,557	0.3%	0
GRINNELL SELECT INSURANCE COMPANY	16144	4	\$31,074,194	0.6%	36
INTEGON NATIONAL INSURANCE COMPANY	29742	19	\$14,073,979	0.3%	379
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	12484	39	\$44,787,157	0.9%	245
LM GENERAL INSURANCE COMPANY	36447	17	\$22,555,992	0.5%	212
NATIONWIDE GENERAL INSURANCE COMPANY	23760	7	\$34,955,782	0.7%	56
PERMANENT GENERAL ASSURANCE CORPORATION	37648	18	\$19,330,753	0.4%	262
PROGRESSIVE ADVANCED INSURANCE COMPANY	11851	177	\$370,986,777	7.6%	134
PROGRESSIVE CASUALTY INSURANCE COMPANY	24260	114	\$353,010,574	7.2%	91
ROOT INSURANCE COMPANY	10974	14	\$21,463,303	0.4%	183

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
SAFECO INSURANCE COMPANY OF ILLINOIS	39012	77	\$190,617,005	3.9%	114
SHELTER MUTUAL INSURANCE COMPANY	23388	41	\$273,979,241	5.6%	42
STATE FARM FIRE & CASUALTY COMPANY	25143	26	\$56,859,570	1.2%	129
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	258	\$1,010,696,020	20.7%	72
THE STANDARD FIRE INSURANCE COMPANY	19070	26	\$125,427,385	2.6%	58
TRADERS INSURANCE COMPANY	42749	19	\$30,181,096	0.6%	177
TWIN CITY FIRE INSURANCE COMPANY	29459	12	\$20,444,266	0.4%	165
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	18	\$68,927,481	1.4%	73
USAA CASUALTY INSURANCE COMPANY	25968	24	\$60,904,942	1.2%	111
USAA GENERAL INDEMNITY COMPANY	18600	18	\$55,748,037	1.1%	91
VIKING INSURANCE COMPANY OF WISCONSIN	13137	5	\$17,618,872	0.4%	80
<b>TOP 40 WRITERS</b>		<b>1,535</b>	<b>\$4,553,854,897</b>	<b>93.2%</b>	
<b>TOTAL</b>		<b>1,738</b>	<b>\$4,885,686,539</b>	<b>100.0%</b>	



## 7.2 HOMEOWNERS, FARMOWNERS, MOBILE HOMES, AND FIRE & ALLIED LINES

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ACUITY, A MUTUAL INSURANCE COMPANY	14184	3	\$14,724,487	0.5%	52
ALLSTATE INDEMNITY COMPANY	19240	9	\$12,526,944	0.4%	182
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	17230	12	\$10,211,669	0.3%	297
ALLSTATE VEHICLE & PROPERTY INSURANCE COMPANY	37907	46	\$74,398,249	2.4%	156
AMERICAN ECONOMY INSURANCE COMPANY	19690	17	\$73,858,378	2.3%	58
AMERICAN FAMILY INSURANCE COMPANY	10386	42	\$151,569,781	4.8%	70
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	43	\$257,947,787	8.2%	42
AMERICAN MODERN PROPERTY & CASUALTY INSURANCE COMPANY	42722	24	\$30,043,344	1.0%	202
AMERICAN NATIONAL PROPERTY & CASUALTY CO	28401	5	\$15,516,170	0.5%	82
AMERICAN STRATEGIC INSURANCE CORP	10872	31	\$56,331,237	1.8%	139
AUTO CLUB FAMILY INSURANCE COMPANY	27235	54	\$79,245,046	2.5%	172
AUTO-OWNERS INSURANCE COMPANY	18988	17	\$58,418,097	1.9%	74
BANKERS STANDARD INSURANCE COMPANY	18279	0	\$11,980,513	0.4%	0
COUNTRY MUTUAL INSURANCE COMPANY	20990	13	\$23,880,186	0.8%	138
CRESTBROOK INSURANCE COMPANY	18961	0	\$13,744,110	0.4%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
FACTORY MUTUAL INSURANCE COMPANY	21482	0	\$15,102,647	0.5%	0
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	26859	37	\$170,524,162	5.4%	55
FARMERS INSURANCE EXCHANGE	21652	35	\$124,593,409	4.0%	71
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI	11185	10	\$33,392,463	1.1%	76
GARRISON PROPERTY & CASUALTY INSURANCE CO	21253	1	\$15,257,102	0.5%	17
HOMESITE INSURANCE COMPANY OF THE MIDWEST	13927	16	\$48,221,035	1.5%	84
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	12484	20	\$36,305,062	1.2%	139
MID-CENTURY INSURANCE COMPANY	21687	4	\$10,823,615	0.3%	93
NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	26093	9	\$31,919,088	1.0%	71
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	28223	0	\$25,141,975	0.8%	0
NATIONWIDE MUTUAL INSURANCE COMPANY	23787	13	\$45,818,789	1.5%	72
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	12873	0	\$10,662,435	0.3%	0
SAFECO INSURANCE COMPANY OF AMERICA	24740	28	\$99,663,719	3.2%	71
SHELTER MUTUAL INSURANCE COMPANY	23388	37	\$200,646,476	6.4%	47
SPINNAKER INSURANCE COMPANY	24376	11	\$12,208,077	0.4%	228
STANDARD GUARANTY INSURANCE COMPANY	42986	6	\$13,726,736	0.4%	111

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	25135	16	\$29,348,401	0.9%	138
STATE FARM FIRE & CASUALTY COMPANY	25143	398	\$714,496,774	22.7%	141
THE CINCINNATI CASUALTY COMPANY	28665	3	\$11,252,829	0.4%	67
THE CINCINNATI INSURANCE COMPANY	10677	3	\$15,505,571	0.5%	49
THE TRAVELERS HOME & MARINE INSURANCE COMPANY	27998	9	\$31,731,509	1.0%	72
TRAVELERS PERSONAL INSURANCE COMPANY	38130	43	\$107,940,445	3.4%	101
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	10	\$61,161,328	1.9%	41
USAA CASUALTY INSURANCE COMPANY	25968	8	\$40,326,523	1.3%	50
USAA GENERAL INDEMNITY COMPANY	18600	10	\$35,438,122	1.1%	71
<b>TOP 40 WRITERS</b>		<b>1,043</b>	<b>\$2,825,604,291</b>	<b>89.7%</b>	
<b>TOTAL</b>		<b>1,245</b>	<b>\$3,148,829,938</b>	<b>100.0%</b>	

### 7.3 ACCIDENT AND HEALTH INSURANCE (EXCLUDING HMOs)

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AETNA LIFE INSURANCE COMPANY	60054	71	\$170,462,913	2.4%	138
ALL SAVERS INSURANCE COMPANY	82406	0	\$176,353,112	2.5%	0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)	60380	19	\$61,100,923	0.8%	103
ANTHEM INSURANCE COMPANIES, INC.	28207	1	\$22,183,318	0.3%	15
BEAZLEY INSURANCE COMPANY INC	37540	1	\$22,262,227	0.3%	15
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	148	\$750,647,854	10.4%	65
CELTIC INSURANCE COMPANY	80799	356	\$884,469,941	12.3%	133
CIGNA HEALTH & LIFE INSURANCE COMPANY	67369	145	\$452,308,306	6.3%	106
COX HEALTH SYSTEMS INSURANCE COMPANY	60040	29	\$141,622,192	2.0%	68
GENWORTH LIFE INSURANCE COMPANY	70025	31	\$31,700,139	0.4%	324
GOLDEN RULE INSURANCE COMPANY	62286	36	\$73,436,290	1.0%	162
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	64246	16	\$46,067,223	0.6%	115
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	70815	7	\$45,780,043	0.6%	51
HCC LIFE INSURANCE COMPANY	92711	0	\$50,387,484	0.7%	0
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	78972	378	\$1,380,264,654	19.2%	91

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
HUMANA INSURANCE COMPANY	73288	30	\$154,330,404	2.1%	64
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	21	\$20,840,496	0.3%	334
LIFE INSURANCE COMPANY OF NORTH AMERICA	65498	10	\$44,919,935	0.6%	74
MEDICA INSURANCE COMPANY	12459	76	\$89,893,890	1.2%	280
METROPOLITAN LIFE INSURANCE COMPANY	65978	18	\$101,903,482	1.4%	59
MISSOURI VALLEY LIFE & HEALTH INSURANCE CO	76040	0	\$76,681,082	1.1%	0
MUTUAL OF OMAHA INSURANCE COMPANY	71412	8	\$59,151,575	0.8%	45
NATIONAL HEALTH INSURANCE COMPANY	82538	30	\$36,677,011	0.5%	271
OMAHA INSURANCE COMPANY	13100	3	\$38,282,102	0.5%	26
OSCAR INSURANCE COMPANY	15777	14	\$20,378,988	0.3%	228
PRINCIPAL LIFE INSURANCE COMPANY	61271	8	\$33,324,357	0.5%	80
RELIASTAR LIFE INSURANCE COMPANY	67105	0	\$20,639,160	0.3%	0
SILVERSCRIPT INSURANCE COMPANY	12575	0	\$47,710,628	0.7%	0
SSM HEALTH INSURANCE COMPANY	16592	19	\$29,128,520	0.4%	216
STANDARD INSURANCE COMPANY	69019	6	\$24,909,598	0.3%	80
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	4	\$28,503,791	0.4%	46

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	5	\$29,324,650	0.4%	56
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	2	\$20,349,760	0.3%	33
TRANSAMERICA LIFE INSURANCE COMPANY	86231	40	\$50,827,796	0.7%	261
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	5	\$28,529,425	0.4%	58
UNITED STATES BRANCH OF THE SUN LIFE ASSURANCE COMPANY OF CANADA	80802	8	\$83,924,138	1.2%	32
UNITEDHEALTHCARE INSURANCE COMPANY	79413	356	\$933,444,083	13.0%	126
UNUM LIFE INSURANCE COMPANY OF AMERICA	62235	7	\$41,754,879	0.6%	56
VISION SERVICE PLAN INSURANCE COMPANY	32395	2	\$148,934,210	2.1%	4
WELLCARE PRESCRIPTION INSURANCE INC	10155	0	\$47,480,877	0.7%	0
<b>TOP 40 WRITERS</b>		<b>1,910</b>	<b>\$6,520,891,457</b>	<b>90.6%</b>	
<b>TOTAL</b>		<b>2,171</b>	<b>\$7,193,518,336</b>	<b>100.0%</b>	

## 7.4 LONG-TERM CARE INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ABILITY INSURANCE COMPANY	71471	3	\$1,799,102	0.7%	248
ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	90611	9	\$4,563,635	1.9%	293
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	0	\$902,447	0.4%	0
AMERICAN FIDELITY ASSURANCE COMPANY	60410	0	\$375,960	0.2%	0
AUTO-OWNERS LIFE INSURANCE COMPANY	61190	0	\$501,914	0.2%	0
BANKERS LIFE & CASUALTY COMPANY	61263	19	\$15,810,476	6.5%	178
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	0	\$456,659	0.2%	0
BRIGHTHOUSE LIFE INSURANCE COMPANY	87726	0	\$1,297,930	0.5%	0
CMFG LIFE INSURANCE COMPANY	62626	1	\$1,322,373	0.5%	112
CONTINENTAL CASUALTY COMPANY	20443	6	\$5,370,816	2.2%	166
CONTINENTAL GENERAL INSURANCE COMPANY	71404	2	\$1,603,449	0.7%	185
COUNTRY LIFE INSURANCE COMPANY	62553	0	\$690,009	0.3%	0
FORETHOUGHT LIFE INSURANCE COMPANY	91642	0	\$902,557	0.4%	0
GENWORTH LIFE INSURANCE COMPANY	70025	31	\$46,627,798	19.3%	99
GUARANTEE TRUST LIFE INSURANCE COMPANY	64211	0	\$633,425	0.3%	0
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	21	\$30,857,289	12.8%	101

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
KNIGHTS OF COLUMBUS	58033	2	\$2,869,238	1.2%	103
LIFESecure INSURANCE CO.	77720	0	\$807,326	0.3%	0
LINCOLN BENEFIT LIFE COMPANY	65595	2	\$1,255,910	0.5%	236
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	1	\$2,353,564	1.0%	63
MEDAMERICA INSURANCE COMPANY	69515	0	\$943,208	0.4%	0
METROPOLITAN LIFE INSURANCE COMPANY	65978	3	\$17,435,042	7.2%	26
MUTUAL OF OMAHA INSURANCE COMPANY	71412	4	\$11,871,449	4.9%	50
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	66583	0	\$587,535	0.2%	0
NEW YORK LIFE INSURANCE COMPANY	66915	2	\$5,991,522	2.5%	50
NORTHWESTERN LONG TERM CARE INSURANCE CO	69000	0	\$18,591,604	7.7%	0
PHYSICIANS MUTUAL INSURANCE COMPANY	80578	0	\$798,600	0.3%	0
PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	68195	0	\$416,203	0.2%	0
RIVERSOURCE LIFE INSURANCE COMPANY	65005	1	\$3,572,151	1.5%	42
SILAC INSURANCE COMPANY	62952	10	\$4,358,919	1.8%	341
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	2	\$8,474,834	3.5%	35
STATE MUTUAL INSURANCE COMPANY	69132	0	\$3,412,443	1.4%	0



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	68241	2	\$6,324,738	2.6%	47
THE STATE LIFE INSURANCE COMPANY	69116	0	\$553,016	0.2%	0
THRIVENT FINANCIAL FOR LUTHERANS	56014	3	\$7,108,751	2.9%	63
TRANSAMERICA LIFE INSURANCE COMPANY	86231	24	\$10,309,395	4.3%	346
UNION SECURITY INSURANCE COMPANY	70408	0	\$1,265,253	0.5%	0
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	0	\$1,774,375	0.7%	0
UNITED SECURITY ASSURANCE COMPANY OF PA	42129	0	\$819,526	0.3%	0
UNUM LIFE INSURANCE COMPANY OF AMERICA	62235	4	\$12,122,361	5.0%	49
<b>TOP 40 WRITERS</b>		<b>152</b>	<b>\$237,732,798</b>	<b>98.3%</b>	
<b>TOTAL</b>		<b>163</b>	<b>\$241,937,594</b>	<b>100.0%</b>	

## 7.5 MEDICARE SUPPLEMENT INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AETNA HEALTH & LIFE INSURANCE COMPANY	78700	1	\$15,951,545	2.0%	66
AMERICAN CONTINENTAL INSURANCE COMPANY	12321	0	\$5,837,332	0.7%	0
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	0	\$3,475,851	0.4%	0
AMERICAN REPUBLIC CORP INSURANCE COMPANY	67679	0	\$3,454,781	0.4%	0
AMERICAN REPUBLIC INSURANCE COMPANY	60836	1	\$6,885,404	0.9%	153
AMERICO FINANCIAL LIFE & ANNUITY INS CO	61999	2	\$3,403,503	0.4%	621
ANTHEM INSURANCE COMPANIES, INC.	28207	0	\$6,835,497	0.9%	0
BANKERS LIFE & CASUALTY COMPANY	61263	0	\$3,145,020	0.4%	0
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	4	\$33,029,461	4.1%	128
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	61859	0	\$2,118,974	0.3%	0
CIGNA HEALTH & LIFE INSURANCE COMPANY	67369	4	\$25,170,957	3.1%	168
COLONIAL PENN LIFE INSURANCE COMPANY	62065	4	\$10,125,682	1.3%	417
COMBINED INSURANCE COMPANY OF AMERICA	62146	0	\$1,960,807	0.2%	0
COMPANION LIFE INSURANCE COMPANY	77828	2	\$2,958,761	0.4%	714
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE	68500	2	\$1,921,882	0.2%	1,099

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
EVEREST REINSURANCE COMPANY	26921	1	\$3,153,065	0.4%	335
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	70815	0	\$2,538,340	0.3%	0
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	78972	10	\$102,785,873	12.8%	103
HUMANA INSURANCE COMPANY	73288	3	\$10,450,895	1.3%	303
HUMANADENTAL INSURANCE COMPANY	70580	1	\$5,089,808	0.6%	208
INDIVIDUAL ASSUR CO LIFE HLTH & ACC	81779	1	\$5,750,867	0.7%	184
LOYAL AMERICAN LIFE INSURANCE COMPANY	65722	0	\$1,910,525	0.2%	0
LUMICO LIFE INSURANCE COMPANY	73504	1	\$5,355,061	0.7%	197
MANHATTANLIFE INSURANCE & ANNUITY COMPANY	61883	1	\$6,179,843	0.8%	171
MEDICO CORP LIFE INSURANCE COMPANY	79987	0	\$12,200,475	1.5%	0
MUTUAL OF OMAHA INSURANCE COMPANY	71412	1	\$63,227,918	7.9%	17
NATIONAL HEALTH INSURANCE COMPANY	82538	2	\$24,530,526	3.1%	86
OLD SURETY LIFE INSURANCE COMPANY	67326	0	\$16,386,261	2.0%	0
OMAHA INSURANCE COMPANY	13100	3	\$51,501,496	6.4%	62
PHYSICIANS MUTUAL INSURANCE COMPANY	80578	0	\$2,255,451	0.3%	0
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	0	\$8,726,905	1.1%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
STERLING LIFE INSURANCE COMPANY	77399	0	\$1,825,314	0.2%	0
THE MANHATTAN LIFE INSURANCE COMPANY	65870	1	\$14,775,743	1.8%	72
THRIVENT FINANCIAL FOR LUTHERANS	56014	0	\$2,602,053	0.3%	0
TRANSAMERICA LIFE INSURANCE COMPANY	86231	11	\$51,472,819	6.4%	226
UNITED AMERICAN INSURANCE COMPANY	92916	2	\$1,908,893	0.2%	1,107
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	1	\$10,247,468	1.3%	103
UNITED WORLD LIFE INSURANCE COMPANY	72850	2	\$2,368,508	0.3%	892
UNITEDHEALTHCARE INSURANCE COMPANY	79413	11	\$233,069,910	29.0%	50
USAA LIFE INSURANCE COMPANY	69663	1	\$5,952,099	0.7%	178
<b>TOP 40 WRITERS</b>		<b>73</b>	<b>\$772,541,572</b>	<b>96.2%</b>	
<b>TOTAL</b>		<b>76</b>	<b>\$802,951,889</b>	<b>100.0%</b>	

## 7.6 LIFE INSURANCE AND ANNUITIES

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	90611	7	\$176,154,960	2.4%	39
AMERICAN EQUITY INVESTMENT LIFE INS CO	92738	1	\$74,098,548	1.0%	13
AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	54	\$507,099,463	7.0%	103
AMERICAN UNITED LIFE INSURANCE COMPANY	60895	1	\$209,215,491	2.9%	5
ATHENE ANNUITY & LIFE COMPANY	61689	16	\$254,408,087	3.5%	61
BERKSHIRE HATHAWAY LIFE INSURANCE CO OF NE	62345	0	\$338,808,577	4.7%	0
BRIGHTHOUSE LIFE INSURANCE COMPANY	87726	6	\$86,818,962	1.2%	67
DELAWARE LIFE INSURANCE COMPANY	79065	3	\$45,311,876	0.6%	64
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	62944	5	\$100,198,935	1.4%	48
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	63274	7	\$88,656,826	1.2%	77
FORETHOUGHT LIFE INSURANCE COMPANY	91642	0	\$231,382,951	3.2%	0
JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	18	\$177,828,319	2.5%	98
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	4	\$42,551,315	0.6%	91
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	1	\$161,874,766	2.2%	6
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	63312	0	\$191,075,296	2.6%	0
METROPOLITAN LIFE INSURANCE COMPANY	65978	37	\$157,757,511	2.2%	227

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
METROPOLITAN TOWER LIFE INSURANCE COMPANY	97136	7	\$47,475,849	0.7%	143
MIDLAND NATIONAL LIFE INSURANCE COMPANY	66044	6	\$59,168,290	0.8%	98
MINNESOTA LIFE INSURANCE COMPANY	66168	2	\$61,419,213	0.9%	32
NATIONWIDE LIFE & ANNUITY INSURANCE COMPANY	92657	1	\$85,934,120	1.2%	11
NATIONWIDE LIFE INSURANCE COMPANY	66869	1	\$92,522,335	1.3%	10
NEW YORK LIFE INSURANCE & ANNUITY CORPORATION	91596	2	\$314,905,948	4.4%	6
NEW YORK LIFE INSURANCE COMPANY	66915	8	\$69,941,813	1.0%	111
NORTH AMERICAN CO FOR LIFE & HEALTH INSURANCE	66974	0	\$41,514,278	0.6%	0
PACIFIC LIFE INSURANCE COMPANY	67466	2	\$374,201,584	5.2%	5
PRINCIPAL LIFE INSURANCE COMPANY	61271	0	\$65,819,092	0.9%	0
PROTECTIVE LIFE INSURANCE COMPANY	68136	7	\$223,460,066	3.1%	30
PRUCO LIFE INSURANCE COMPANY	79227	2	\$111,465,990	1.5%	17
RIVERSOURCE LIFE INSURANCE COMPANY	65005	3	\$55,428,162	0.8%	52
SECURITY BENEFIT LIFE INSURANCE COMPANY	68675	0	\$43,252,398	0.6%	0
STATE FARM LIFE INSURANCE COMPANY	69108	14	\$98,747,487	1.4%	137
SYMETRA LIFE INSURANCE COMPANY	68608	1	\$93,978,528	1.3%	10

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
TEACHERS INS & ANNUITY ASSN OF AMERICA	69345	0	\$115,564,957	1.6%	0
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	19	\$306,403,005	4.2%	60
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	4	\$230,782,445	3.2%	17
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	68241	29	\$104,338,173	1.4%	269
TRANSAMERICA LIFE INSURANCE COMPANY	86231	69	\$62,162,334	0.9%	1,076
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	14	\$58,347,815	0.8%	233
VOYA RETIREMENT INSURANCE & ANNUITY COMPANY	86509	0	\$106,251,449	1.5%	0
WESTERN – SOUTHERN LIFE ASSURANCE COMPANY	92622	1	\$45,670,225	0.6%	21
<b>TOP 40 WRITERS</b>		<b>352</b>	<b>\$5,711,997,437</b>	<b>79.2%</b>	
<b>TOTAL</b>		<b>744</b>	<b>\$7,210,944,421</b>	<b>100.0%</b>	

## 7.7 HEALTH MAINTENANCE ORGANIZATIONS

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AETNA HEALTH INC. (A PENNSYLVANIA CORPORATION)	95109	2	\$12,471,383	5.3%	180
CIGNA HEALTHCARE OF ST. LOUIS, INC.	95635	0	\$982,283	0.4%	0
GOOD HEALTH HMO, INC. DBA BLUE CARE, INC.	95315	11	\$118,302,549	50.2%	104
HMO MISSOURI, INC.	95358	8	\$36,708,656	15.6%	244
HUMANA HEALTH PLAN, INC.	95885	0	\$138,925	0.1%	0
MISSOURI CARE INCORPORATED	12913	0	\$37,822,972	16.1%	0
UNITEDHEALTHCARE OF THE MIDWEST, INC.	96385	0	\$29,154,544	12.4%	0
<b>TOTAL</b>		<b>21</b>	<b>\$235,581,312</b>	<b>100.0%</b>	



# 8 COMPLAINT INDICES, ALL COMPANIES

## 8.1 PRIVATE PASSENGER AUTOMOBILE INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
1ST AUTO & CASUALTY INSURANCE COMPANY	44725	1	\$5,784,552	0.1%	49
ACUITY, A MUTUAL INSURANCE COMPANY	14184	6	\$12,892,954	0.3%	131
AIG PROPERTY CASUALTY COMPANY	19402	0	\$3,223,314	0.1%	0
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	42579	2	\$21,096,462	0.4%	27
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	41840	0	\$30	0.0%	0
ALLSTATE FIRE & CASUALTY INSURANCE COMPANY	29688	113	\$186,933,154	3.8%	170
ALLSTATE INDEMNITY COMPANY	19240	1	\$3,558,378	0.1%	79
ALLSTATE INSURANCE COMPANY	19232	7	\$7,068,508	0.1%	278
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	11110	0	\$109,387	0.0%	0
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	17230	5	\$8,651,000	0.2%	162
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	38156	2	\$1,435,376	0.0%	392
AMCO INSURANCE COMPANY	19100	6	\$29,478,244	0.6%	57
AMERICAN BANKERS INSURANCE COMPANY OF FL	10111	1	\$31,401	0.0%	8,952

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMERICAN ECONOMY INSURANCE COMPANY	19690	1	\$3,135,627	0.1%	90
AMERICAN FAMILY CONNECT PROPERTY & CASUALTY INSURANCE COMPANY	29068	2	\$5,865,383	0.1%	96
AMERICAN FAMILY HOME INSURANCE COMPANY	23450	0	\$1,522,763	0.0%	0
AMERICAN FAMILY INSURANCE COMPANY	10386	46	\$231,227,484	4.7%	56
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	36	\$239,385,371	4.9%	42
AMERICAN MODERN PROPERTY & CASUALTY INSURANCE COMPANY	42722	0	\$1,056,501	0.0%	0
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	39942	0	\$21,463	0.0%	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	28401	6	\$15,946,967	0.3%	106
AMERICAN RELIABLE INSURANCE COMPANY	19615	0	\$95,683	0.0%	0
AMERICAN STANDARD INSURANCE CO OF WI	19283	0	\$5,501,539	0.1%	0
AMERICAN STRATEGIC INSURANCE CORP	10872	1			
AMICA MUTUAL INSURANCE COMPANY	19976	5	\$5,104,105	0.1%	275
AMSHIELD INSURANCE COMPANY	15590	0	\$29,023	0.0%	0
ASSOCIATION CASUALTY INSURANCE COMPANY	35629	0	\$287,250	0.0%	0
ASSURANCEAMERICA INSURANCE COMPANY	11558	3	\$1,929,545	0.0%	437

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AUTO-OWNERS INSURANCE COMPANY	18988	26	\$63,787,223	1.3%	115
BANKERS STANDARD INSURANCE COMPANY	18279	0	\$3,143,167	0.1%	0
BRANCH INSURANCE EXCHANGE	16825	1	\$2,087,717	0.0%	135
BRISTOL WEST INSURANCE COMPANY	19658	16	\$13,338,591	0.3%	337
CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	35955	2	\$2,754,894	0.1%	204
CAMERON MUTUAL INSURANCE COMPANY	15725	3	\$12,971,686	0.3%	65
CHUBB INDEMNITY INSURANCE COMPANY	12777	0	\$18,225	0.0%	0
CHUBB NATIONAL INSURANCE COMPANY	10052	1	\$1,933,856	0.0%	145
CITIZENS INSURANCE COMPANY OF AMERICA	31534	0	\$191	0.0%	0
CLEARCOVER INSURANCE COMPANY	16524	4	\$9,186,497	0.2%	122
CLUB EXCHANGE CORPORATION, ATTY-IN-FACT FOR AUTOMOBILE CLUB INTER-INSURANCE EX	15512	77	\$179,156,498	3.7%	121
COLISEUM REINSURANCE COMPANY	36552	0	\$3	0.0%	0
COLUMBIA MUTUAL INSURANCE COMPANY	40371	1	\$10,759,472	0.2%	26
CONTINENTAL CASUALTY COMPANY	20443	1			
CORNERSTONE NATIONAL INSURANCE COMPANY	10783	1	\$834,181	0.0%	337

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
COUNTRY CASUALTY INSURANCE COMPANY	20982	1	\$801,955	0.0%	351
COUNTRY MUTUAL INSURANCE COMPANY	20990	2	\$6,121,411	0.1%	92
COUNTRY PREFERRED INSURANCE COMPANY	21008	5	\$23,312,730	0.5%	60
CRESTBROOK INSURANCE COMPANY	18961	0	\$7,997,474	0.2%	0
DAIRYLAND INSURANCE COMPANY	21164	2	\$203,220	0.0%	2,767
ECONOMY FIRE & CASUALTY COMPANY	22926	9	\$27,458,356	0.6%	92
ECONOMY PREFERRED INSURANCE COMPANY	38067	1	\$9,606	0.0%	9,999
ECONOMY PREMIER ASSURANCE COMPANY	40649	0	\$365,298	0.0%	0
ELECTRIC INSURANCE COMPANY	21261	2	\$9,413,861	0.2%	60
ENCOMPASS INDEMNITY COMPANY	15130	6	\$9,662,945	0.2%	175
ENCOMPASS INSURANCE COMPANY OF AMERICA	10071	0	\$46,587	0.0%	0
ESSENTIA INSURANCE COMPANY	37915	2	\$8,412,387	0.2%	67
ESURANCE INSURANCE COMPANY	25712	2	\$580,196	0.0%	969
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	30210	46	\$21,473,578	0.4%	602
EVERETT CASH MUTUAL INSURANCE CO.	17043	0	\$751,801	0.0%	0
EXECUTIVE RISK INDEMNITY INC.	35181	0	\$68,096	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	26859	23	\$138,722,090	2.8%	47
FARMERS CASUALTY INSURANCE COMPANY	40169	0	\$81,166	0.0%	0
FARMERS DIRECT PROPERTY & CASUALTY INSURANCE COMPANY	25321	0	\$159,089	0.0%	0
FARMERS GROUP PROPERTY & CASUALTY INSURANCE COMPANY	34339	4	\$7,658,696	0.2%	147
FARMERS INSURANCE COMPANY, INC.	21628	54	\$168,080,809	3.4%	90
FARMERS INSURANCE EXCHANGE	21652	0	\$23,002	0.0%	0
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IA	13897	0	\$26,893	0.0%	0
FARMERS PROPERTY & CASUALTY INSURANCE COMPANY	26298	3	\$3,998,554	0.1%	211
FEDERAL INSURANCE COMPANY	20281	0	\$578,296	0.0%	0
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, DC	21784	1			
FIRST ACCEPTANCE INSURANCE COMPANY, INC.	10336	0	\$99,660	0.0%	0
FIRST CHICAGO INSURANCE COMPANY	13587	18	\$4,827,877	0.1%	1,048
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI	11185	1	\$7,148,089	0.1%	39
FOREMOST PROPERTY & CASUALTY INSURANCE CO	11800	0	\$159,740	0.0%	0
GARRISON PROPERTY & CASUALTY INSURANCE CO	21253	15	\$30,250,392	0.6%	139

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
GEICO CASUALTY COMPANY	41491	106	\$285,332,038	5.8%	104
GEICO CHOICE INSURANCE COMPANY	14139	0	\$2,441,246	0.0%	0
GEICO GENERAL INSURANCE COMPANY	35882	7	\$16,207,289	0.3%	121
GEICO INDEMNITY COMPANY	22055	6	\$10,074,711	0.2%	167
GEICO SECURE INSURANCE COMPANY	14137	0	\$13,160,557	0.3%	0
GENERAL SECURITY NATIONAL INSURANCE COMPANY	39322	1	\$50,365	0.0%	5,581
GOVERNMENT EMPLOYEES INSURANCE COMPANY	22063	5	\$7,158,071	0.1%	196
GREAT NORTHERN INSURANCE COMPANY	20303	0	\$1,418,571	0.0%	0
GRINNELL COMPASS INC	15831	2	\$5,996,166	0.1%	94
GRINNELL MUTUAL REINSURANCE COMPANY	14117	2	\$4,370,059	0.1%	129
GRINNELL SELECT INSURANCE COMPANY	16144	4	\$31,074,194	0.6%	36
HARTFORD ACCIDENT & INDEMNITY COMPANY	22357	1	\$16,884	0.0%	9,999
HARTFORD CASUALTY INSURANCE COMPANY	29424	0	\$95,323	0.0%	0
HARTFORD FIRE INSURANCE COMPANY	19682	0	\$8,861	0.0%	0
HARTFORD INSURANCE COMPANY OF THE MIDWEST	37478	0	\$26,261	0.0%	0
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	38261	2	\$2,837,359	0.1%	198
HARTFORD UNDERWRITERS INSURANCE COMPANY	30104	1	\$2,709,716	0.1%	104

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
HAULERS INSURANCE COMPANY, INC.	31550	3	\$4,176,519	0.1%	202
HOMESITE INSURANCE COMPANY OF THE MIDWEST	13927	1			
HORACE MANN INSURANCE COMPANY	22578	0	\$898,957	0.0%	0
HORACE MANN PROPERTY & CASUALTY INS CO	22756	0	\$513,588	0.0%	0
INTEGON GENERAL INSURANCE CORPORATION	22780	1	\$1,405,592	0.0%	200
INTEGON INDEMNITY CORPORATION	22772	1	\$9,541,600	0.2%	29
INTEGON NATIONAL INSURANCE COMPANY	29742	19	\$14,073,979	0.3%	379
JEFFERSON INSURANCE COMPANY	11630	1			
LIBERTY INSURANCE CORPORATION	42404	1	\$10,084	0.0%	9,999
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	2	\$2,189,656	0.0%	257
LIBERTY MUTUAL INSURANCE COMPANY	23043	0	\$1,700,923	0.0%	0
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	12484	39	\$44,787,157	0.9%	245
LM GENERAL INSURANCE COMPANY	36447	17	\$22,555,992	0.5%	212
LM INSURANCE CORPORATION	33600	2	\$615,598	0.0%	913
LYNDON SOUTHERN INSURANCE COMPANY	10051	0	\$2,057,445	0.0%	0
MADISON MUTUAL INSURANCE COMPANY	14443	0	\$3,453,665	0.1%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
MARKEL AMERICAN INSURANCE COMPANY	28932	0	\$169,758	0.0%	0
MERIDIAN SECURITY INSURANCE COMPANY	23353	0	\$1,103,244	0.0%	0
METROPOLITAN GENERAL INSURANCE COMPANY	39950	0	\$1,545	0.0%	0
MGA INSURANCE COMPANY INC.	40150	3	\$5,252,999	0.1%	161
MIC GENERAL INSURANCE CORPORATION	38660	0	\$52,003	0.0%	0
MID-CENTURY INSURANCE COMPANY	21687	0	\$2,130	0.0%	0
MIDVALE INDEMNITY COMPANY	27138	0	\$152,181	0.0%	0
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	23574	1	\$793,420	0.0%	354
NATIONAL GENERAL ASSURANCE COMPANY	42447	1	\$65,692	0.0%	4,279
NATIONAL GENERAL INSURANCE COMPANY	23728	3	\$2,625,853	0.1%	321
NATIONAL GENERAL INSURANCE ONLINE INC	11044	1	\$259,462	0.0%	1,083
NATIONWIDE ASSURANCE COMPANY	10723	1			
NATIONWIDE GENERAL INSURANCE COMPANY	23760	7	\$34,955,782	0.7%	56
NATIONWIDE INSURANCE COMPANY OF AMERICA	25453	1	\$8,360,971	0.2%	34
NATIONWIDE MUTUAL INSURANCE COMPANY	23787	2	\$1,750,257	0.0%	321
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	12345	0	\$2,125,137	0.0%	0
NEW SOUTH INSURANCE COMPANY	12130	0	\$23,280	0.0%	0



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
NOBLR RECIPROCAL EXCHANGE	16461	0	\$86,673	0.0%	0
OMNI INDEMNITY COMPANY	34940	1	\$11,632	0.0%	9,999
OWNERS INSURANCE COMPANY	32700	1	\$-16,065	-0.0%	9,999
PACIFIC INDEMNITY COMPANY	20346	0	\$316,381	0.0%	0
PEERLESS INDEMNITY INSURANCE COMPANY	18333	1			
PERMANENT GENERAL ASSURANCE CORPORATION	37648	18	\$19,330,753	0.4%	262
PHARMACISTS MUTUAL INSURANCE COMPANY	13714	0	\$257,597	0.0%	0
PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	1	\$1,291,431	0.0%	218
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	12873	3	\$3,672,761	0.1%	230
PROGRESSIVE ADVANCED INSURANCE COMPANY	11851	177	\$370,986,777	7.6%	134
PROGRESSIVE CASUALTY INSURANCE COMPANY	24260	114	\$353,010,574	7.2%	91
PROGRESSIVE DIRECT INSURANCE COMPANY	16322	11	\$1,082,958	0.0%	2,855
PROGRESSIVE MAX INSURANCE COMPANY	24279	4	\$5,110,187	0.1%	220
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	42919	4	\$7,462,888	0.2%	151
PROGRESSIVE PREFERRED INSURANCE COMPANY	37834	1	\$1,097,328	0.0%	256
PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	34690	2	\$3,027,638	0.1%	186

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
RESPONSE INSURANCE COMPANY	43044	0	\$51,983	0.0%	0
RIVERPORT INSURANCE COMPANY	36684	0	\$402,172	0.0%	0
ROOT INSURANCE COMPANY	10974	14	\$21,463,303	0.4%	183
SAFE AUTO INSURANCE COMPANY	25405	3	\$1,577,498	0.0%	535
SAFECO INSURANCE COMPANY OF AMERICA	24740	3	\$4,121	0.0%	9,999
SAFECO INSURANCE COMPANY OF ILLINOIS	39012	77	\$190,617,005	3.9%	114
SECURA INSURANCE COMPANY	22543	0	\$24,181	0.0%	0
SECURA SUPREME INSURANCE COMPANY	10239	1	\$3,712,754	0.1%	76
SENTINEL INSURANCE COMPANY, LTD.	11000	2	\$701,555	0.0%	801
SENTRY SELECT INSURANCE COMPANY	21180	2	\$609,872	0.0%	922
SHELTER GENERAL INSURANCE COMPANY	23361	1	\$802,506	0.0%	350
SHELTER MUTUAL INSURANCE COMPANY	23388	41	\$273,979,241	5.6%	42
SPINNAKER INSURANCE COMPANY	24376	0	\$68,555	0.0%	0
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	25127	0	\$450,543	0.0%	0
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	25135	4	\$11,781,367	0.2%	95
STATE FARM FIRE & CASUALTY COMPANY	25143	26	\$56,859,570	1.2%	129
STATE FARM LIFE INSURANCE COMPANY	69108	1			

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	258	\$1,010,696,020	20.7%	72
STATE NATIONAL INSURANCE COMPANY, INC.	12831	2	\$6,837,992	0.1%	82
STILLWATER INSURANCE COMPANY	25180	0	\$1,184,948	0.0%	0
TEACHERS INSURANCE COMPANY	22683	1	\$3,057,379	0.1%	92
THE CINCINNATI CASUALTY COMPANY	28665	2	\$9,510,832	0.2%	59
THE CINCINNATI INSURANCE COMPANY	10677	2	\$11,322,667	0.2%	50
THE FIRST LIBERTY INSURANCE CORPORATION	33588	0	\$129,302	0.0%	0
THE HANOVER INSURANCE COMPANY	22292	1	\$1,116	0.0%	9,999
THE STANDARD FIRE INSURANCE COMPANY	19070	26	\$125,427,385	2.6%	58
THE TRAVELERS HOME & MARINE INSURANCE COMPANY	27998	0	\$5,195,376	0.1%	0
TOGGLE INSURANCE COMPANY	44245	2	\$934,581	0.0%	602
TRADERS INSURANCE COMPANY	42749	19	\$30,181,096	0.6%	177
TRAVELERS PERSONAL INSURANCE COMPANY	38130	1			
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	36161	0	\$283,343	0.0%	0
TREXIS INSURANCE CORPORATION	12188	0	\$235,135	0.0%	0
TREXIS ONE INSURANCE CORPORATION	11004	1	\$141,978	0.0%	1,980

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
TRUMBULL INSURANCE COMPANY	27120	3	\$2,964,404	0.1%	284
TWIN CITY FIRE INSURANCE COMPANY	29459	12	\$20,444,266	0.4%	165
UNITED FIRE & CASUALTY COMPANY	13021	0	\$10,341	0.0%	0
UNITED HOME INSURANCE COMPANY	17647	1	\$3,728,655	0.1%	75
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	18	\$68,927,481	1.4%	73
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	10915	0	\$30,814	0.0%	0
UNITRIN SAFEGUARD INSURANCE COMPANY	40703	5	\$1,070,898	0.0%	1,312
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	41181	1			
USAA CASUALTY INSURANCE COMPANY	25968	24	\$60,904,942	1.2%	111
USAA GENERAL INDEMNITY COMPANY	18600	18	\$55,748,037	1.1%	91
VAULT RECIPROCAL EXCHANGE	16186	0	\$301,123	0.0%	0
VIGILANT INSURANCE COMPANY	20397	0	\$439,970	0.0%	0
VIKING INSURANCE COMPANY OF WISCONSIN	13137	5	\$17,618,872	0.4%	80
XL SPECIALTY INSURANCE COMPANY	37885	0	\$32,192	0.0%	0
<b>TOTAL</b>		<b>1,738</b>	<b>\$4,885,686,539</b>	<b>100.0%</b>	

## 8.2 HOMEOWNERS, FARMOWNERS, MOBILE HOMES, AND FIRE & ALLIED LINES

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ACCREDITED SURETY & CASUALTY COMPANY, INC.	26379	0	\$5,601	0.0%	0
ACUITY, A MUTUAL INSURANCE COMPANY	14184	3	\$14,724,487	0.5%	52
ADDISON INSURANCE COMPANY	10324	0	\$669,747	0.0%	0
AEGIS SECURITY INSURANCE COMPANY	33898	1	\$101,790	0.0%	2,485
AFFILIATED FM INSURANCE COMPANY	10014	0	\$33,815	0.0%	0
AIG PROPERTY CASUALTY COMPANY	19402	0	\$6,913,753	0.2%	0
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	35300	0	\$2,305,444	0.1%	0
ALLSTATE FIRE & CASUALTY INSURANCE COMPANY	29688	2			
ALLSTATE INDEMNITY COMPANY	19240	9	\$12,526,944	0.4%	182
ALLSTATE INSURANCE COMPANY	19232	7	\$8,597,886	0.3%	206
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	11110	0	\$34,855	0.0%	0
ALLSTATE PROPERTY & CASUALTY INSURANCE COMPANY	17230	12	\$10,211,669	0.3%	297
ALLSTATE VEHICLE & PROPERTY INSURANCE COMPANY	37907	46	\$74,398,249	2.4%	156
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	38156	0	\$2,512	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMCO INSURANCE COMPANY	19100	3	\$6,544,132	0.2%	116
AMERICAN BANKERS INSURANCE COMPANY OF FL	10111	24	\$8,957,721	0.3%	678
AMERICAN ECONOMY INSURANCE COMPANY	19690	17	\$73,858,378	2.3%	58
AMERICAN FAMILY CONNECT PROPERTY & CASUALTY INSURANCE COMPANY	29068	2	\$4,820,460	0.2%	105
AMERICAN FAMILY HOME INSURANCE COMPANY	23450	1	\$619	0.0%	9,999
AMERICAN FAMILY INSURANCE COMPANY	10386	42	\$151,569,781	4.8%	70
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	43	\$257,947,787	8.2%	42
AMERICAN FIRE & CASUALTY COMPANY	24066	0	\$1,477,428	0.0%	0
AMERICAN HALLMARK INSURANCE COMPANY OF TX	43494	0	\$1,154	0.0%	0
AMERICAN HOME ASSURANCE COMPANY	19380	0	\$2,293,825	0.1%	0
AMERICAN MODERN HOME INSURANCE COMPANY	23469	4	\$2,021,776	0.1%	500
AMERICAN MODERN PROPERTY & CASUALTY INSURANCE COMPANY	42722	24	\$30,043,344	1.0%	202
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	39942	0	\$19,137	0.0%	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	28401	5	\$15,516,170	0.5%	82
AMERICAN RELIABLE INSURANCE COMPANY	19615	0	\$440,146	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMERICAN SECURITY INSURANCE COMPANY	42978	0	\$82,748	0.0%	0
AMERICAN STATES INSURANCE COMPANY	19704	0	\$111	0.0%	0
AMERICAN STRATEGIC INSURANCE CORP	10872	31	\$56,331,237	1.8%	139
AMERISURE INSURANCE COMPANY	19488	0	\$154	0.0%	0
AMERISURE MUTUAL INSURANCE COMPANY (A STOCK COMPANY)	23396	0	\$3	0.0%	0
AMGUARD INSURANCE COMPANY	42390	8	\$4,913,263	0.2%	412
AMICA MUTUAL INSURANCE COMPANY	19976	0	\$7,306,169	0.2%	0
AMSHIELD INSURANCE COMPANY	15590	0	\$25,875	0.0%	0
ARCH INSURANCE COMPANY	11150	0	\$16,852	0.0%	0
ARGONAUT INSURANCE COMPANY	19801	0	\$21,171	0.0%	0
ARGONAUT – MIDWEST INSURANCE COMPANY	19828	0	\$1,617	0.0%	0
ARMED FORCES INSURANCE EXCHANGE	41459	0	\$1,123,297	0.0%	0
AUSTIN MUTUAL INSURANCE COMPANY	13412	0	\$241,714	0.0%	0
AUTO CLUB FAMILY INSURANCE COMPANY	27235	54	\$79,245,046	2.5%	172
AUTO – OWNERS INSURANCE COMPANY	18988	17	\$58,418,097	1.9%	74
BANKERS STANDARD INSURANCE COMPANY	18279	0	\$11,980,513	0.4%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
BERKLEY REGIONAL INSURANCE COMPANY	29580	0	\$108,092	0.0%	0
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	10391	0	\$3,143	0.0%	0
BITCO GENERAL INSURANCE CORPORATION	20095	0	\$50,052	0.0%	0
BRANCH INSURANCE EXCHANGE	16825	1	\$1,805,708	0.1%	140
CALIFORNIA CASUALTY GENERAL INS CO OF OREGON	35955	1	\$1,456,179	0.0%	174
CAMERON MUTUAL INSURANCE COMPANY	15725	6	\$9,057,516	0.3%	168
CENTURY – NATIONAL INSURANCE COMPANY	26905	1	\$745,220	0.0%	339
CHUBB INDEMNITY INSURANCE COMPANY	12777	0	\$82,190	0.0%	0
CHUBB NATIONAL INSURANCE COMPANY	10052	0	\$5,962,106	0.2%	0
CITIZENS INSURANCE COMPANY OF AMERICA	31534	0	\$774	0.0%	0
CLEAR BLUE INSURANCE COMPANY	28860	0	\$82,110	0.0%	0
CLUB EXCHANGE CORPORATION, ATTY – IN – FACT FOR AUTOMOBILE CLUB INTER – INSURANCE EX	15512	2			
COUNTRY MUTUAL INSURANCE COMPANY	20990	13	\$23,880,186	0.8%	138
COUNTRY PREFERRED INSURANCE COMPANY	21008	1	\$3,769,204	0.1%	67
CRESTBROOK INSURANCE COMPANY	18961	0	\$13,744,110	0.4%	0



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
CUMIS INSURANCE SOCIETY, INC.	10847	0	\$449	0.0%	0
DIAMOND STATE INSURANCE COMPANY	42048	2			
DORINCO REINSURANCE COMPANY	33499	0	\$3,355	0.0%	0
ECONOMY PREFERRED INSURANCE COMPANY	38067	0	\$6,959,288	0.2%	0
ECONOMY PREMIER ASSURANCE COMPANY	40649	1	\$1,510,185	0.0%	167
ELECTRIC INSURANCE COMPANY	21261	3	\$7,878,894	0.3%	96
EMPLOYERS MUTUAL CASUALTY COMPANY	21415	1			
ENCOMPASS INDEMNITY COMPANY	15130	4	\$9,244,857	0.3%	109
ENCOMPASS INSURANCE COMPANY OF AMERICA	10071	0	\$77,938	0.0%	0
ESURANCE INSURANCE COMPANY	25712	2	\$2,864,626	0.1%	177
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	30210	1	\$294,403	0.0%	859
EVERETT CASH MUTUAL INSURANCE CO.	17043	0	\$6,090,911	0.2%	0
EXECUTIVE RISK INDEMNITY INC.	35181	0	\$251,832	0.0%	0
FACTORY MUTUAL INSURANCE COMPANY	21482	0	\$15,102,647	0.5%	0
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	26859	37	\$170,524,162	5.4%	55
FARMERS GROUP PROPERTY & CASUALTY INSURANCE COMPANY	34339	3	\$3,915,242	0.1%	194

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
FARMERS INSURANCE EXCHANGE	21652	35	\$124,593,409	4.0%	71
FARMERS PROPERTY & CASUALTY INSURANCE COMPANY	26298	4	\$5,075,254	0.2%	199
FCCI INSURANCE COMPANY	10178	0	\$302,947	0.0%	0
FEDERAL INSURANCE COMPANY	20281	0	\$1,571,271	0.0%	0
FIRE INSURANCE EXCHANGE	21660	3	\$9,421,849	0.3%	81
FIREMAN'S FUND INSURANCE COMPANY	21873	0	\$714,204	0.0%	0
FIRST ACCEPTANCE INSURANCE COMPANY, INC.	10336	0	\$61	0.0%	0
FIRST AMERICAN PROPERTY & CASUALTY INS CO	37710	0	\$595	0.0%	0
FIRST CHICAGO INSURANCE COMPANY	13587	0	\$3,149	0.0%	0
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MI	11185	10	\$33,392,463	1.1%	76
FOREMOST PROPERTY & CASUALTY INSURANCE CO	11800	1	\$1,679,849	0.1%	151
GARRISON PROPERTY & CASUALTY INSURANCE CO	21253	1	\$15,257,102	0.5%	17
GEICO GENERAL INSURANCE COMPANY	35882	1			
GENERAL SECURITY NATIONAL INSURANCE COMPANY	39322	1	\$61,664	0.0%	4,101
GRANITE STATE INSURANCE COMPANY	23809	0	\$67,300	0.0%	0
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	26832	0	\$9,034	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
GREAT AMERICAN ASSURANCE COMPANY	26344	0	\$106,246	0.0%	0
GREAT AMERICAN INSURANCE COMPANY	16691	0	\$110,348	0.0%	0
GREAT AMERICAN INSURANCE COMPANY OF NY	22136	0	\$36,773	0.0%	0
GREAT NORTHERN INSURANCE COMPANY	20303	0	\$7,299,530	0.2%	0
GRINNELL MUTUAL REINSURANCE COMPANY	14117	1	\$360,895	0.0%	701
GUIDEONE INSURANCE COMPANY	15032	0	\$13,334	0.0%	0
GUIDEONE SPECIALTY INSURANCE COMPANY	14559	0	\$117,630	0.0%	0
HARTFORD ACCIDENT & INDEMNITY COMPANY	22357	0	\$12,016	0.0%	0
HARTFORD CASUALTY INSURANCE COMPANY	29424	0	\$113,485	0.0%	0
HARTFORD FIRE INSURANCE COMPANY	19682	0	\$87,794	0.0%	0
HARTFORD INSURANCE COMPANY OF THE MIDWEST	37478	2	\$1,546,071	0.0%	327
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	38261	1	\$1,583,283	0.1%	160
HARTFORD UNDERWRITERS INSURANCE COMPANY	30104	2	\$2,699,211	0.1%	187
HAULERS INSURANCE COMPANY, INC.	31550	0	\$399,441	0.0%	0
HDI GLOBAL INSURANCE COMPANY	41343	0	\$6,581,359	0.2%	0
HISCOX INSURANCE COMPANY INC.	10200	0	\$7,362	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
HOMEOWNERS OF AMERICA INSURANCE COMPANY	12536	0	\$251,289	0.0%	0
HOMESITE INDEMNITY COMPANY	20419	9	\$5,182,534	0.2%	439
HOMESITE INSURANCE COMPANY OF THE MIDWEST	13927	16	\$48,221,035	1.5%	84
HORACE MANN INSURANCE COMPANY	22578	0	\$1,474,114	0.0%	0
ILLINOIS NATIONAL INSURANCE CO.	23817	0	\$833	0.0%	0
INDEMNITY INSURANCE CO OF NORTH AMERICA	43575	0	\$4,020,742	0.1%	0
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	29831	0	\$20,697	0.0%	0
INTEGON INDEMNITY CORPORATION	22772	3	\$6,952,321	0.2%	109
INTEGON NATIONAL INSURANCE COMPANY	29742	0	\$32,561	0.0%	0
KEMPER INDEPENDENCE INSURANCE COMPANY	10914	0	\$52,890	0.0%	0
LEMONADE INSURANCE COMPANY	16023	8	\$2,754,373	0.1%	735
LIBERTY INSURANCE CORPORATION	42404	3	\$981,122	0.0%	773
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	1	\$4,257,843	0.1%	59
LIBERTY MUTUAL INSURANCE COMPANY	23043	4	\$2,678,382	0.1%	378
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	12484	20	\$36,305,062	1.2%	139
LITITZ MUTUAL INSURANCE COMPANY	14400	1	\$8,736,980	0.3%	29

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
LM GENERAL INSURANCE COMPANY	36447	1			
LM INSURANCE CORPORATION	33600	0	\$3,682,295	0.1%	0
LYNDON SOUTHERN INSURANCE COMPANY	10051	0	\$111,156	0.0%	0
MADISON MUTUAL INSURANCE COMPANY	14443	1	\$3,990,168	0.1%	63
MARKEL AMERICAN INSURANCE COMPANY	28932	0	\$926,429	0.0%	0
MARKEL INSURANCE COMPANY	38970	0	\$263,707	0.0%	0
MASSACHUSETTS BAY INSURANCE COMPANY	22306	0	\$8,095	0.0%	0
MERIDIAN SECURITY INSURANCE COMPANY	23353	0	\$1,231	0.0%	0
MID-CENTURY INSURANCE COMPANY	21687	4	\$10,823,615	0.3%	93
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	23574	0	\$919,772	0.0%	0
MITSUI SUMITOMO INS CO OF AMERICA	20362	0	\$162,836	0.0%	0
MOTORS INSURANCE CORPORATION	22012	0	\$339,746	0.0%	0
MUTUALAID EXCHANGE	11878	1	\$2,654,914	0.1%	95
NATIONAL CASUALTY COMPANY	11991	0	\$842,508	0.0%	0
NATIONAL INTERSTATE INSURANCE COMPANY	32620	0	\$167	0.0%	0
NATIONAL TRUST INSURANCE COMPANY	20141	0	\$287,906	0.0%	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH	19445	0	\$311,321	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
NATIONWIDE AFFINITY INSURANCE CO OF AMERICA	26093	9	\$31,919,088	1.0%	71
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	28223	0	\$25,141,975	0.8%	0
NATIONWIDE GENERAL INSURANCE COMPANY	23760	1	\$4,658,515	0.1%	54
NATIONWIDE INSURANCE COMPANY OF AMERICA	25453	1	\$9,772,888	0.3%	26
NATIONWIDE MUTUAL INSURANCE COMPANY	23787	13	\$45,818,789	1.5%	72
NEW HAMPSHIRE INSURANCE COMPANY	23841	0	\$21,288	0.0%	0
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	12345	6	\$8,306,423	0.3%	183
NEW YORK MARINE & GENERAL INSURANCE CO	16608	0	\$319,946	0.0%	0
NEXT INSURANCE US COMPANY	16285	1	\$107,318	0.0%	2,357
NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY	23965	0	\$254,329	0.0%	0
OBSIDIAN INSURANCE COMPANY	35602	0	\$549,682	0.0%	0
OHIO SECURITY INSURANCE COMPANY	24082	1	\$1,736,144	0.1%	146
OLD RELIABLE CASUALTY COMPANY	36625	2	\$1,015,818	0.0%	498
PACIFIC INDEMNITY COMPANY	20346	0	\$1,869,223	0.1%	0
PEERLESS INDEMNITY INSURANCE COMPANY	18333	2	\$2,452,370	0.1%	206
PENN MILLERS INSURANCE COMPANY	14982	0	\$3,816,437	0.1%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
PHARMACISTS MUTUAL INSURANCE COMPANY	13714	0	\$208,710	0.0%	0
PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	1	\$81,806	0.0%	3,092
PRAETORIAN INSURANCE COMPANY	37257	1	\$1,008,263	0.0%	251
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	12873	0	\$10,662,435	0.3%	0
PROGRESSIVE CASUALTY INSURANCE COMPANY	24260	13	\$6,616,292	0.2%	497
PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	34690	5	\$5,372,153	0.2%	235
QBE INSURANCE CORPORATION	39217	1	\$429,011	0.0%	590
ROCK RIDGE INSURANCE COMPANY	11089	5	\$8,382,169	0.3%	151
ROOT INSURANCE COMPANY	10974	0	\$113,619	0.0%	0
SAFECO INSURANCE COMPANY OF AMERICA	24740	28	\$99,663,719	3.2%	71
SCOTTSDALE INDEMNITY COMPANY	15580	0	\$10,489	0.0%	0
SECURA INSURANCE COMPANY	22543	0	\$201,373	0.0%	0
SECURA SUPREME INSURANCE COMPANY	10239	0	\$2,983,583	0.1%	0
SENECA INSURANCE COMPANY, INC.	10936	0	\$28,663	0.0%	0
SENTINEL INSURANCE COMPANY, LTD.	11000	0	\$188,022	0.0%	0
SHELTER GENERAL INSURANCE COMPANY	23361	1	\$125,590	0.0%	2,014
SHELTER MUTUAL INSURANCE COMPANY	23388	37	\$200,646,476	6.4%	47

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
SPINNAKER INSURANCE COMPANY	24376	11	\$12,208,077	0.4%	228
STANDARD GUARANTY INSURANCE COMPANY	42986	6	\$13,726,736	0.4%	111
STARNET INSURANCE COMPANY	40045	0	\$5,815	0.0%	0
STARR INDEMNITY & LIABILITY COMPANY	38318	1	\$115,228	0.0%	2,195
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	25127	2	\$2,111,019	0.1%	240
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	25135	16	\$29,348,401	0.9%	138
STATE FARM FIRE & CASUALTY COMPANY	25143	398	\$714,496,774	22.7%	141
STATE NATIONAL INSURANCE COMPANY, INC.	12831	0	\$559	0.0%	0
STILLWATER INSURANCE COMPANY	25180	2	\$3,120,009	0.1%	162
SUTTON NATIONAL INSURANCE COMPANY	25798	0	\$234	0.0%	0
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	29874	1			
T.H.E. INSURANCE COMPANY	12866	0	\$1,394	0.0%	0
TEACHERS INSURANCE COMPANY	22683	0	\$1,583,182	0.1%	0
THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT	19062	0	\$1,093,338	0.0%	0
THE CHARTER OAK FIRE INSURANCE COMPANY	25615	0	\$275,983	0.0%	0
THE CINCINNATI CASUALTY COMPANY	28665	3	\$11,252,829	0.4%	67



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
THE CINCINNATI INSURANCE COMPANY	10677	3	\$15,505,571	0.5%	49
THE HANOVER INSURANCE COMPANY	22292	0	\$4,277	0.0%	0
THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	19429	0	\$2,564,287	0.1%	0
THE OHIO CASUALTY INSURANCE COMPANY	24074	0	\$356,986	0.0%	0
THE PHOENIX INSURANCE COMPANY	25623	0	\$507,409	0.0%	0
THE STANDARD FIRE INSURANCE COMPANY	19070	2	\$5,659,324	0.2%	89
THE TRAVELERS HOME & MARINE INSURANCE COMPANY	27998	9	\$31,731,509	1.0%	72
THE TRAVELERS INDEMNITY COMPANY	25658	0	\$152,946	0.0%	0
THE TRAVELERS INDEMNITY COMPANY OF AMERICA	25666	1	\$1,676,522	0.1%	151
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	25682	0	\$316,465	0.0%	0
TOGGLE INSURANCE COMPANY	44245	1	\$289,987	0.0%	872
TOWER HILL PRIME INSURANCE COMPANY	11027	1	\$2,062,109	0.1%	123
TRADERS INSURANCE COMPANY	42749	0	\$78,609	0.0%	0
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	28886	0	\$195,832	0.0%	0
TRAVELERS PERSONAL INSURANCE COMPANY	38130	43	\$107,940,445	3.4%	101
TRAVELERS PROP CASUALTY CO OF AMERICA	25674	0	\$279,213	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	36161	2	\$1,306,623	0.0%	387
TRISURA INSURANCE COMPANY	22225	0	\$187,913	0.0%	0
TRUCK INSURANCE EXCHANGE	21709	0	\$1,443,039	0.0%	0
TRUMBULL INSURANCE COMPANY	27120	10	\$9,747,544	0.3%	259
TWIN CITY FIRE INSURANCE COMPANY	29459	2	\$1,098,619	0.0%	460
UNITED FIRE & CASUALTY COMPANY	13021	1	\$-3,819	-0.0%	9,999
UNITED HOME INSURANCE COMPANY	17647	2	\$5,604,807	0.2%	90
UNITED SERVICES AUTOMOBILE ASSOCIATION	25941	10	\$61,161,328	1.9%	41
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	10915	0	\$13,073	0.0%	0
UNITRIN SAFEGUARD INSURANCE COMPANY	40703	1	\$1,667,536	0.1%	152
USAA CASUALTY INSURANCE COMPANY	25968	8	\$40,326,523	1.3%	50
USAA GENERAL INDEMNITY COMPANY	18600	10	\$35,438,122	1.1%	71
VAULT RECIPROCAL EXCHANGE	16186	1	\$754,651	0.0%	335
VIGILANT INSURANCE COMPANY	20397	0	\$1,949,203	0.1%	0
WEST AMERICAN INSURANCE COMPANY	44393	0	\$309,751	0.0%	0
WEST BEND MUTUAL INSURANCE COMPANY	15350	1	\$2,897,845	0.1%	87

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
WESTCHESTER FIRE INSURANCE COMPANY	10030	0	\$98,074	0.0%	0
<b>TOTAL</b>		<b>1,245</b>	<b>\$3,148,829,938</b>	<b>100.0%</b>	

### 8.3 ACCIDENT AND HEALTH INSURANCE (EXCLUDING HMOs)

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
21ST CENTURY PREMIER INSURANCE COMPANY	20796	0	\$454	0.0%	0
4 EVER LIFE INSURANCE COMPANY	80985	0	\$1,888,318	0.0%	0
5 STAR LIFE INSURANCE COMPANY	77879	0	\$112,357	0.0%	0
AAA LIFE INSURANCE COMPANY	71854	1	\$1,174,621	0.0%	282
ABILITY INSURANCE COMPANY	71471	3	\$1,201,629	0.0%	827
ACCENDO INSURANCE COMPANY	63444	0	\$1,142,850	0.0%	0
ACE AMERICAN INSURANCE COMPANY	22667	1	\$641,046	0.0%	517
ACE PROPERTY & CASUALTY INSURANCE COMPANY	20699	0	\$259,708	0.0%	0
ADVANTICA INSURANCE COMPANY	12278	0	\$4,382,573	0.1%	0
AEGIS SECURITY INSURANCE COMPANY	33898	0	\$29,498	0.0%	0
AETNA HEALTH & LIFE INSURANCE COMPANY	78700	3	\$15,951,545	0.2%	62
AETNA HEALTH INSURANCE COMPANY	72052	0	\$300,358	0.0%	0
AETNA LIFE INSURANCE COMPANY	60054	71	\$170,462,913	2.4%	138
ALL SAVERS INSURANCE COMPANY	82406	0	\$176,353,112	2.5%	0
ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	90611	9	\$2,960,494	0.0%	1,007
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	64190	0	\$4,122	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMALGAMATED LIFE INSURANCE COMPANY	60216	0	\$327,923	0.0%	0
AMERICAN BANKERS INSURANCE COMPANY OF FL	10111	0	\$326	0.0%	0
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	60275	0	\$3,678	0.0%	0
AMERICAN CONTINENTAL INSURANCE COMPANY	12321	0	\$4,188,602	0.1%	0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)	60380	19	\$61,100,923	0.8%	103
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	0	\$4,378,985	0.1%	0
AMERICAN FEDERATED LIFE INSURANCE COMPANY	98736	0	\$840,370	0.0%	0
AMERICAN FIDELITY ASSURANCE COMPANY	60410	2	\$13,932,677	0.2%	48
AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	69337	0	\$47,500	0.0%	0
AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	2	\$965,877	0.0%	686
AMERICAN HEALTH & LIFE INSURANCE COMPANY	60518	0	\$1,006,188	0.0%	0
AMERICAN HERITAGE LIFE INSURANCE COMPANY	60534	0	\$11,067,458	0.2%	0
AMERICAN HOME ASSURANCE COMPANY	19380	0	\$464	0.0%	0
AMERICAN INCOME LIFE INSURANCE COMPANY	60577	1	\$1,506,539	0.0%	220
AMERICAN NATIONAL INSURANCE COMPANY	60739	0	\$1,326,561	0.0%	0
AMERICAN NATIONAL LIFE INS CO OF TX	71773	0	\$2,916,235	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMERICAN PROGRESSIVE LIFE & HEALTH INSURANCE COMPANY OF NEW YORK	80624	0	\$2,905	0.0%	0
AMERICAN PUBLIC LIFE INS CO	60801	0	\$1,534,909	0.0%	0
AMERICAN REPUBLIC CORP INSURANCE COMPANY	67679	0	\$2,387,657	0.0%	0
AMERICAN REPUBLIC INSURANCE COMPANY	60836	2	\$5,339,645	0.1%	124
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	88366	0	\$1,185,465	0.0%	0
AMERICAN UNITED LIFE INSURANCE COMPANY	60895	0	\$1,874,674	0.0%	0
AMERICO FINANCIAL LIFE & ANNUITY INS CO	61999	2	\$2,611,573	0.0%	254
AMERITAS LIFE INSURANCE CORP.	61301	3	\$11,700,639	0.2%	85
AMEX ASSURANCE COMPANY	27928	0	\$180,289	0.0%	0
AMFIRST INSURANCE COMPANY	60250	0	\$2,974,700	0.0%	0
ANTHEM INSURANCE COMPANIES, INC.	28207	1	\$22,183,318	0.3%	15
ANTHEM LIFE INSURANCE COMPANY	61069	1	\$3,809,558	0.1%	87
ARCH INSURANCE COMPANY	11150	0	\$35,866	0.0%	0
ASPEN AMERICAN INSURANCE COMPANY	43460	5	\$365,825	0.0%	4,529
ASSURANCEAMERICA INSURANCE COMPANY	11558	0	\$12,531	0.0%	0
ASSURED LIFE ASSOCIATION	56499	0	\$728,782	0.0%	0
ASSURITY LIFE INSURANCE COMPANY	71439	2	\$1,820,593	0.0%	364

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	61492	0	\$71,412	0.0%	0
ATHENE ANNUITY & LIFE COMPANY	61689	0	\$775	0.0%	0
ATLANTA LIFE INSURANCE COMPANY	61093	0	\$438	0.0%	0
ATLANTIC SPECIALTY INSURANCE COMPANY	27154	0	\$163,461	0.0%	0
AUTO CLUB LIFE INSURANCE COMPANY	84522	0	\$16,260	0.0%	0
AUTO-OWNERS LIFE INSURANCE COMPANY	61190	0	\$366,433	0.0%	0
AXIS INSURANCE COMPANY	37273	0	\$346,428	0.0%	0
BALTIMORE LIFE INSURANCE COMPANY	61212	0	\$1,461	0.0%	0
BANKERS FIDELITY ASSURANCE COMPANY	71919	0	\$34,961	0.0%	0
BANKERS FIDELITY LIFE INSURANCE COMPANY	61239	1	\$541,951	0.0%	611
BANKERS LIFE & CASUALTY COMPANY	61263	25	\$13,820,419	0.2%	599
BANNER LIFE INSURANCE COMPANY	94250	0	\$125,488	0.0%	0
BCS INSURANCE COMPANY	38245	0	\$1,311,037	0.0%	0
BEAZLEY INSURANCE COMPANY INC	37540	1	\$22,262,227	0.3%	15
BENCHMARK INSURANCE COMPANY	41394	0	\$599,405	0.0%	0
BERKLEY LIFE & HEALTH INSURANCE COMPANY	64890	0	\$10,207,236	0.1%	0
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	22276	0	\$395,563	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	71714	0	\$4,941,575	0.1%	0
BEST LIFE & HEALTH INSURANCE COMPANY	90638	1	\$773,994	0.0%	428
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	148	\$750,647,854	10.4%	65
BOSTON MUTUAL LIFE INSURANCE COMPANY	61476	0	\$252,583	0.0%	0
BRIGHTHOUSE LIFE INSURANCE COMPANY	87726	0	\$903,038	0.0%	0
CAPITOL LIFE INSURANCE COMPANY	61581	0	\$4,854	0.0%	0
CATHOLIC FINANCIAL LIFE	56030	0	\$251	0.0%	0
CATHOLIC ORDER OF FORESTERS	57487	0	\$25,446	0.0%	0
CATLIN INSURANCE COMPANY, INC.	19518	0	\$235	0.0%	0
CELTIC INSURANCE COMPANY	80799	356	\$884,469,941	12.3%	133
CENTRAL SECURITY LIFE INSURANCE COMPANY	61735	0	\$571	0.0%	0
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA	61751	0	\$387,475	0.0%	0
CENTRAL STATES INDEMNITY CO. OF OMAHA	34274	0	\$431,913	0.0%	0
CENTRE LIFE INSURANCE COMPANY	80896	0	\$50,654	0.0%	0
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	61859	0	\$1,581,187	0.0%	0
CIGNA HEALTH & LIFE INSURANCE COMPANY	67369	145	\$452,308,306	6.3%	106
CIGNA NATIONAL HEALTH INSURANCE COMPANY	61727	0	\$21,113	0.0%	0



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
CINCINNATI LIFE INSURANCE COMPANY	76236	0	\$23,880	0.0%	0
CITIZENS SECURITY LIFE INSURANCE COMPANY	61921	0	\$4,325,070	0.1%	0
CLEAR SPRING HEALTH INSURANCE COMPANY	78301	0	\$4,877,539	0.1%	0
CMFG LIFE INSURANCE COMPANY	62626	1	\$4,005,628	0.1%	83
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	62049	4	\$9,811,718	0.1%	135
COLONIAL PENN LIFE INSURANCE COMPANY	62065	4	\$7,319,521	0.1%	181
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	62103	0	\$2,477	0.0%	0
COMBINED INSURANCE COMPANY OF AMERICA	62146	6	\$13,043,539	0.2%	152
COMMERCIAL TRAVELERS LIFE INSURANCE COMPANY	81426	0	\$2,087	0.0%	0
COMMONWEALTH ANNUITY & LIFE INSURANCE CO	84824	0	\$623	0.0%	0
COMPANION LIFE INSURANCE COMPANY	77828	3	\$17,562,932	0.2%	57
COMPBENEFITS INSURANCE COMPANY	60984	0	\$1,035	0.0%	0
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	62308	0	\$44,294	0.0%	0
CONTINENTAL AMERICAN INSURANCE COMPANY	71730	1	\$9,437,306	0.1%	35
CONTINENTAL CASUALTY COMPANY	20443	6	\$6,283,512	0.1%	316
CONTINENTAL GENERAL INSURANCE COMPANY	71404	2	\$2,005,869	0.0%	330

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE	68500	7	\$5,196,047	0.1%	446
COUNTRY LIFE INSURANCE COMPANY	62553	0	\$774,626	0.0%	0
COVENTRY HEALTH & LIFE INSURANCE COMPANY	81973	0	\$4,250	0.0%	0
COX HEALTH SYSTEMS INSURANCE COMPANY	60040	29	\$141,622,192	2.0%	68
CROATIAN FRATERNAL UNION OF AMERICA	56634	0	\$251	0.0%	0
DEARBORN LIFE INSURANCE COMPANY	71129	0	\$421,274	0.0%	0
DENTAL CARE PLUS, INC.	96265	6	\$632,757	0.0%	3,142
DENTAQUEST NATIONAL INSURANCE COMPANY, INC. (F/K/A DSM USA INSURANCE COMPANY,	67636	1	\$248,330	0.0%	1,334
DENTEGRA INSURANCE COMPANY	73474	5	\$4,412,930	0.1%	375
EDUCATORS HEALTH PLANS LIFE ACCIDENT & HEALTH INC	12515	0	\$82,241	0.0%	0
ELIPS LIFE INSURANCE COMPANY	85561	0	\$131,336	0.0%	0
ELIXIR INSURANCE COMPANY	12747	0	\$526,184	0.0%	0
EMC NATIONAL LIFE COMPANY	62928	0	\$4,200	0.0%	0
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	68322	0	\$494,289	0.0%	0
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	62944	0	\$689,988	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	78077	0	\$1,971,595	0.0%	0
EVEREST REINSURANCE COMPANY	26921	2	\$3,243,708	0.0%	204
EVERLAKE LIFE INSURANCE COMPANY	60186	0	\$188,427	0.0%	0
FAIR AMERICAN INSURANCE & REINSURANCE COMPANY	35157	0	\$1,183,621	0.0%	0
FAMILY BENEFIT LIFE INSURANCE COMPANY	70742	0	\$1,323	0.0%	0
FAMILY HERITAGE LIFE INSURANCE CO OF AMERICA	77968	0	\$7,167,549	0.1%	0
FAMILY LIFE INSURANCE COMPANY	63053	0	\$76,480	0.0%	0
FARM BUREAU LIFE INS CO OF MO	63118	0	\$51,509	0.0%	0
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IA	13897	0	\$62	0.0%	0
FARMERS NEW WORLD LIFE INSURANCE COMPANY	63177	0	\$400,979	0.0%	0
FEDERAL INSURANCE COMPANY	20281	6	\$1,221,388	0.0%	1,628
FEDERAL LIFE INSURANCE COMPANY	63223	1	\$62,303	0.0%	5,318
FEDERATED LIFE INSURANCE COMPANY	63258	0	\$887,795	0.0%	0
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	63290	1	\$8,992	0.0%	9,999
FIDELITY SECURITY LIFE INSURANCE COMPANY	71870	1	\$16,012,139	0.2%	21
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	69140	0	\$37	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE COMPANY	64696	1	\$1,697,634	0.0%	195
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	90328	0	\$1,072,292	0.0%	0
FORETHOUGHT LIFE INSURANCE COMPANY	91642	0	\$621,673	0.0%	0
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	62324	6	\$19,361,767	0.3%	103
GARDEN STATE LIFE INSURANCE COMPANY	63657	0	\$476,338	0.0%	0
GENWORTH LIFE & ANNUITY INSURANCE COMPANY	65536	1	\$147,272	0.0%	2,250
GENWORTH LIFE INSURANCE COMPANY	70025	31	\$31,700,139	0.4%	324
GERBER LIFE INSURANCE COMPANY	70939	0	\$10,097,203	0.1%	0
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	91472	0	\$1,090,616	0.0%	0
GOLDEN RULE INSURANCE COMPANY	62286	36	\$73,436,290	1.0%	162
GOVERNMENT EMPLOYEES INSURANCE COMPANY	22063	0	\$68	0.0%	0
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE CO	63967	0	\$211,543	0.0%	0
GPM HEALTH & LIFE INSURANCE COMPANY	67059	1	\$521,479	0.0%	635
GRANULAR INSURANCE COMPANY	93521	0	\$7,030,559	0.1%	0
GREAT AMERICAN INSURANCE COMPANY	16691	0	\$857,805	0.0%	0
GREAT AMERICAN SPIRIT INSURANCE COMPANY	33723	0	\$122,855	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
GREAT MIDWEST INSURANCE COMPANY	18694	0	\$2,987,676	0.0%	0
GREAT NORTHERN INSURANCE COMPANY	20303	0	\$9,515	0.0%	0
GREAT SOUTHERN LIFE INSURANCE COMPANY	90212	0	\$22,837	0.0%	0
GREENWICH INSURANCE COMPANY	22322	0	\$674,012	0.0%	0
GUARANTEE TRUST LIFE INSURANCE COMPANY	64211	4	\$7,955,562	0.1%	167
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	64246	16	\$46,067,223	0.6%	115
GULF GUARANTY LIFE INSURANCE COMPANY	77976	0	\$4,492	0.0%	0
HARTFORD FIRE INSURANCE COMPANY	19682	0	\$128,215	0.0%	0
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	70815	7	\$45,780,043	0.6%	51
HCC LIFE INSURANCE COMPANY	92711	0	\$50,387,484	0.7%	0
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	70670	0	\$1,823,803	0.0%	0
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	78972	378	\$1,380,264,654	19.2%	91
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	66214	1	\$1,435,299	0.0%	231
HM LIFE INSURANCE COMPANY	93440	0	\$5,407,551	0.1%	0
HORACE MANN LIFE INSURANCE COMPANY	64513	0	\$9,432	0.0%	0
HUMANA INSURANCE COMPANY	73288	30	\$154,330,404	2.1%	64

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
HUMANADENTAL INSURANCE COMPANY	70580	4	\$7,931,339	0.1%	167
IA AMERICAN LIFE INSURANCE COMPANY	91693	0	\$94	0.0%	0
IDEALIFE INSURANCE COMPANY	97764	0	\$3,652	0.0%	0
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	64580	0	\$781,792	0.0%	0
INDEPENDENCE AMERICAN INSURANCE COMPANY	26581	3	\$580,388	0.0%	1,713
INDIVIDUAL ASSUR CO LIFE HLTH & ACC	81779	1	\$4,513,686	0.1%	73
INTEGON NATIONAL INSURANCE COMPANY	29742	0	\$404,318	0.0%	0
IRONSHORE INDEMNITY INC.	23647	0	\$414,052	0.0%	0
JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	0	\$246,444	0.0%	0
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	64017	0	\$10,418	0.0%	0
JOHN ALDEN LIFE INSURANCE COMPANY	65080	3	\$194,068	0.0%	5,122
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	93610	0	\$47,596	0.0%	0
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	21	\$20,840,496	0.3%	334
KAISER PERMANENTE INSURANCE COMPANY	60053	0	\$528,482	0.0%	0
KANSAS CITY LIFE INSURANCE COMPANY	65129	0	\$4,198,327	0.1%	0
KNIGHTS OF COLUMBUS	58033	2	\$2,797,830	0.0%	237
LEADERS LIFE INSURANCE COMPANY	74799	0	\$3,465	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
LIBERTY BANKERS LIFE INSURANCE COMPANY	68543	0	\$10,951	0.0%	0
LIBERTY INSURANCE UNDERWRITERS INC.	19917	0	\$5,205	0.0%	0
LIBERTY NATIONAL LIFE INSURANCE COMPANY	65331	1	\$2,865,388	0.0%	116
LIFE INSURANCE COMPANY OF NORTH AMERICA	65498	10	\$44,919,935	0.6%	74
LIFE INSURANCE COMPANY OF THE SOUTHWEST	65528	0	\$27	0.0%	0
LIFE OF THE SOUTH INSURANCE COMPANY	97691	0	\$1,144,246	0.0%	0
LIFESECURE INSURANCE CO.	77720	0	\$602,430	0.0%	0
LIFESHIELD NATIONAL INSURANCE CO.	99724	8	\$720,464	0.0%	3,679
LINCOLN BENEFIT LIFE COMPANY	65595	2	\$863,493	0.0%	767
LINCOLN HERITAGE LIFE INSURANCE COMPANY	65927	0	\$22,107	0.0%	0
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	62057	0	\$12,199	0.0%	0
LOYAL AMERICAN LIFE INSURANCE COMPANY	65722	2	\$2,933,032	0.0%	226
LUMICO LIFE INSURANCE COMPANY	73504	1	\$4,020,704	0.1%	82
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.	65781	0	\$179,415	0.0%	0
MAGNA INSURANCE COMPANY	61018	0	\$163,014	0.0%	0
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	67083	0	\$403	0.0%	0
MANHATTANLIFE INSURANCE & ANNUITY COMPANY	61883	7	\$4,973,053	0.1%	466

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
MARKEL INSURANCE COMPANY	38970	0	\$40,811	0.0%	0
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	1	\$7,110,114	0.1%	47
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	63312	1	\$115,655	0.0%	2,865
MEDAMERICA INSURANCE COMPANY	69515	0	\$644,243	0.0%	0
MEDCO CONTAINMENT LIFE INSURANCE COMPANY	63762	0	\$12,116,799	0.2%	0
MEDICA INSURANCE COMPANY	12459	76	\$89,893,890	1.2%	280
MEDICO CORP LIFE INSURANCE COMPANY	79987	0	\$4,311,592	0.1%	0
MEDICO INSURANCE COMPANY	31119	0	\$2,258,200	0.0%	0
METROPOLITAN LIFE INSURANCE COMPANY	65978	18	\$101,903,482	1.4%	59
METROPOLITAN TOWER LIFE INSURANCE COMPANY	97136	0	\$42,705	0.0%	0
MID–WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	66087	0	\$62,952	0.0%	0
MINNESOTA LIFE INSURANCE COMPANY	66168	0	\$6,845,803	0.1%	0
MISSOURI VALLEY LIFE & HEALTH INSURANCE CO	76040	0	\$76,681,082	1.1%	0
MONY LIFE INSURANCE COMPANY	66370	0	\$59,341	0.0%	0
MOUNTAIN LIFE INSURANCE COMPANY	80020	0	\$44,935	0.0%	0
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	88668	0	\$30,032	0.0%	0



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
MUTUAL OF OMAHA INSURANCE COMPANY	71412	8	\$59,151,575	0.8%	45
NASSAU LIFE & ANNUITY COMPANY	93734	0	\$194,858	0.0%	0
NASSAU LIFE INSURANCE COMPANY	67814	0	\$3,311	0.0%	0
NASSAU LIFE INSURANCE COMPANY OF KANSAS	68284	0	\$52,028	0.0%	0
NATIONAL BENEFIT LIFE INSURANCE COMPANY	61409	0	\$12,280	0.0%	0
NATIONAL CASUALTY COMPANY	11991	0	\$290	0.0%	0
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	98205	0	\$849,787	0.0%	0
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	66583	0	\$5,486,082	0.1%	0
NATIONAL HEALTH INSURANCE COMPANY	82538	30	\$36,677,011	0.5%	271
NATIONAL LIFE INSURANCE COMPANY	66680	0	\$28,166	0.0%	0
NATIONAL TEACHERS ASSOC LIFE INS CO	87963	0	\$990,146	0.0%	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH	19445	0	\$934,053	0.0%	0
NATIONWIDE LIFE INSURANCE COMPANY	66869	1	\$3,575,983	0.0%	93
NATIONWIDE MUTUAL INSURANCE COMPANY	23787	0	\$1,228,218	0.0%	0
NEW ENGLAND LIFE INSURANCE COMPANY	91626	0	\$31,962	0.0%	0
NEW ERA LIFE INS CO OF THE MIDWEST	69698	0	\$11,979	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
NEW YORK LIFE GROUP INSURANCE COMPANY OF NY	64548	0	\$1,142,827	0.0%	0
NEW YORK LIFE INSURANCE COMPANY	66915	2	\$5,993,768	0.1%	111
NIPPON LIFE INSURANCE COMPANY OF AMERICA	81264	0	\$183,623	0.0%	0
NORTH AMERICAN CO FOR LIFE & HEALTH INSURANCE	66974	0	\$5	0.0%	0
NORTH AMERICAN INSURANCE COMPANY	68349	0	\$576,925	0.0%	0
NORTHWESTERN LONG TERM CARE INSURANCE CO	69000	0	\$12,308,738	0.2%	0
OCEANVIEW LIFE & ANNUITY COMPANY SCHEDULE B PART 1	68446	0	\$1,122	0.0%	0
OHIO NATIONAL LIFE ASSURANCE CORPORATION	89206	0	\$506,493	0.0%	0
OHIO NATIONAL LIFE INSURANCE COMPANY	67172	0	\$67,026	0.0%	0
OLD AMERICAN INSURANCE COMPANY	67199	0	\$5,138	0.0%	0
OLD REPUBLIC LIFE INSURANCE COMPANY	67261	0	\$11,653	0.0%	0
OLD SURETY LIFE INSURANCE COMPANY	67326	0	\$10,800,259	0.2%	0
OLD UNITED LIFE INSURANCE COMPANY	76007	0	\$3,684	0.0%	0
OMAHA HEALTH INSURANCE COMPANY	88080	0	\$3,542,593	0.0%	0
OMAHA INSURANCE COMPANY	13100	3	\$38,282,102	0.5%	26
OPTICARE OF UTAH, INC	12533	0	\$17,683	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
OSCAR INSURANCE COMPANY	15777	14	\$20,378,988	0.3%	228
OXFORD LIFE INSURANCE COMPANY	76112	0	\$406,739	0.0%	0
OZARK NATIONAL LIFE INSURANCE COMPANY	67393	0	\$25,615	0.0%	0
PAN-AMERICAN LIFE INSURANCE COMPANY	67539	0	\$5,418,220	0.1%	0
PARTNERRE AMERICA INSURANCE COMPANY	11835	0	\$576,283	0.0%	0
PEKIN LIFE INSURANCE COMPANY	67628	0	\$1,102,986	0.0%	0
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	67784	2	\$2,794,363	0.0%	237
PHILADELPHIA INDEMNITY INSURANCE COMPANY	18058	0	\$133,658	0.0%	0
PHYSICIANS LIFE INSURANCE COMPANY	72125	1	\$636,916	0.0%	520
PHYSICIANS MUTUAL INSURANCE COMPANY	80578	3	\$4,481,538	0.1%	222
PLATEAU INSURANCE COMPANY	97152	0	\$65,567	0.0%	0
PRIMERICA LIFE INSURANCE COMPANY	65919	0	\$1,206	0.0%	0
PRINCIPAL LIFE INSURANCE COMPANY	61271	8	\$33,324,357	0.5%	80
PROFESSIONAL INSURANCE COMPANY	68047	0	\$78,963	0.0%	0
PROTECTIVE LIFE & ANNUITY INSURANCE COMPANY	88536	0	\$27	0.0%	0
PROTECTIVE LIFE INSURANCE COMPANY	68136	0	\$501,724	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
PROVIDENT AMERICAN LIFE & HEALTH INSURANCE CO	67903	0	\$13,877	0.0%	0
PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	68195	0	\$6,706,376	0.1%	0
PROVIDENT LIFE & CASUALTY INSURANCE COMPANY	68209	0	\$201,130	0.0%	0
PURITAN LIFE INSURANCE COMPANY OF AMERICA	71390	1	\$533,609	0.0%	621
QBE INSURANCE CORPORATION	39217	0	\$18,256,737	0.3%	0
RELIANCE STANDARD LIFE INSURANCE COMPANY	68381	3	\$11,830,501	0.2%	84
RELIASTAR LIFE INS CO OF NY	61360	0	\$628,036	0.0%	0
RELIASTAR LIFE INSURANCE COMPANY	67105	0	\$20,639,160	0.3%	0
RENAISSANCE LIFE & HEALTH INSURANCE CO	61700	3	\$1,723,823	0.0%	577
RESERVE NATIONAL INSURANCE COMPANY	68462	3	\$5,207,790	0.1%	191
REVOL ONCE INSURANCE COMPANY	93777	0	\$6,499	0.0%	0
RIVERSOURCE LIFE INSURANCE COMPANY	65005	1	\$3,103,535	0.0%	107
ROYAL NEIGHBORS OF AMERICA	57657	0	\$30,301	0.0%	0
S.USA LIFE INSURANCE COMPANY, INC.	60183	0	\$293,103	0.0%	0
SBLI USA LIFE INSURANCE COMPANY, INC.	60176	0	\$81,658	0.0%	0
SECURIAN LIFE INSURANCE COMPANY	93742	1	\$2,893,609	0.0%	115

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
SECURITY NATIONAL LIFE INSURANCE COMPANY	69485	0	\$514	0.0%	0
SENTRY INSURANCE COMPANY	24988	0	\$22,053	0.0%	0
SENTRY LIFE INSURANCE COMPANY	68810	0	\$83	0.0%	0
SHELTER LIFE INSURANCE COMPANY	65757	0	\$2,783,850	0.0%	0
SHELTERPOINT INSURANCE COMPANY	89958	0	\$64,302	0.0%	0
SHENANDOAH LIFE INSURANCE COMPANY	68845	0	\$379,585	0.0%	0
SILAC INSURANCE COMPANY	62952	13	\$4,320,370	0.1%	997
SILVERSCRIPT INSURANCE COMPANY	12575	0	\$47,710,628	0.7%	0
SIRIUSPOINT AMERICA INSURANCE COMPANY	38776	0	\$9,106,746	0.1%	0
SLOVENE NATIONAL BENEFIT SOCIETY	57673	0	\$62	0.0%	0
SSM HEALTH INSURANCE COMPANY	16592	19	\$29,128,520	0.4%	216
STANDARD INSURANCE COMPANY	69019	6	\$24,909,598	0.3%	80
STANDARD LIFE & ACCIDENT INSURANCE COMPANY	86355	2	\$737,955	0.0%	898
STANDARD LIFE & CASUALTY INSURANCE COMPANY	71706	0	\$62,512	0.0%	0
STANDARD SECURITY LIFE INSURANCE CO OF NY	69078	0	\$8,243	0.0%	0
STARMOUNT LIFE INSURANCE COMPANY	68985	0	\$2,325,608	0.0%	0
STARR INDEMNITY & LIABILITY COMPANY	38318	0	\$182,591	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	4	\$28,503,791	0.4%	46
STATE MUTUAL INSURANCE COMPANY	69132	0	\$3,479,272	0.0%	0
STERLING INVESTORS LIFE INSURANCE COMPANY	89184	1	\$212,539	0.0%	1,559
STERLING LIFE INSURANCE COMPANY	77399	0	\$1,298,329	0.0%	0
SUN LIFE & HEALTH INSURANCE COMPANY (U.S.)	80926	0	\$168,370	0.0%	0
SUPREME COUNCIL OF THE ROYAL ARCANUM	58181	0	\$41	0.0%	0
SURENCY LIFE & HEALTH INSURANCE CO.	13175	0	\$957,733	0.0%	0
SURETY LIFE INSURANCE COMPANY	69310	0	\$516,682	0.0%	0
SYMETRA LIFE INSURANCE COMPANY	68608	1	\$13,007,017	0.2%	25
TALCOTT RESOLUTION LIFE & ANNUITY INSURANCE COMPANY	71153	0	\$2,734	0.0%	0
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	88072	0	\$195,408	0.0%	0
TEACHERS INS & ANNUITY ASSN OF AMERICA	69345	0	\$161,351	0.0%	0
THE AMERICAN HOME LIFE INSURANCE COMPANY	60542	0	\$246	0.0%	0
THE CHESAPEAKE LIFE INSURANCE COMPANY	61832	6	\$5,033,489	0.1%	395
THE EPIC LIFE INSURANCE COMPANY	64149	0	\$1,945	0.0%	0
THE LAFAYETTE LIFE INSURANCE COMPANY	65242	0	\$289	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	5	\$29,324,650	0.4%	56
THE MANHATTAN LIFE INSURANCE COMPANY	65870	4	\$11,343,195	0.2%	117
THE NORTH RIVER INSURANCE COMPANY	21105	0	\$4,841	0.0%	0
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	2	\$20,349,760	0.3%	33
THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	56383	0	\$308,245	0.0%	0
THE PAUL REVERE LIFE INSURANCE COMPANY	67598	0	\$1,080,681	0.0%	0
THE PENN MUTUAL LIFE INSURANCE COMPANY	67644	0	\$26,894	0.0%	0
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	68241	3	\$18,367,937	0.3%	54
THE RELIABLE INSURANCE COMPANY	68357	0	\$190,810	0.0%	0
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS	70435	0	\$2,137	0.0%	0
THE STATE LIFE INSURANCE COMPANY	69116	0	\$385,691	0.0%	0
THE TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA	56006	0	\$8,195	0.0%	0
THE UNITED STATES BUSINESS OF THE CANADA LIFE ASSURANCE COMPANY	80659	0	\$24,539	0.0%	0
THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY	70483	0	\$305,860	0.0%	0
THRIVENT FINANCIAL FOR LUTHERANS	56014	3	\$7,013,711	0.1%	142

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
TIAA – CREF LIFE INSURANCE COMPANY	60142	0	\$65,383	0.0%	0
TIER ONE INSURANCE COMPANY	92908	2	\$169,296	0.0%	3,914
TRANSAMERICA CASUALTY INSURANCE COMPANY	10952	0	\$13,221	0.0%	0
TRANSAMERICA FINANCIAL LIFE INS CO	70688	0	\$8,214	0.0%	0
TRANSAMERICA LIFE INSURANCE COMPANY	86231	40	\$50,827,796	0.7%	261
TRUASSURE INSURANCE COMPANY	92525	1	\$546,521	0.0%	606
TRUSTMARK INSURANCE COMPANY	61425	0	\$675,319	0.0%	0
TRUSTMARK LIFE INSURANCE COMPANY	62863	0	\$1,934,072	0.0%	0
U.S. SPECIALTY INSURANCE COMPANY	29599	0	\$2,427	0.0%	0
UNICARE LIFE & HEALTH INSURANCE COMPANY	80314	0	\$2,260	0.0%	0
UNIFIED LIFE INSURANCE COMPANY	11121	1	\$1,302,393	0.0%	254
UNIMERICA INSURANCE COMPANY	91529	0	\$5,476,713	0.1%	0
UNION FIDELITY LIFE INSURANCE COMPANY	62596	0	\$197,973	0.0%	0
UNION LABOR LIFE INSURANCE COMPANY	69744	0	\$2,323,206	0.0%	0
UNION SECURITY INSURANCE COMPANY	70408	0	\$952,305	0.0%	0
UNITED AMERICAN INSURANCE COMPANY	92916	3	\$4,910,444	0.1%	202
UNITED CONCORDIA INSURANCE COMPANY	85766	2	\$2,106,440	0.0%	315



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
UNITED FIDELITY LIFE INSURANCE COMPANY	87645	0	\$539	0.0%	0
UNITED HERITAGE LIFE INSURANCE COMPANY	63983	0	\$3,038	0.0%	0
UNITED HOME LIFE INSURANCE COMPANY	69922	0	\$488	0.0%	0
UNITED INSURANCE COMPANY OF AMERICA	69930	0	\$813,901	0.0%	0
UNITED LIFE INSURANCE COMPANY	69973	0	\$7,082	0.0%	0
UNITED NATIONAL LIFE INS CO OF AMERICA	92703	0	\$526,721	0.0%	0
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	5	\$28,529,425	0.4%	58
UNITED SECURITY ASSURANCE COMPANY OF PA	42129	0	\$585,639	0.0%	0
UNITED SECURITY HEALTH & CASUALTY INSURANCE COMPANY	81108	0	\$24,018	0.0%	0
UNITED STATES BRANCH OF THE INDEPENDENT ORDER OF FORESTERS	58068	0	\$106,850	0.0%	0
UNITED STATES BRANCH OF THE SUN LIFE ASSURANCE COMPANY OF CANADA	80802	8	\$83,924,138	1.2%	32
UNITED STATES FIRE INSURANCE COMPANY	21113	11	\$7,645,932	0.1%	477
UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK	70106	0	\$69,046	0.0%	0
UNITED WORLD LIFE INSURANCE COMPANY	72850	2	\$2,338,907	0.0%	283
UNITEDHEALTHCARE INSURANCE COMPANY	79413	356	\$933,444,083	13.0%	126

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
UNITEDHEALTHCARE LIFE INSURANCE COMPANY	97179	0	\$653,640	0.0%	0
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	70130	0	\$220	0.0%	0
UNUM INSURANCE COMPANY	67601	0	\$1,831,528	0.0%	0
UNUM LIFE INSURANCE COMPANY OF AMERICA	62235	7	\$41,754,879	0.6%	56
US ALLIANCE LIFE & SECURITY COMPANY	14165	0	\$3,671	0.0%	0
USAA LIFE INSURANCE COMPANY	69663	1	\$4,001,351	0.1%	83
USABLE LIFE	94358	0	\$438,118	0.0%	0
VENERABLE INSURANCE & ANNUITY COMPANY	80942	0	\$2,773	0.0%	0
VIGILANT INSURANCE COMPANY	20397	0	\$267	0.0%	0
VISION BENEFITS OF AMERICA II INC	13750	0	\$2,019,777	0.0%	0
VISION SERVICE PLAN INSURANCE COMPANY	32395	2	\$148,934,210	2.1%	4
WASHINGTON NATIONAL INSURANCE COMPANY	70319	8	\$14,179,661	0.2%	187
WELLCARE PRESCRIPTION INSURANCE INC	10155	0	\$47,480,877	0.7%	0
WELLFLEET INSURANCE COMPANY	32280	0	\$1,360,505	0.0%	0
WESCO INSURANCE COMPANY	25011	0	\$100,307	0.0%	0
WESTERN CATHOLIC UNION	57711	0	\$163,256	0.0%	0
WESTERN UNITED LIFE ASSURANCE COMPANY	85189	0	\$19,205	0.0%	0
WESTPORT INSURANCE CORPORATION	39845	0	\$2,711,814	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
WILCAC LIFE INSURANCE COMPANY	62413	0	\$114,811	0.0%	0
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	60704	0	\$1,498	0.0%	0
WINDSOR LIFE INSURANCE COMPANY	65960	1			
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	57320	0	\$32,328	0.0%	0
ZURICH AMERICAN INSURANCE COMPANY	16535	1	\$1,339,154	0.0%	247
ZURICH AMERICAN LIFE INSURANCE COMPANY	90557	0	\$488,342	0.0%	0
<b>TOTAL</b>		<b>2,171</b>	<b>\$7,193,518,336</b>	<b>100.0%</b>	

## 8.4 LONG-TERM CARE INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ABILITY INSURANCE COMPANY	71471	3	\$1,799,102	0.7%	248
AETNA LIFE INSURANCE COMPANY	60054	0	\$240,199	0.1%	0
ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	90611	9	\$4,563,635	1.9%	293
ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	64190	0	\$6,281	0.0%	0
AMERICAN BANKERS INSURANCE COMPANY OF FL	10111	0	\$310	0.0%	0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)	60380	1	\$246,180	0.1%	603
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	0	\$902,447	0.4%	0
AMERICAN FIDELITY ASSURANCE COMPANY	60410	0	\$375,960	0.2%	0
AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	0	\$254,106	0.1%	0
AMERICAN HERITAGE LIFE INSURANCE COMPANY	60534	0	\$143,258	0.1%	0
AMERICAN NATIONAL INSURANCE COMPANY	60739	0	\$39	0.0%	0
AMERICAN REPUBLIC INSURANCE COMPANY	60836	1	\$218,697	0.1%	679
ASSURITY LIFE INSURANCE COMPANY	71439	0	\$37,711	0.0%	0
AUTO-OWNERS LIFE INSURANCE COMPANY	61190	0	\$501,914	0.2%	0
BANKERS LIFE & CASUALTY COMPANY	61263	19	\$15,810,476	6.5%	178

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	71714	0	\$240,372	0.1%	0
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	0	\$456,659	0.2%	0
BRIGHTHOUSE LIFE INSURANCE COMPANY	87726	0	\$1,297,930	0.5%	0
CATHOLIC ORDER OF FORESTERS	57487	0	\$39,086	0.0%	0
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA	61751	0	\$1,798	0.0%	0
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	61859	0	\$31,474	0.0%	0
CINCINNATI LIFE INSURANCE COMPANY	76236	0	\$19,865	0.0%	0
CMFG LIFE INSURANCE COMPANY	62626	1	\$1,322,373	0.5%	112
COMBINED INSURANCE COMPANY OF AMERICA	62146	0	\$14,477	0.0%	0
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	62308	0	\$15,633	0.0%	0
CONTINENTAL CASUALTY COMPANY	20443	6	\$5,370,816	2.2%	166
CONTINENTAL GENERAL INSURANCE COMPANY	71404	2	\$1,603,449	0.7%	185
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE	68500	3	\$35,424	0.0%	9,999
COUNTRY LIFE INSURANCE COMPANY	62553	0	\$690,009	0.3%	0
EVERLAKE LIFE INSURANCE COMPANY	60186	0	\$40,573	0.0%	0
FARMERS NEW WORLD LIFE INSURANCE COMPANY	63177	0	\$154,245	0.1%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	63290	0	\$6,069	0.0%	0
FORETHOUGHT LIFE INSURANCE COMPANY	91642	0	\$902,557	0.4%	0
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	62324	0	\$148,778	0.1%	0
GENWORTH LIFE & ANNUITY INSURANCE COMPANY	65536	0	\$63,355	0.0%	0
GENWORTH LIFE INSURANCE COMPANY	70025	31	\$46,627,798	19.3%	99
GUARANTEE TRUST LIFE INSURANCE COMPANY	64211	0	\$633,425	0.3%	0
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	78972	0	\$19,188	0.0%	0
JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	0	\$226,054	0.1%	0
JOHN ALDEN LIFE INSURANCE COMPANY	65080	3	\$190,708	0.1%	2,335
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	93610	0	\$77,652	0.0%	0
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	21	\$30,857,289	12.8%	101
KNIGHTS OF COLUMBUS	58033	2	\$2,869,238	1.2%	103
LIFESECURE INSURANCE CO.	77720	0	\$807,326	0.3%	0
LINCOLN BENEFIT LIFE COMPANY	65595	2	\$1,255,910	0.5%	236
LOYAL AMERICAN LIFE INSURANCE COMPANY	65722	0	\$11,641	0.0%	0
MANHATTANLIFE INSURANCE & ANNUITY COMPANY	61883	0	\$2,878	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	1	\$2,353,564	1.0%	63
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	63312	1	\$102,650	0.0%	1,446
MEDAMERICA INSURANCE COMPANY	69515	0	\$943,208	0.4%	0
MEDICO INSURANCE COMPANY	31119	0	\$2,376	0.0%	0
METROPOLITAN LIFE INSURANCE COMPANY	65978	3	\$17,435,042	7.2%	26
MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	66087	0	\$22,924	0.0%	0
MINNESOTA LIFE INSURANCE COMPANY	66168	0	\$76,337	0.0%	0
MONY LIFE INSURANCE COMPANY	66370	0	\$881	0.0%	0
MUTUAL OF OMAHA INSURANCE COMPANY	71412	4	\$11,871,449	4.9%	50
NASSAU LIFE & ANNUITY COMPANY	93734	0	\$193,044	0.1%	0
NASSAU LIFE INSURANCE COMPANY OF KANSAS	68284	0	\$27,373	0.0%	0
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	66583	0	\$587,535	0.2%	0
NEW YORK LIFE INSURANCE COMPANY	66915	2	\$5,991,522	2.5%	50
NORTHWESTERN LONG TERM CARE INSURANCE CO	69000	0	\$18,591,604	7.7%	0
OCEANVIEW LIFE & ANNUITY COMPANY SCHEDULE B PART 1	68446	0	\$1,122	0.0%	0
PHYSICIANS MUTUAL INSURANCE COMPANY	80578	0	\$798,600	0.3%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
PRINCIPAL LIFE INSURANCE COMPANY	61271	0	\$165,531	0.1%	0
PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	68195	0	\$416,203	0.2%	0
RIVERSOURCE LIFE INSURANCE COMPANY	65005	1	\$3,572,151	1.5%	42
SENTRY INSURANCE COMPANY	24988	0	\$22,053	0.0%	0
SILAC INSURANCE COMPANY	62952	10	\$4,358,919	1.8%	341
STANDARD LIFE & ACCIDENT INSURANCE COMPANY	86355	0	\$14,698	0.0%	0
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	2	\$8,474,834	3.5%	35
STATE MUTUAL INSURANCE COMPANY	69132	0	\$3,412,443	1.4%	0
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	88072	0	\$16,924	0.0%	0
TEACHERS INS & ANNUITY ASSN OF AMERICA	69345	0	\$236,317	0.1%	0
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	0	\$84,169	0.0%	0
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	68241	2	\$6,324,738	2.6%	47
THE STATE LIFE INSURANCE COMPANY	69116	0	\$553,016	0.2%	0
THRIVENT FINANCIAL FOR LUTHERANS	56014	3	\$7,108,751	2.9%	63
TIAA – CREF LIFE INSURANCE COMPANY	60142	0	\$95,114	0.0%	0
TRANSAMERICA LIFE INSURANCE COMPANY	86231	24	\$10,309,395	4.3%	346



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
UNION SECURITY INSURANCE COMPANY	70408	0	\$1,265,253	0.5%	0
UNITED AMERICAN INSURANCE COMPANY	92916	0	\$262,213	0.1%	0
UNITED LIFE INSURANCE COMPANY	69973	0	\$449	0.0%	0
UNITED NATIONAL LIFE INS CO OF AMERICA	92703	0	\$75,477	0.0%	0
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	0	\$1,774,375	0.7%	0
UNITED SECURITY ASSURANCE COMPANY OF PA	42129	0	\$819,526	0.3%	0
UNUM LIFE INSURANCE COMPANY OF AMERICA	62235	4	\$12,122,361	5.0%	49
WASHINGTON NATIONAL INSURANCE COMPANY	70319	1	\$313,622	0.1%	473
WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	57320	0	\$5,471	0.0%	0
<b>TOTAL</b>		<b>163</b>	<b>\$241,937,594</b>	<b>100.0%</b>	

## 8.5 MEDICARE SUPPLEMENT INSURANCE

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
21ST CENTURY PREMIER INSURANCE COMPANY	20796	0	\$421	0.0%	0
ACCENDO INSURANCE COMPANY	63444	0	\$1,142,850	0.1%	0
ACE PROPERTY & CASUALTY INSURANCE COMPANY	20699	0	\$259,708	0.0%	0
AETNA HEALTH & LIFE INSURANCE COMPANY	78700	1	\$15,951,545	2.0%	66
AETNA HEALTH INSURANCE COMPANY	72052	0	\$300,358	0.0%	0
AETNA LIFE INSURANCE COMPANY	60054	0	\$58,656	0.0%	0
ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	90611	0	\$5,238	0.0%	0
AMERICAN BENEFIT LIFE INSURANCE COMPANY	66001	0	\$832	0.0%	0
AMERICAN CONTINENTAL INSURANCE COMPANY	12321	0	\$5,837,332	0.7%	0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)	60380	0	\$196,544	0.0%	0
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.	19275	0	\$3,475,851	0.4%	0
AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	0	\$9,971	0.0%	0
AMERICAN NATIONAL INSURANCE COMPANY	60739	0	\$587	0.0%	0
AMERICAN NATIONAL LIFE INS CO OF TX	71773	0	\$396,598	0.0%	0
AMERICAN PROGRESSIVE LIFE & HEALTH INSURANCE COMPANY OF NEW YORK	80624	0	\$2,167	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMERICAN REPUBLIC CORP INSURANCE COMPANY	67679	0	\$3,454,781	0.4%	0
AMERICAN REPUBLIC INSURANCE COMPANY	60836	1	\$6,885,404	0.9%	153
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	88366	0	\$1,731,558	0.2%	0
AMERICO FINANCIAL LIFE & ANNUITY INS CO	61999	2	\$3,403,503	0.4%	621
ANTHEM INSURANCE COMPANIES, INC.	28207	0	\$6,835,497	0.9%	0
ASSURED LIFE ASSOCIATION	56499	0	\$853,670	0.1%	0
AUTO-OWNERS LIFE INSURANCE COMPANY	61190	0	\$1,910	0.0%	0
BANKERS FIDELITY ASSURANCE COMPANY	71919	0	\$50,588	0.0%	0
BANKERS FIDELITY LIFE INSURANCE COMPANY	61239	0	\$470,843	0.1%	0
BANKERS LIFE & CASUALTY COMPANY	61263	0	\$3,145,020	0.4%	0
BLUE CROSS & BLUE SHIELD OF KANSAS CITY	47171	4	\$33,029,461	4.1%	128
CAPITOL LIFE INSURANCE COMPANY	61581	0	\$11,121	0.0%	0
CELTIC INSURANCE COMPANY	80799	0	\$40,144	0.0%	0
CENTRAL SECURITY LIFE INSURANCE COMPANY	61735	0	\$115	0.0%	0
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA	61751	0	\$173,906	0.0%	0
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	61859	0	\$2,118,974	0.3%	0
CIGNA HEALTH & LIFE INSURANCE COMPANY	67369	4	\$25,170,957	3.1%	168

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
CIGNA NATIONAL HEALTH INSURANCE COMPANY	61727	0	\$125,421	0.0%	0
COLONIAL PENN LIFE INSURANCE COMPANY	62065	4	\$10,125,682	1.3%	417
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	62103	0	\$3,885	0.0%	0
COMBINED INSURANCE COMPANY OF AMERICA	62146	0	\$1,960,807	0.2%	0
COMPANION LIFE INSURANCE COMPANY	77828	2	\$2,958,761	0.4%	714
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	62308	0	\$1,436	0.0%	0
CONTINENTAL GENERAL INSURANCE COMPANY	71404	0	\$728,685	0.1%	0
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE	68500	2	\$1,921,882	0.2%	1,099
COUNTRY LIFE INSURANCE COMPANY	62553	0	\$221,451	0.0%	0
ELIPS LIFE INSURANCE COMPANY	85561	0	\$643,077	0.1%	0
EVEREST REINSURANCE COMPANY	26921	1	\$3,153,065	0.4%	335
FAMILY LIFE INSURANCE COMPANY	63053	0	\$67,532	0.0%	0
FEDERAL LIFE INSURANCE COMPANY	63223	0	\$3,315	0.0%	0
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	90328	0	\$994,160	0.1%	0
FORETHOUGHT LIFE INSURANCE COMPANY	91642	0	\$65,565	0.0%	0
GARDEN STATE LIFE INSURANCE COMPANY	63657	0	\$80,128	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
GENWORTH LIFE & ANNUITY INSURANCE COMPANY	65536	0	\$130,295	0.0%	0
GENWORTH LIFE INSURANCE COMPANY	70025	0	\$261	0.0%	0
GERBER LIFE INSURANCE COMPANY	70939	0	\$375,319	0.0%	0
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	91472	0	\$906,717	0.1%	0
GOLDEN RULE INSURANCE COMPANY	62286	0	\$969,354	0.1%	0
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE CO	63967	0	\$287,309	0.0%	0
GPM HEALTH & LIFE INSURANCE COMPANY	67059	1	\$644,444	0.1%	1,639
GREAT SOUTHERN LIFE INSURANCE COMPANY	90212	0	\$30,804	0.0%	0
GUARANTEE TRUST LIFE INSURANCE COMPANY	64211	0	\$78,680	0.0%	0
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	70815	0	\$2,538,340	0.3%	0
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	70670	0	\$1,683,355	0.2%	0
HEALTHY ALLIANCE LIFE INSURANCE COMPANY	78972	10	\$102,785,873	12.8%	103
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	66214	0	\$495,028	0.1%	0
HUMANA INSURANCE COMPANY	73288	3	\$10,450,895	1.3%	303
HUMANADENTAL INSURANCE COMPANY	70580	1	\$5,089,808	0.6%	208
IDEALIFE INSURANCE COMPANY	97764	0	\$5,443	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
INDIVIDUAL ASSUR CO LIFE HLTH & ACC	81779	1	\$5,750,867	0.7%	184
JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	0	\$9,951	0.0%	0
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	64017	0	\$12,299	0.0%	0
LIBERTY BANKERS LIFE INSURANCE COMPANY	68543	0	\$13,589	0.0%	0
LIBERTY NATIONAL LIFE INSURANCE COMPANY	65331	0	\$17,516	0.0%	0
LIFESECURE INSURANCE CO.	77720	0	\$579	0.0%	0
LIFESHIELD NATIONAL INSURANCE CO.	99724	0	\$379,974	0.0%	0
LOYAL AMERICAN LIFE INSURANCE COMPANY	65722	0	\$1,910,525	0.2%	0
LUMICO LIFE INSURANCE COMPANY	73504	1	\$5,355,061	0.7%	197
MANHATTANLIFE INSURANCE & ANNUITY COMPANY	61883	1	\$6,179,843	0.8%	171
MANHATTANLIFE OF AMERICA INSURANCE COMPANY	16755	0	\$280	0.0%	0
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	63312	0	\$67,917	0.0%	0
MEDICO CORP LIFE INSURANCE COMPANY	79987	0	\$12,200,475	1.5%	0
MEDICO INSURANCE COMPANY	31119	0	\$803,175	0.1%	0
MISSOURI VALLEY LIFE & HEALTH INSURANCE CO	76040	0	\$713,377	0.1%	0
MUTUAL OF OMAHA INSURANCE COMPANY	71412	1	\$63,227,918	7.9%	17

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
NASSAU LIFE & ANNUITY COMPANY	93734	0	\$457,509	0.1%	0
NASSAU LIFE INSURANCE COMPANY OF KANSAS	68284	0	\$23,377	0.0%	0
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	66583	0	\$3,497	0.0%	0
NATIONAL HEALTH INSURANCE COMPANY	82538	2	\$24,530,526	3.1%	86
NATIONWIDE LIFE INSURANCE COMPANY	66869	0	\$2,221	0.0%	0
NEW ERA LIFE INS CO OF THE MIDWEST	69698	0	\$16,402	0.0%	0
NEW YORK LIFE INSURANCE COMPANY	66915	0	\$17,131	0.0%	0
NORTH AMERICAN INSURANCE COMPANY	68349	0	\$796,534	0.1%	0
OLD AMERICAN INSURANCE COMPANY	67199	0	\$587	0.0%	0
OLD SURETY LIFE INSURANCE COMPANY	67326	0	\$16,386,261	2.0%	0
OMAHA INSURANCE COMPANY	13100	3	\$51,501,496	6.4%	62
OMAHA SUPPLEMENTAL INSURANCE COMPANY	16537	0	\$29,602	0.0%	0
OXFORD LIFE INSURANCE COMPANY	76112	0	\$567,715	0.1%	0
PAN-AMERICAN LIFE INSURANCE COMPANY	67539	0	\$840,684	0.1%	0
PEKIN LIFE INSURANCE COMPANY	67628	0	\$1,504,963	0.2%	0
PHYSICIANS LIFE INSURANCE COMPANY	72125	1	\$1,067,984	0.1%	989
PHYSICIANS MUTUAL INSURANCE COMPANY	80578	0	\$2,255,451	0.3%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
PRINCIPAL LIFE INSURANCE COMPANY	61271	0	\$752,259	0.1%	0
PROVIDENT AMERICAN LIFE & HEALTH INSURANCE CO	67903	0	\$17,974	0.0%	0
PURITAN LIFE INSURANCE COMPANY OF AMERICA	71390	1	\$316,536	0.0%	3,338
RENAISSANCE LIFE & HEALTH INSURANCE CO	61700	0	\$123,585	0.0%	0
RESERVE NATIONAL INSURANCE COMPANY	68462	0	\$785,506	0.1%	0
ROYAL NEIGHBORS OF AMERICA	57657	0	\$36,004	0.0%	0
S.USA LIFE INSURANCE COMPANY, INC.	60183	0	\$210,013	0.0%	0
SBLI USA LIFE INSURANCE COMPANY, INC.	60176	0	\$315,483	0.0%	0
SHELTER LIFE INSURANCE COMPANY	65757	0	\$54,993	0.0%	0
SHENANDOAH LIFE INSURANCE COMPANY	68845	0	\$23,120	0.0%	0
SILAC INSURANCE COMPANY	62952	0	\$1,121,346	0.1%	0
STANDARD LIFE & ACCIDENT INSURANCE COMPANY	86355	0	\$571,823	0.1%	0
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	0	\$8,726,905	1.1%	0
STATE MUTUAL INSURANCE COMPANY	69132	0	\$26,389	0.0%	0
STERLING INVESTORS LIFE INSURANCE COMPANY	89184	0	\$59,461	0.0%	0
STERLING LIFE INSURANCE COMPANY	77399	0	\$1,825,314	0.2%	0



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
SUPREME COUNCIL OF THE ROYAL ARCANUM	58181	0	\$41	0.0%	0
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	88072	0	\$1,698	0.0%	0
THE AMERICAN HOME LIFE INSURANCE COMPANY	60542	0	\$23,171	0.0%	0
THE EPIC LIFE INSURANCE COMPANY	64149	0	\$4,858	0.0%	0
THE MANHATTAN LIFE INSURANCE COMPANY	65870	1	\$14,775,743	1.8%	72
THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	56383	0	\$138,805	0.0%	0
THRIVENT FINANCIAL FOR LUTHERANS	56014	0	\$2,602,053	0.3%	0
TIER ONE INSURANCE COMPANY	92908	0	\$192,730	0.0%	0
TRANSAMERICA LIFE INSURANCE COMPANY	86231	11	\$51,472,819	6.4%	226
TRUSTMARK INSURANCE COMPANY	61425	0	\$1,981	0.0%	0
UNIFIED LIFE INSURANCE COMPANY	11121	0	\$890,821	0.1%	0
UNION FIDELITY LIFE INSURANCE COMPANY	62596	0	\$3,181	0.0%	0
UNITED AMERICAN INSURANCE COMPANY	92916	2	\$1,908,893	0.2%	1,107
UNITED INSURANCE COMPANY OF AMERICA	69930	0	\$1,415,646	0.2%	0
UNITED NATIONAL LIFE INS CO OF AMERICA	92703	0	\$150,609	0.0%	0
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	1	\$10,247,468	1.3%	103

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
UNITED WORLD LIFE INSURANCE COMPANY	72850	2	\$2,368,508	0.3%	892
UNITEDHEALTHCARE INSURANCE COMPANY	79413	11	\$233,069,910	29.0%	50
USAA LIFE INSURANCE COMPANY	69663	1	\$5,952,099	0.7%	178
WASHINGTON NATIONAL INSURANCE COMPANY	70319	0	\$1,340,732	0.2%	0
WESTERN CATHOLIC UNION	57711	0	\$213,143	0.0%	0
WESTERN UNITED LIFE ASSURANCE COMPANY	85189	0	\$15,911	0.0%	0
WILCAC LIFE INSURANCE COMPANY	62413	0	\$6,190	0.0%	0
<b>TOTAL</b>		<b>76</b>	<b>\$802,951,889</b>	<b>100.0%</b>	

## 8.6 LIFE INSURANCE AND ANNUITIES

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
4 EVER LIFE INSURANCE COMPANY	80985	0	\$87,984	0.0%	0
5 STAR LIFE INSURANCE COMPANY	77879	2	\$2,680,572	0.0%	723
AAA LIFE INSURANCE COMPANY	71854	5	\$11,632,495	0.2%	417
ABILITY INSURANCE COMPANY	71471	0	\$106	0.0%	0
ACCENDO INSURANCE COMPANY	63444	2	\$2,279,147	0.0%	851
ACCORDIA LIFE & ANNUITY COMPANY	62200	5	\$3,999,112	0.1%	1,212
AETNA HEALTH & LIFE INSURANCE COMPANY	78700	1			
AETNA LIFE INSURANCE COMPANY	60054	1	\$304,744	0.0%	3,180
ALLIANZ LIFE INSURANCE CO OF NORTH AMERICA	90611	7	\$176,154,960	2.4%	39
AMALGAMATED LIFE INSURANCE COMPANY	60216	0	\$2,788,487	0.0%	0
AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	60275	0	\$49,358	0.0%	0
AMERICAN BENEFIT LIFE INSURANCE COMPANY	66001	0	\$14,235	0.0%	0
AMERICAN CONTINENTAL INSURANCE COMPANY	12321	0	\$657,147	0.0%	0
AMERICAN EQUITY INVESTMENT LIFE INS CO	92738	1	\$74,098,548	1.0%	13
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC)	60380	3	\$2,919,012	0.0%	996

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMERICAN FAMILY LIFE INSURANCE COMPANY	60399	3	\$38,768,013	0.5%	75
AMERICAN FEDERATED LIFE INSURANCE COMPANY	98736	0	\$460,735	0.0%	0
AMERICAN FIDELITY ASSURANCE COMPANY	60410	1	\$3,391,791	0.0%	286
AMERICAN FIDELITY LIFE INSURANCE COMPANY	60429	0	\$171,561	0.0%	0
AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	69337	0	\$75	0.0%	0
AMERICAN GENERAL LIFE INSURANCE COMPANY	60488	54	\$507,099,463	7.0%	103
AMERICAN HEALTH & LIFE INSURANCE COMPANY	60518	2	\$1,698,533	0.0%	1,141
AMERICAN HERITAGE LIFE INSURANCE COMPANY	60534	2	\$4,973,902	0.1%	390
AMERICAN INCOME LIFE INSURANCE COMPANY	60577	6	\$14,937,178	0.2%	389
AMERICAN LIFE & SECURITY CORP.	67253	0	\$21,881,407	0.3%	0
AMERICAN MATURITY LIFE INSURANCE COMPANY	81213	0	\$117,575	0.0%	0
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	67989	2	\$5,955,713	0.1%	325
AMERICAN NATIONAL INSURANCE COMPANY	60739	13	\$24,226,872	0.3%	520
AMERICAN NATIONAL LIFE INS CO OF TX	71773	1	\$69,760	0.0%	9,999
AMERICAN PROGRESSIVE LIFE & HEALTH INSURANCE COMPANY OF NEW YORK	80624	0	\$4,292	0.0%	0
AMERICAN PUBLIC LIFE INS CO	60801	0	\$43,789	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AMERICAN REPUBLIC CORP INSURANCE COMPANY	67679	0	\$304	0.0%	0
AMERICAN REPUBLIC INSURANCE COMPANY	60836	3	\$445,842	0.0%	6,522
AMERICAN RETIREMENT LIFE INSURANCE COMPANY	88366	0	\$722	0.0%	0
AMERICAN UNITED LIFE INSURANCE COMPANY	60895	1	\$209,215,491	2.9%	5
AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TX	68594	4	\$2,523,203	0.0%	1,536
AMERICO FINANCIAL LIFE & ANNUITY INS CO	61999	10	\$9,450,916	0.1%	1,026
AMERITAS LIFE INSURANCE CORP.	61301	0	\$25,000,862	0.3%	0
AMFIRST INSURANCE COMPANY	60250	0	\$10	0.0%	0
AMICA LIFE INSURANCE COMPANY	72222	1	\$258,853	0.0%	3,744
ANNUITY INVESTORS LIFE INSURANCE COMPANY	93661	0	\$236,478	0.0%	0
ANTHEM LIFE INSURANCE COMPANY	61069	1	\$5,988,546	0.1%	162
ASPIDA LIFE INSURANCE COMPANY	67423	0	\$4,262,778	0.1%	0
ASSURITY LIFE INSURANCE COMPANY	71439	0	\$1,674,116	0.0%	0
ATHENE ANNUITY & LIFE ASSURANCE COMPANY	61492	6	\$1,020,729	0.0%	5,697
ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF NEW YORK	68039	0	\$47,125	0.0%	0
ATHENE ANNUITY & LIFE COMPANY	61689	16	\$254,408,087	3.5%	61

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
ATLANTA LIFE INSURANCE COMPANY	61093	0	\$9,706	0.0%	0
ATLANTIC COAST LIFE INSURANCE COMPANY	61115	0	\$11,755,260	0.2%	0
AURORA NATIONAL LIFE ASSURANCE COMPANY	61182	0	\$100,142	0.0%	0
AUTO CLUB LIFE INSURANCE COMPANY	84522	0	\$1,421	0.0%	0
AUTO-OWNERS LIFE INSURANCE COMPANY	61190	0	\$2,909,513	0.0%	0
BALTIMORE LIFE INSURANCE COMPANY	61212	0	\$589,215	0.0%	0
BANKERS FIDELITY LIFE INSURANCE COMPANY	61239	0	\$217,471	0.0%	0
BANKERS LIFE & CASUALTY COMPANY	61263	15	\$35,750,565	0.5%	407
BANNER LIFE INSURANCE COMPANY	94250	1	\$32,725,580	0.5%	30
BENEFICIAL LIFE INSURANCE COMPANY	61395	0	\$539,347	0.0%	0
BERKLEY LIFE & HEALTH INSURANCE COMPANY	64890	0	\$4,340	0.0%	0
BERKSHIRE HATHAWAY LIFE INSURANCE CO OF NE	62345	0	\$338,808,577	4.7%	0
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	71714	0	\$8,181	0.0%	0
BEST LIFE & HEALTH INSURANCE COMPANY	90638	0	\$2,759	0.0%	0
BOSTON MUTUAL LIFE INSURANCE COMPANY	61476	0	\$3,720,523	0.1%	0
BRIGHTHOUSE LIFE INSURANCE COMPANY	87726	6	\$86,818,962	1.2%	67
C.M. LIFE INSURANCE COMPANY	93432	0	\$9,731,875	0.1%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
CAPITOL LIFE INSURANCE COMPANY	61581	0	\$1,065,088	0.0%	0
CENTRAL SECURITY LIFE INSURANCE COMPANY	61735	1	\$111,597	0.0%	8,685
CENTRAL STATES HEALTH & LIFE CO. OF OMAHA	61751	1	\$687,240	0.0%	1,410
CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	61859	0	\$171,926	0.0%	0
CHURCH LIFE INSURANCE CORPORATION	61875	0	\$226,592	0.0%	0
CICA LIFE INSURANCE COMPANY OF AMERICA	71463	3	\$364,885	0.0%	7,969
CIGNA HEALTH & LIFE INSURANCE COMPANY	67369	0	\$113	0.0%	0
CIGNA NATIONAL HEALTH INSURANCE COMPANY	61727	0	\$11,384	0.0%	0
CINCINNATI LIFE INSURANCE COMPANY	76236	1	\$8,045,260	0.1%	120
CITIZENS SECURITY LIFE INSURANCE COMPANY	61921	0	\$41,730	0.0%	0
CLEAR SPRING LIFE & ANNUITY COMPANY	83607	1	\$10,902,489	0.2%	89
CLOVER INSURANCE COMPANY	86371	0	\$35,292	0.0%	0
CMFG LIFE INSURANCE COMPANY	62626	3	\$10,648,253	0.1%	273
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	62049	0	\$3,036,396	0.0%	0
COLONIAL PENN LIFE INSURANCE COMPANY	62065	9	\$4,006,191	0.1%	2,177
COLUMBIAN LIFE INSURANCE COMPANY	76023	0	\$2,279,395	0.0%	0
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY	62103	0	\$54,808	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
COLUMBUS LIFE INSURANCE COMPANY	99937	1	\$2,641,541	0.0%	367
COMBINED INSURANCE COMPANY OF AMERICA	62146	6	\$1,686,063	0.0%	3,449
COMMONWEALTH ANNUITY & LIFE INSURANCE CO	84824	0	\$510,710	0.0%	0
COMPANION LIFE INSURANCE COMPANY	77828	0	\$60,908	0.0%	0
COMPBENEFITS INSURANCE COMPANY	60984	0	\$3,248	0.0%	0
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	62308	1	\$2,176,098	0.0%	445
CONTINENTAL AMERICAN INSURANCE COMPANY	71730	0	\$433,519	0.0%	0
CONTINENTAL CASUALTY COMPANY	20443	1			
CONTINENTAL GENERAL INSURANCE COMPANY	71404	1	\$271,040	0.0%	3,576
CONTINENTAL LIFE INSURANCE COMPANY OF BRENTWOOD, TENNESSEE	68500	1	\$235,847	0.0%	4,109
COUNTRY INVESTORS LIFE ASSURANCE COMPANY	94218	0	\$729,523	0.0%	0
COUNTRY LIFE INSURANCE COMPANY	62553	0	\$6,045,571	0.1%	0
COUNTRY MUTUAL INSURANCE COMPANY	20990	1			
CSI LIFE INSURANCE COMPANY	82880	0	\$1,300	0.0%	0
DEARBORN LIFE INSURANCE COMPANY	71129	0	\$547,228	0.0%	0
DELAWARE AMERICAN LIFE INSURANCE COMPANY	62634	0	\$386	0.0%	0



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
DELAWARE LIFE INSURANCE COMPANY	79065	3	\$45,311,876	0.6%	64
DIRECT GENERAL LIFE INSURANCE COMPANY	97705	0	\$3,233	0.0%	0
EAGLE LIFE INSURANCE COMPANY	13183	0	\$8,230,860	0.1%	0
ELCO MUTUAL LIFE & ANNUITY	84174	0	\$3,491,008	0.0%	0
ELIPS LIFE INSURANCE COMPANY	85561	0	\$15,115	0.0%	0
EMC NATIONAL LIFE COMPANY	62928	2	\$2,862,853	0.0%	677
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA	68322	1	\$24,268,048	0.3%	40
ENCOVA LIFE INSURANCE COMPANY	66311	0	\$26,131	0.0%	0
EQUITABLE FINANCIAL LIFE & ANNUITY COMPANY	62880	0	\$136,936	0.0%	0
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	62944	5	\$100,198,935	1.4%	48
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY OF AMERICA	78077	1	\$8,852,366	0.1%	109
EQUITRUST LIFE INSURANCE COMPANY	62510	1	\$21,287,910	0.3%	46
EVERLAKE ASSURANCE COMPANY	70866	0	\$1,969,407	0.0%	0
EVERLAKE LIFE INSURANCE COMPANY	60186	2	\$2,667,472	0.0%	727
EVERLY LIFE INSURANCE COMPANY	97241	3	\$153,585	0.0%	9,999
FAMILY BENEFIT LIFE INSURANCE COMPANY	70742	1	\$1,032,189	0.0%	939

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
FAMILY HERITAGE LIFE INSURANCE CO OF AMERICA	77968	0	\$92,267	0.0%	0
FAMILY LIFE INSURANCE COMPANY	63053	0	\$202,927	0.0%	0
FAMILY SERVICE LIFE INSURANCE COMPANY	74004	0	\$11	0.0%	0
FARM BUREAU LIFE INS CO OF MO	63118	0	\$32,064,744	0.4%	0
FARMERS NEW WORLD LIFE INSURANCE COMPANY	63177	9	\$19,006,364	0.3%	459
FEDERAL LIFE INSURANCE COMPANY	63223	0	\$63,529	0.0%	0
FEDERATED LIFE INSURANCE COMPANY	63258	0	\$7,354,082	0.1%	0
FIDELITY & GUARANTY LIFE INSURANCE COMPANY	63274	7	\$88,656,826	1.2%	77
FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	93696	0	\$14,914,452	0.2%	0
FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	63290	2	\$2,051,623	0.0%	945
FIDELITY SECURITY LIFE INSURANCE COMPANY	71870	6	\$3,540,460	0.0%	1,643
FIRST ALLMERICA FINANCIAL LIFE INSURANCE CO	69140	0	\$34,255	0.0%	0
FIRST BERKSHIRE HATHAWAY LIFE INSURANCE CO	11591	0	\$4,361,732	0.1%	0
FIRST GUARANTY INSURANCE COMPANY	84034	0	\$14,994	0.0%	0
FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	90328	1	\$5,440	0.0%	9,999

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
FIRST PENN–PACIFIC LIFE INSURANCE COMPANY	67652	1	\$1,248,089	0.0%	777
FORETHOUGHT LIFE INSURANCE COMPANY	91642	0	\$231,382,951	3.2%	0
FORTITUDE LIFE INSURANCE & ANNUITY COMPANY	86630	0	\$38,950,470	0.5%	0
FORTITUDE US REINSURANCE COMPANY	90247	0	\$116,121	0.0%	0
FREEDOM LIFE INSURANCE COMPANY OF AMERICA	62324	0	\$1,789,629	0.0%	0
FUNERAL DIRECTORS LIFE INSURANCE COMPANY	99775	0	\$3,895,227	0.1%	0
GARDEN STATE LIFE INSURANCE COMPANY	63657	0	\$198,918	0.0%	0
GENWORTH LIFE & ANNUITY INSURANCE COMPANY	65536	8	\$14,403,215	0.2%	538
GENWORTH LIFE INSURANCE COMPANY	70025	0	\$2,941,232	0.0%	0
GERBER LIFE INSURANCE COMPANY	70939	4	\$7,027,228	0.1%	552
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	91472	10	\$14,076,501	0.2%	689
GOLDEN RULE INSURANCE COMPANY	62286	1	\$1,074,393	0.0%	902
GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE CO	63967	1	\$928,721	0.0%	1,044
GPM HEALTH & LIFE INSURANCE COMPANY	67059	0	\$1,953	0.0%	0
GRANGE LIFE INSURANCE COMPANY	71218	0	\$99,793	0.0%	0
GREAT SOUTHERN LIFE INSURANCE COMPANY	90212	0	\$344,066	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
GREAT WESTERN INSURANCE COMPANY	71480	1	\$2,684,887	0.0%	361
GUARANTEE TRUST LIFE INSURANCE COMPANY	64211	0	\$501,654	0.0%	0
GUARANTY INCOME LIFE INSURANCE COMPANY	64238	0	\$31,093,537	0.4%	0
GUARDIAN INSURANCE & ANNUITY COMPANY, INC	78778	0	\$4,416,204	0.1%	0
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	64246	4	\$25,316,894	0.4%	153
HARTFORD LIFE & ACCIDENT INSURANCE COMPANY	70815	8	\$33,938,687	0.5%	228
HCC LIFE INSURANCE COMPANY	92711	0	\$2,163	0.0%	0
HEARTLAND NATIONAL LIFE INSURANCE COMPANY	66214	0	\$1,870	0.0%	0
HOMESTEADERS LIFE COMPANY	64505	0	\$5,836,624	0.1%	0
HORACE MANN LIFE INSURANCE COMPANY	64513	0	\$2,474,998	0.0%	0
HUMANA INSURANCE COMPANY	73288	0	\$2,167,370	0.0%	0
HUMANADENTAL INSURANCE COMPANY	70580	0	\$39,711	0.0%	0
IA AMERICAN LIFE INSURANCE COMPANY	91693	0	\$110,714	0.0%	0
IBEXIS LIFE & ANNUITY INSURANCE COMPANY	69272	0	\$204,524	0.0%	0
IDEALIFE INSURANCE COMPANY	97764	0	\$18,933	0.0%	0
ILLINOIS MUTUAL LIFE INSURANCE COMPANY	64580	1	\$897,860	0.0%	1,079
INDIVIDUAL ASSUR CO LIFE HLTH & ACC	81779	0	\$171,380	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
INDUSTRIAL ALLIANCE INSURANCE & FINANCIAL SERVICES INC	14406	0	\$14,694	0.0%	0
INTEGRITY LIFE INSURANCE COMPANY	74780	0	\$3,963,115	0.1%	0
INVESTORS HERITAGE LIFE INSURANCE COMPANY	64904	0	\$4,999,009	0.1%	0
INVESTORS LIFE INSURANCE CO OF NORTH AMERICA	63487	0	\$175,774	0.0%	0
JACKSON NATIONAL LIFE INSURANCE COMPANY	65056	18	\$177,828,319	2.5%	98
JEFFERSON NATIONAL LIFE INSURANCE COMPANY	64017	0	\$16,379,333	0.2%	0
JOHN ALDEN LIFE INSURANCE COMPANY	65080	0	\$56,309	0.0%	0
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	93610	1			
JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	65838	4	\$42,551,315	0.6%	91
KANSAS CITY LIFE INSURANCE COMPANY	65129	3	\$16,416,767	0.2%	177
KNIGHTS OF COLUMBUS	58033	3			
LEADERS LIFE INSURANCE COMPANY	74799	0	\$29,324	0.0%	0
LEGACY LIFE INSURANCE COMPANY OF MISSOURI	10236	0	\$88,415	0.0%	0
LEWER LIFE INSURANCE COMPANY	71595	0	\$230	0.0%	0
LIBERTY BANKERS LIFE INSURANCE COMPANY	68543	2	\$938,037	0.0%	2,066
LIBERTY NATIONAL LIFE INSURANCE COMPANY	65331	0	\$7,404,182	0.1%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
LIFE INSURANCE COMPANY OF NORTH AMERICA	65498	1	\$21,414,491	0.3%	45
LIFE INSURANCE COMPANY OF THE SOUTHWEST	65528	2	\$12,831,725	0.2%	151
LIFE OF THE SOUTH INSURANCE COMPANY	97691	0	\$1,348,544	0.0%	0
LIFESECURE INSURANCE CO.	77720	0	\$25,897	0.0%	0
LIFESHIELD NATIONAL INSURANCE CO.	99724	0	\$212,128	0.0%	0
LINCOLN BENEFIT LIFE COMPANY	65595	0	\$7,051,275	0.1%	0
LINCOLN HERITAGE LIFE INSURANCE COMPANY	65927	2	\$5,126,937	0.1%	378
LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	62057	0	\$1,241,755	0.0%	0
LOMBARD INTERNATIONAL LIFE ASSURANCE COMPANY	60232	0	\$1,615	0.0%	0
LOYAL AMERICAN LIFE INSURANCE COMPANY	65722	1	\$146,682	0.0%	6,608
LUMICO LIFE INSURANCE COMPANY	73504	5	\$1,952,252	0.0%	2,482
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.	65781	1	\$119,507	0.0%	8,110
MANHATTAN NATIONAL LIFE INSURANCE COMPANY	67083	0	\$244,864	0.0%	0
MANHATTANLIFE INSURANCE & ANNUITY COMPANY	61883	1	\$43,441	0.0%	9,999
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	65935	1	\$161,874,766	2.2%	6
MASSMUTUAL ASCEND LIFE INSURANCE COMPANY	63312	0	\$191,075,296	2.6%	0
MEDICO INSURANCE COMPANY	31119	0	\$21,545	0.0%	0

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MEMBERS LIFE INSURANCE COMPANY	86126	0	\$10,174,479	0.1%	0
MERIT LIFE INSURANCE CO.	65951	0	\$292	0.0%	0
METROPOLITAN LIFE INSURANCE COMPANY	65978	37	\$157,757,511	2.2%	227
METROPOLITAN TOWER LIFE INSURANCE COMPANY	97136	7	\$47,475,849	0.7%	143
MID–WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	66087	0	\$174,635	0.0%	0
MIDLAND NATIONAL LIFE INSURANCE COMPANY	66044	6	\$59,168,290	0.8%	98
MIDWESTERN UNITED LIFE INSURANCE COMPANY	66109	0	\$15,170	0.0%	0
MINNESOTA LIFE INSURANCE COMPANY	66168	2	\$61,419,213	0.9%	32
MISSOURI VALLEY LIFE & HEALTH INSURANCE CO	76040	0	\$252,007	0.0%	0
MML BAY STATE LIFE INSURANCE COMPANY	70416	0	\$277,757	0.0%	0
MONITOR LIFE INSURANCE COMPANY OF NEW YORK	81442	0	\$1,506	0.0%	0
MONY LIFE INSURANCE COMPANY	66370	0	\$832,069	0.0%	0
MOUNTAIN LIFE INSURANCE COMPANY	80020	1	\$221,114	0.0%	4,383
MUTUAL OF AMERICA LIFE INSURANCE COMPANY	88668	0	\$183,987	0.0%	0
NASSAU LIFE & ANNUITY COMPANY	93734	2	\$11,003,809	0.2%	176
NASSAU LIFE INSURANCE COMPANY	67814	2	\$3,911,848	0.1%	496
NASSAU LIFE INSURANCE COMPANY OF KANSAS	68284	1	\$105,825	0.0%	9,159

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NATIONAL BENEFIT LIFE INSURANCE COMPANY	61409	0	\$255,046	0.0%	0
NATIONAL FARMERS UNIONS LIFE INSURANCE CO	66540	0	\$43,757	0.0%	0
NATIONAL FOUNDATION LIFE INSURANCE COMPANY	98205	0	\$1,410	0.0%	0
NATIONAL GUARDIAN LIFE INSURANCE COMPANY	66583	1	\$6,102,807	0.1%	159
NATIONAL HEALTH INSURANCE COMPANY	82538	0	\$473,933	0.0%	0
NATIONAL LIFE INSURANCE COMPANY	66680	3	\$3,127,772	0.0%	930
NATIONAL TEACHERS ASSOC LIFE INS CO	87963	0	\$111,042	0.0%	0
NATIONAL WESTERN LIFE INSURANCE COMPANY	66850	3	\$8,548,352	0.1%	340
NATIONWIDE LIFE & ANNUITY INSURANCE COMPANY	92657	1	\$85,934,120	1.2%	11
NATIONWIDE LIFE INSURANCE COMPANY	66869	1	\$92,522,335	1.3%	10
NEW ENGLAND LIFE INSURANCE COMPANY	91626	1	\$1,275,991	0.0%	760
NEW YORK LIFE INSURANCE & ANNUITY CORPORATION	91596	2	\$314,905,948	4.4%	6
NEW YORK LIFE INSURANCE COMPANY	66915	8	\$69,941,813	1.0%	111
NIPPON LIFE INSURANCE COMPANY OF AMERICA	81264	0	\$55,841	0.0%	0
NORTH AMERICAN CO FOR LIFE & HEALTH INSURANCE	66974	0	\$41,514,278	0.6%	0
NYLIFE INSURANCE COMPANY OF ARIZONA	81353	0	\$243,076	0.0%	0



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OCCIDENTAL LIFE INSURANCE COMPANY OF NC	67148	0	\$893,921	0.0%	0
OCEANVIEW LIFE & ANNUITY COMPANY SCHEDULE B PART 1	68446	1	\$35,080,384	0.5%	28
OHIO NATIONAL LIFE ASSURANCE CORPORATION	89206	0	\$4,219,130	0.1%	0
OHIO NATIONAL LIFE INSURANCE COMPANY	67172	5	\$8,294,548	0.1%	584
OLD AMERICAN INSURANCE COMPANY	67199	1	\$4,594,031	0.1%	211
OLD REPUBLIC LIFE INSURANCE COMPANY	67261	0	\$54,191	0.0%	0
OLD SURETY LIFE INSURANCE COMPANY	67326	0	\$1,540	0.0%	0
OLD UNITED LIFE INSURANCE COMPANY	76007	0	\$10,991	0.0%	0
OPTUM INSURANCE OF OHIO, INC.	69647	0	\$731	0.0%	0
OXFORD LIFE INSURANCE COMPANY	76112	0	\$2,598,200	0.0%	0
OZARK NATIONAL LIFE INSURANCE COMPANY	67393	4	\$11,733,720	0.2%	330
PACIFIC GUARDIAN LIFE INSURANCE CO., LTD.	64343	0	\$1,947,222	0.0%	0
PACIFIC LIFE & ANNUITY COMPANY	97268	0	\$36,776,879	0.5%	0
PACIFIC LIFE INSURANCE COMPANY	67466	2	\$374,201,584	5.2%	5
PAN-AMERICAN ASSURANCE COMPANY	93459	0	\$123,441	0.0%	0
PAN-AMERICAN LIFE INSURANCE COMPANY	67539	0	\$947,789	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
PARK AVENUE LIFE INSURANCE COMPANY	60003	0	\$500	0.0%	0
PEKIN LIFE INSURANCE COMPANY	67628	0	\$1,242,131	0.0%	0
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	67784	0	\$256,233	0.0%	0
PHL VARIABLE INSURANCE COMPANY	93548	3	\$2,894,726	0.0%	1,004
PHYSICIANS LIFE INSURANCE COMPANY	72125	1	\$4,679,395	0.1%	207
PIONEER AMERICAN INSURANCE COMPANY	67873	2	\$1,377,520	0.0%	1,407
PIONEER MUTUAL LIFE INSURANCE COMPANY	67911	0	\$216,798	0.0%	0
PIONEER SECURITY LIFE INSURANCE COMPANY	67946	1	\$167,799	0.0%	5,776
PLATEAU INSURANCE COMPANY	97152	0	\$232,806	0.0%	0
PRIMERICA LIFE INSURANCE COMPANY	65919	8	\$25,807,553	0.4%	300
PRINCIPAL LIFE INSURANCE COMPANY	61271	0	\$65,819,092	0.9%	0
PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	71161	1	\$20,395,190	0.3%	48
PROFESSIONAL INSURANCE COMPANY	68047	0	\$3,399	0.0%	0
PROTECTIVE LIFE & ANNUITY INSURANCE COMPANY	88536	0	\$15,872	0.0%	0
PROTECTIVE LIFE INSURANCE COMPANY	68136	7	\$223,460,066	3.1%	30
PROVIDENT AMERICAN LIFE & HEALTH INSURANCE CO	67903	0	\$3,597	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	68195	1	\$4,189,908	0.1%	231
PRUCO LIFE INSURANCE COMPANY	79227	2	\$111,465,990	1.5%	17
PURITAN LIFE INSURANCE COMPANY OF AMERICA	71390	0	\$887,653	0.0%	0
RELIANCE STANDARD LIFE INSURANCE COMPANY	68381	0	\$18,461,681	0.3%	0
RELIASTAR LIFE INS CO OF NY	61360	1	\$273,781	0.0%	3,540
RELIASTAR LIFE INSURANCE COMPANY	67105	2	\$19,396,321	0.3%	100
RENAISSANCE LIFE & HEALTH INSURANCE CO	61700	0	\$223,590	0.0%	0
RESERVE NATIONAL INSURANCE COMPANY	68462	1	\$326,744	0.0%	2,966
REVOL ONCE INSURANCE COMPANY	93777	0	\$143,926	0.0%	0
RGA REINSURANCE COMPANY	93572	0	\$273,953	0.0%	0
RIVERSOURCE LIFE INSURANCE COMPANY	65005	3	\$55,428,162	0.8%	52
ROYAL NEIGHBORS OF AMERICA	57657	3			
S.USA LIFE INSURANCE COMPANY, INC.	60183	2	\$6,772,909	0.1%	286
SAGICOR LIFE INSURANCE COMPANY	60445	0	\$17,848,950	0.2%	0
SBLI USA LIFE INSURANCE COMPANY, INC.	60176	0	\$10,910	0.0%	0
SECURIAN LIFE INSURANCE COMPANY	93742	0	\$24,504,148	0.3%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
SECURITY BENEFIT LIFE INSURANCE COMPANY	68675	0	\$43,252,398	0.6%	0
SECURITY LIFE OF DENVER INSURANCE COMPANY	68713	1	\$7,792,875	0.1%	124
SECURITY MUTUAL LIFE INSURANCE COMPANY OF NY	68772	1	\$1,178,968	0.0%	822
SECURITY NATIONAL LIFE INSURANCE COMPANY	69485	0	\$833,752	0.0%	0
SENIOR LIFE INSURANCE COMPANY	78662	1	\$1,310,096	0.0%	740
SENTINEL AMERICAN LIFE INSURANCE COMPANY	77119	0	\$118	0.0%	0
SENTRY LIFE INSURANCE COMPANY	68810	0	\$19,688,093	0.3%	0
SHELTER LIFE INSURANCE COMPANY	65757	8	\$23,278,408	0.3%	333
SHENANDOAH LIFE INSURANCE COMPANY	68845	0	\$179,508	0.0%	0
SILAC INSURANCE COMPANY	62952	1	\$28,525,964	0.4%	34
STANDARD INSURANCE COMPANY	69019	0	\$33,563,392	0.5%	0
STANDARD LIFE & ACCIDENT INSURANCE COMPANY	86355	0	\$246,922	0.0%	0
STANDARD LIFE & CASUALTY INSURANCE COMPANY	71706	0	\$3,943	0.0%	0
STANDARD SECURITY LIFE INSURANCE CO OF NY	69078	0	\$1,102	0.0%	0
STARMOUNT LIFE INSURANCE COMPANY	68985	0	\$142,096	0.0%	0
STATE FARM LIFE INSURANCE COMPANY	69108	14	\$98,747,487	1.4%	137

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STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	25178	1			
STATE MUTUAL INSURANCE COMPANY	69132	0	\$86,619	0.0%	0
STERLING INVESTORS LIFE INSURANCE COMPANY	89184	0	\$22,285	0.0%	0
STERLING LIFE INSURANCE COMPANY	77399	0	\$49,992	0.0%	0
SUN LIFE & HEALTH INSURANCE COMPANY (U.S.)	80926	0	\$224,343	0.0%	0
SURETY LIFE INSURANCE COMPANY	69310	0	\$178,420	0.0%	0
SYMETRA LIFE INSURANCE COMPANY	68608	1	\$93,978,528	1.3%	10
SYMETRA NATIONAL LIFE INSURANCE COMPANY	90581	0	\$7,814	0.0%	0
TALCOTT RESOLUTION LIFE & ANNUITY INSURANCE COMPANY	71153	2	\$13,638,199	0.2%	142
TALCOTT RESOLUTION LIFE INSURANCE COMPANY	88072	1	\$2,158,897	0.0%	449
TEACHERS INS & ANNUITY ASSN OF AMERICA	69345	0	\$115,564,957	1.6%	0
THE AMERICAN HOME LIFE INSURANCE COMPANY	60542	1	\$1,063,366	0.0%	911
THE CHESAPEAKE LIFE INSURANCE COMPANY	61832	3	\$629,737	0.0%	4,617
THE EPIC LIFE INSURANCE COMPANY	64149	0	\$6,001	0.0%	0
THE LAFAYETTE LIFE INSURANCE COMPANY	65242	0	\$19,866,449	0.3%	0
THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	65676	19	\$306,403,005	4.2%	60

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
THE MANHATTAN LIFE INSURANCE COMPANY	65870	1	\$21,817	0.0%	9,999
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	67091	4	\$230,782,445	3.2%	17
THE OHIO STATE LIFE INSURANCE COMPANY	67180	3	\$1,757,432	0.0%	1,654
THE PAUL REVERE LIFE INSURANCE COMPANY	67598	0	\$9,990	0.0%	0
THE PENN INSURANCE & ANNUITY COMPANY	93262	0	\$3,902,777	0.1%	0
THE PENN MUTUAL LIFE INSURANCE COMPANY	67644	1	\$13,733,739	0.2%	71
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	68241	29	\$104,338,173	1.4%	269
THE RELIABLE INSURANCE COMPANY	68357	30	\$6,403,221	0.1%	4,541
THE SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS	70435	0	\$2,347,829	0.0%	0
THE STATE LIFE INSURANCE COMPANY	69116	0	\$13,411,505	0.2%	0
THE UNITED STATES BUSINESS OF THE CANADA LIFE ASSURANCE COMPANY	80659	0	\$175,325	0.0%	0
THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY	70483	11	\$2,312,328	0.0%	4,611
TIAA – CREF LIFE INSURANCE COMPANY	60142	0	\$4,426,300	0.1%	0
TIER ONE INSURANCE COMPANY	92908	0	\$8,192	0.0%	0
TRANS WORLD ASSURANCE COMPANY	69566	0	\$110,081	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
TRANSAMERICA FINANCIAL LIFE INS CO	70688	0	\$725,016	0.0%	0
TRANSAMERICA LIFE INSURANCE COMPANY	86231	69	\$62,162,334	0.9%	1,076
TRUSPIRE RETIREMENT INSURANCE COMPANY	82252	0	\$39,058	0.0%	0
TRUSTMARK INSURANCE COMPANY	61425	1	\$1,994,427	0.0%	486
TRUSTMARK LIFE INSURANCE COMPANY	62863	0	\$3,012	0.0%	0
TX LIFE INSURANCE COMPANY	69396	1	\$3,131,634	0.0%	309
U.S. FINANCIAL LIFE INSURANCE COMPANY	84530	11	\$1,268,427	0.0%	8,405
UNICARE LIFE & HEALTH INSURANCE COMPANY	80314	0	\$446	0.0%	0
UNIFIED LIFE INSURANCE COMPANY	11121	1	\$312,859	0.0%	3,098
UNIMERICA INSURANCE COMPANY	91529	0	\$22,574	0.0%	0
UNION FIDELITY LIFE INSURANCE COMPANY	62596	0	\$115,265	0.0%	0
UNION LABOR LIFE INSURANCE COMPANY	69744	0	\$729,262	0.0%	0
UNION SECURITY INSURANCE COMPANY	70408	3	\$462,605	0.0%	6,285
UNITED AMERICAN INSURANCE COMPANY	92916	0	\$812,671	0.0%	0
UNITED FIDELITY LIFE INSURANCE COMPANY	87645	3	\$110,822	0.0%	9,999
UNITED HERITAGE LIFE INSURANCE COMPANY	63983	2	\$2,245,816	0.0%	863
UNITED HOME LIFE INSURANCE COMPANY	69922	0	\$1,074,768	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
UNITED INSURANCE COMPANY OF AMERICA	69930	0	\$39,337	0.0%	0
UNITED LIFE INSURANCE COMPANY	69973	1	\$36,323,141	0.5%	27
UNITED NATIONAL LIFE INS CO OF AMERICA	92703	0	\$27,947	0.0%	0
UNITED OF OMAHA LIFE INSURANCE COMPANY	69868	14	\$58,347,815	0.8%	233
UNITED SECURITY ASSURANCE COMPANY OF PA	42129	0	\$105	0.0%	0
UNITED STATES BRANCH OF THE INDEPENDENT ORDER OF FORESTERS	58068	2			
UNITED STATES BRANCH OF THE SUN LIFE ASSURANCE COMPANY OF CANADA	80802	3	\$15,942,807	0.2%	182
UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK	70106	0	\$5,261,388	0.1%	0
UNITED WORLD LIFE INSURANCE COMPANY	72850	0	\$10,472	0.0%	0
UNITEDHEALTHCARE INSURANCE COMPANY	79413	0	\$5,670,481	0.1%	0
UNITEDHEALTHCARE LIFE INSURANCE COMPANY	97179	0	\$8,366	0.0%	0
UNITY FINANCIAL LIFE INSURANCE COMPANY	63819	3	\$476,896	0.0%	6,097
UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	70130	3	\$152,094	0.0%	9,999
UNUM INSURANCE COMPANY	67601	1	\$29,627	0.0%	9,999
UNUM LIFE INSURANCE COMPANY OF AMERICA	62235	2	\$19,911,040	0.3%	97



Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
US ALLIANCE LIFE & SECURITY COMPANY	14165	0	\$16,986	0.0%	0
USA LIFE ONE INSURANCE COMPANY OF INDIANA	70955	0	\$643	0.0%	0
USAA LIFE INSURANCE COMPANY	69663	2	\$38,163,287	0.5%	51
USABLE LIFE	94358	0	\$962,070	0.0%	0
VANTIS LIFE INSURANCE COMPANY	68632	0	\$82,435	0.0%	0
VARIABLE ANNUITY LIFE INSURANCE COMPANY	70238	1	\$28,314,524	0.4%	34
VENERABLE INSURANCE & ANNUITY COMPANY	80942	5	\$441,151	0.0%	9,999
VOYA RETIREMENT INSURANCE & ANNUITY COMPANY	86509	0	\$106,251,449	1.5%	0
WASHINGTON NATIONAL INSURANCE COMPANY	70319	8	\$420,853	0.0%	9,999
WEST COAST LIFE INSURANCE COMPANY	70335	3	\$3,896,710	0.1%	746
WESTERN – SOUTHERN LIFE ASSURANCE COMPANY	92622	1	\$45,670,225	0.6%	21
WESTERN UNITED LIFE ASSURANCE COMPANY	85189	0	\$234,494	0.0%	0
WILCAC LIFE INSURANCE COMPANY	62413	7	\$1,009,073	0.0%	6,723
WILLIAM PENN LIFE INSURANCE COMPANY OF NEW YORK	66230	0	\$51,368	0.0%	0
WILTON REASSURANCE LIFE COMPANY OF NEW YORK	60704	0	\$74,865	0.0%	0
WINDSOR LIFE INSURANCE COMPANY	65960	0	\$385	0.0%	0

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
WYSH LIFE & HEALTH INSURANCE COMPANY	80055	0	\$417	0.0%	0
ZURICH AMERICAN LIFE INSURANCE COMPANY	90557	0	\$11,752,227	0.2%	0
<b>TOTAL</b>		<b>744</b>	<b>\$7,210,944,421</b>	<b>100.0%</b>	

## 8.7 HEALTH MAINTENANCE ORGANIZATIONS

Name	Code	Complaints, 2021 - 2023	Average Annual Premium, 2021 - 2023	Average Market Share	Complaint Index
AETNA HEALTH INC. (A PENNSYLVANIA CORPORATION)	95109	2	\$12,471,383	5.3%	180
CIGNA HEALTHCARE OF ST. LOUIS, INC.	95635	0	\$982,283	0.4%	0
GOOD HEALTH HMO, INC. DBA BLUE CARE, INC.	95315	11	\$118,302,549	50.2%	104
HMO MISSOURI, INC.	95358	8	\$36,708,656	15.6%	244
HUMANA HEALTH PLAN, INC.	95885	0	\$138,925	0.1%	0
MISSOURI CARE INCORPORATED	12913	0	\$37,822,972	16.1%	0
UNITEDHEALTHCARE OF THE MIDWEST, INC.	96385	0	\$29,154,544	12.4%	0
<b>TOTAL</b>		<b>21</b>	<b>\$235,581,312</b>	<b>100.0%</b>	

PEOPLE COMMUNICATIVE COMMUNICATION PROTECT  
CONSUMER  
GOALS EFFICIENT ORGANIZATION PROGRESS RESPECT LEARN VALUE  
ACHIEVE CREATIVITY AWARENESS  
COMPLAINT  
MANAGEMENT ORGANIZATION PROTECT  
FOCUS SUCCESS QUALITY COMMITMENT INTEGRITY  
LEARN PEOPLE  
CREATIVITY

UPDATED: 10/24



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