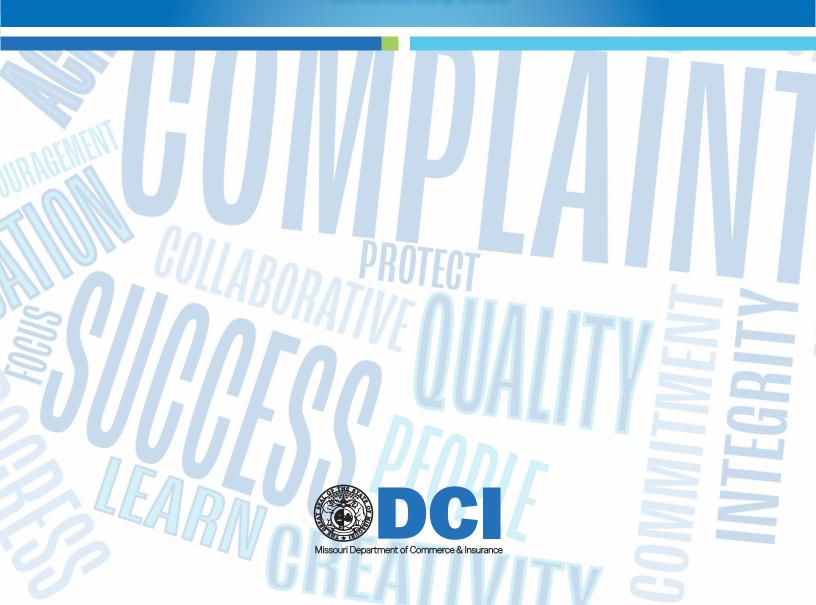


### COMPLAINTS REPORT

**Missouri Department of Commerce & Insurance**Published July 2023



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 2020 and 2022. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

#### **Complaint data are presented in four sections:**

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

#### Seven business lines are included:

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

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

Company complaints
Company premium

\* 100
Industry-wide complaints
Industry-wide premium

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

### **ALSO AVAILABLE FROM DCI**

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

**Databases:** For data requests, contact the Statistics Section at <u>statistics@insurance.mo.gov</u> or 573-751-3163. Some data are available for a fee.

Many reports, including this complaint report, are available on the DCI website, at <a href="http://www.insurance.mo.gov/reports/">http://www.insurance.mo.gov/reports/</a>

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

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### **COMPLAINTS BY LINE OF BUSINESS**

### **Total Complaints by Line 2018 - 2022**

Line of Business	2018	2019	2020	2021	2022
Private Passenger Auto	565	566	471	468	570
Homeowners	247	287	255	348	362
Other P&C	166	134	167	146	162
Total P&C Complaints	978	987	893	962	1,094
Long Term Care	61	67	55	48	53
Medicare Supplement	45	29	28	23	23
НМО	19	12	7	8	7
All Other A&H	994	874	729	609	631
Total A&H Complaints	1,119	982	819	688	714
Life and Annuities	298	293	228	250	250
Total	2,395	2,263	1,940	1,904	2,063

# Complaint Resolution by Line, 2018 - 2022 % of Complaints Resolved with Consumer Relief

Line of Business	2018	2019	2020	2021	2022
Private Passenger Auto	34.9%	38.7%	44.8%	45.5%	46.1%
Homeowners	25.5%	28.2%	34.9%	26.4%	32.6%
Other P&C	50.6%	39.6%	42.5%	41.8%	48.8%
Total P&C Complaints	35.2%	35.8%	41.5%	38.0%	42.0%
Long Term Care	27.9%	35.8%	40.0%	37.5%	64.2%
Medicare Supplement	53.3%	37.9%	53.6%	60.9%	56.5%
НМО	31.6%	-	28.6%	37.5%	28.6%
All Other A&H	34.6%	40.6%	40.1%	41.1%	47.5%
Total A&H Complaints	34.9%	39.7%	40.4%	41.4%	48.9%
Life and Annuities	33.9%	32.4%	33.3%	36.4%	35.6%
Total	34.9%	37.0%	40.1%	39.1%	43.6%

# **Total Property & Casualty Complaints Excluding A&H 2020 - 2022**

Line of Business	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022
Builder's Risk	0	3	0	-	-100.0%
Commercial Auto	28	37	39	39.3%	5.4%
Commercial Multi-Peril	32	32	28	-12.5%	-12.5%
Credit Property	1	0	0	-100.0%	-
Directors & Officers	0	1	1	-	0.0%
Extended Warranty & Service Contract	3	0	0	-100.0%	-
Federal Flood	0	1	3	-	200.0%
Fire, Allied Lines	1	1	2	100.0%	100.0%
General Liability	15	19	19	26.7%	0.0%
Homeowners	255	348	355	39.2%	2.0%
Inland Marine	1	3	2	100.0%	-33.3%
Other	3	7	4	33.3%	-42.9%
Private Passenger Auto	471	468	564	19.7%	20.5%
Products Liability	1	1	0	-100.0%	-100.0%
Professional/E&O	1	1	2	100.0%	100.0%
Travel	75	26	52	-30.7%	100.0%
Watercraft	1	1	4	300.0%	300.0%
Workers' Compensation	4	13	6	50.0%	-53.8%
Total	892	962	1,081	21.2%	12.4%

### **Accident and Health Insurance Complaints by Line, 2020 - 2022**

Line of Business	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022
Individual A&H	447	390	455	1.8%	16.7%
Group A&H	363	290	249	-31.4%	-14.1%
НМО	7	8	7	0.0%	-12.5%
Total	817	688	711	-13.0%	3.3%

### **Life Insurance and Annuities Complaints by Line, 2020 - 2022**

Line of Business	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022
Individual Life	183	191	201	9.8%	5.2%
Group Life	26	32	22	-15.4%	-31.3%
Individual Annuities	19	24	25	31.6%	4.2%
Credit Life	1	2	0	-100.0%	-100.0%
Total	229	249	248	8.3%	- 0.4%

#### **COMPLAINTS BY REASON**

### Private Passenger Automobile Insurance Complaints by Reason, 2020 - 2022

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Claim Handling									
Adjuster Handling	5	3	1	-80.0%	-66.7%				
Assignment of Benefits	1	0	0	-100.0%	-				
Claim Delay	177	188	240	35.6%	27.7%				
Claim Denial	71	86	87	22.5%	1.2%				
Contributory Comparative Negligence	20	15	8	-60.0%	-46.7%				
Coordination of Benefits	0	5	2	-	-60.0%				
Emergency Services	0	0	1	-	-				
Fraud	1	0	1	0.0%	-				
Internal Appeal	0	0	1	-	ı				
Recoupment	1	1	9	800.0%	800.0%				
State Specific	15	7	9	-40.0%	28.6%				
Subrogation	3	0	2	-33.3%	-				
Unsatisfactory Settlement/Offer	74	91	87	17.6%	- 4.4%				
Usual, Customary, Reasonable (UCR	3	0	1	-66.7%	-				
Subtotal	371	396	449	21.0%	13.4%				

# **Private Passenger Automobile Insurance Complaints by Reason, 2020 - 2022, Continued**

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022			
Marketing								
Fraud/Forgery	0	0	1	-	-			
Misleading Advertising	0	0	1	-	-			
Misrepresentation	0	0	1	-	-			
Misstatement on Application	0	0	1	-	-			
State Specific	0	0	1	-	-			
Subtotal	0	0	5	-	-			
	Policy	Service						
Coverage Question	5	0	4	-20.0%	-			
Delays/No Response	3	1	0	-100.0%	-100.0%			
Notice Requirements	1	0	0	-100.0%	-			
Payment Not Credited	1	0	0	-100.0%	-			
Premium Notice/Billing	3	2	6	100.0%	200.0%			
Premium Subsidy	1	0	0	-100.0%	-			
State Specific	2	0	1	-50.0%	-			
Unsatisfactory Refund of Premium	21	13	14	-33.3%	7.7%			
Subtotal	37	16	25	-32.4%	56.3%			

# **Private Passenger Automobile Insurance Complaints by Reason, 2020 - 2022, Continued**

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Underwriting									
CLUE Reports	0	7	9	-	28.6%				
Cancellation	20	16	32	60.0%	100.0%				
Credit Report	0	0	1	-	-				
Endorsement/Rider	4	0	1	-75.0%	-				
Nonrenewal	5	2	2	-60.0%	0.0%				
Premium & Rating	33	25	31	- 6.1%	24.0%				
Redlining	0	0	2	-	-				
Refusal to Insure	0	1	0	-	-100.0%				
State Specific	0	2	3	-	50.0%				
Surcharge	0	2	1	-	-50.0%				
Underwriting Delays	1	1	1	0.0%	0.0%				
Unfair Discrimination	0	0	2	-	-				
Subtotal	63	56	85	34.9%	51.8%				
Total	471	468	564	19.7%	20.5%				

#### Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines Complaints by Reason, 2020 - 2022

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Claim Handling									
Adjuster Handling	0	1	5	-	400.0%				
Claim Delay	86	94	139	61.6%	47.9%				
Claim Denial	108	119	113	4.6%	- 5.0%				
Coordination of Benefits	1	0	0	-100.0%	-				
Cost Containment	0	0	1	-	-				
Prompt Pay	0	0	2	-	-				
Recoupment	1	1	1	0.0%	0.0%				
State Specific	0	1	3	-	200.0%				
Subrogation	1	0	0	-100.0%	-				
Unsatisfactory Settlement/Offer	29	88	41	41.4%	-53.4%				
Subtotal	226	304	305	35.0%	0.3%				
	Mar	keting							
Fraud/Forgery	0	0	1	-	-				
Premiums Misquoted	0	0	2	-	-				
Subtotal	0	0	3	-	-				

# Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines Complaints by Reason, 2020 - 2022, *Continued*

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Policy Service									
Coverage Question	2	1	1	-50.0%	0.0%				
Delivery of Policy	0	1	0	-	-100.0%				
Payment Not Credited	1	1	1	0.0%	0.0%				
Premium Notice/Billing	1	0	3	200.0%	-				
State Specific	0	2	1	-	-50.0%				
Unsatisfactory Refund of Premium	4	7	4	0.0%	-42.9%				
Subtotal	8	12	10	25.0%	-16.7%				
	Unde	rwriting							
CLUE Reports	1	5	1	0.0%	-80.0%				
Cancellation	9	13	18	100.0%	38.5%				
Endorsement/Rider	0	1	0	-	-100.0%				
Nonrenewal	3	5	4	33.3%	-20.0%				
Premium & Rating	8	7	12	50.0%	71.4%				
State Specific	0	0	1	-	-				
Underwriting Delays	0	0	1	-	-				
Unfair Discrimination	0	1	0	-	-100.0%				
Subtotal	21	32	37	76.2%	15.6%				
Total	255	348	355	39.2%	2.0%				

### Accident and Health Insurance (Excluding HMOs) Complaints by Reason, 2020 - 2022

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Claim Handling									
Ambulatory Patient Services	2	3	3	50.0%	0.0%				
Appeal Non-Compliance	0	0	1	-	-				
Assignment of Benefits	9	10	8	-11.1%	-20.0%				
Authorization Dispute	19	7	12	-36.8%	71.4%				
Claim Delay	73	59	83	13.7%	40.7%				
Claim Denial	175	162	194	10.9%	19.8%				
Claim Recoding/Bundling	12	13	13	8.3%	0.0%				
Coordination of Benefits	10	8	7	-30.0%	-12.5%				
Copay, Deductible, and Co-Ins	5	0	1	-80.0%	-				
Cost Containment	1	0	0	-100.0%	-				
Emergency Services	43	38	20	-53.5%	-47.4%				
Essential Health Benefit	1	0	0	-100.0%	-				
External Review	109	45	35	-67.9%	-22.2%				
Fraud	1	2	0	-100.0%	-100.0%				
Hospitalization	18	10	6	-66.7%	-40.0%				
Internal Appeal	23	28	26	13.0%	- 7.1%				
Laboratory Services	26	19	9	-65.4%	-52.6%				
Maternity and Newborn Care	4	0	0	-100.0%	-				

# Accident and Health Insurance (Excluding HMOs) Complaints by Reason, 2020 - 2022, *Continued*

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Claim Handling									
Maximum Out of Pocket	13	4	4	-69.2%	0.0%				
Medical Necessity Denial	8	10	7	-12.5%	-30.0%				
Mental Health Parity	2	3	1	-50.0%	-66.7%				
Out of Network Benefits	34	33	27	-20.6%	-18.2%				
Pediatric Care	1	1	1	0.0%	0.0%				
Pharmacy Benefits	39	37	26	-33.3%	-29.7%				
Post Claim Underwriting	1	0	0	-100.0%	-				
Preexisting Condition	1	1	1	0.0%	0.0%				
Preventive Care	11	14	9	-18.2%	-35.7%				
Prompt Pay	0	0	1	-	-				
Provider Availability	1	1	1	0.0%	0.0%				
Recoupment	8	9	14	75.0%	55.6%				
Rehabilitative/Habilitative Care	0	1	1	-	0.0%				
Unsatisfactory Settlement/Offer	3	2	2	-33.3%	0.0%				
Usual, Customary, Reasonable (UCR	3	4	3	0.0%	-25.0%				
Subtotal	656	524	516	-21.3%	- 1.5%				

# **Accident and Health Insurance (Excluding HMOs) Complaints by Reason, 2020 - 2022, Continued**

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022					
Marketing Marketing										
Fraud/Forgery	1	0	0	-100.0%	-					
Misrepresentation	0	1	1	-	0.0%					
Other Violation of Insurance Law/R	0	1	0	-	-100.0%					
Premiums Misquoted	0	1	0	-	-100.0%					
Subtotal	1	3	1	0.0%	-66.7%					
	Policy	Service								
Abusive Service	0	1	0	-	-100.0%					
Access to Care	3	0	3	0.0%	-					
Access to Fee Schedule/Rates	0	1	0	-	-100.0%					
Cash Value	2	0	0	-100.0%	-					
Choice of PCP	0	1	1	-	0.0%					
Closed Network/Provider Discrimination	0	0	1	-	-					
Coverage Question	31	34	68	119.4%	100.0%					
Credentialing Delay	3	4	12	300.0%	200.0%					
Delayed Authorization	3	4	0	-100.0%	-100.0%					
Delays/No Response	3	3	1	-66.7%	-66.7%					
Delivery of Policy	1	2	1	0.0%	-50.0%					
Inadequate Reimbursement/Rates	1	5	4	300.0%	-20.0%					

# **Accident and Health Insurance (Excluding HMOs) Complaints by Reason, 2020 - 2022, Continued**

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Policy Service									
Involuntary Termination	4	6	3	-25.0%	-50.0%				
Language Access	0	1	0	-	-100.0%				
MLR - Loss Ratio Rebate	0	6	0	-	-100.0%				
Payment Not Credited	1	0	3	200.0%	-				
Premium Notice/Billing	16	15	8	-50.0%	-46.7%				
Premium Subsidy	3	2	1	-66.7%	-50.0%				
Provider Listing Dispute	2	6	0	-100.0%	-100.0%				
Unsatisfactory Refund of Premium	11	15	10	- 9.1%	-33.3%				
Subtotal	84	106	116	38.1%	9.4%				
	Unde	writing							
Cancellation	37	26	48	29.7%	84.6%				
Continuation of Benefits	1	1	0	-100.0%	-100.0%				
Endorsement/Rider	1	0	0	-100.0%	-				
Group Conversion	0	0	1	-	-				
Nonrenewal	1	2	1	0.0%	-50.0%				
Pre-Existing Condition	0	1	1	-	0.0%				
Premium & Rating	22	12	17	-22.7%	41.7%				
Refusal to Insure	7	4	2	-71.4%	-50.0%				
Underwriting Delays	0	1	1	-	0.0%				
Subtotal	69	47	71	2.9%	51.1%				
Total	810	680	704	-13.1%	3.5%				

# **Long Term Care Insurance Complaints by Reason, 2020 - 2022**

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Claim Handling									
Assignment of Benefits	1	0	1	0.0%	-				
Claim Delay	12	6	27	125.0%	350.0%				
Claim Denial	12	10	4	-66.7%	-60.0%				
Internal Appeal	0	1	0	-	-100.0%				
Subtotal	25	17	32	28.0%	88.2%				
	Mar	keting							
Other Violation of Insurance Law/R	0	1	0	-	-100.0%				
Subtotal	0	1	0	-	-100.0%				
	Policy	Service							
Coverage Question	2	3	5	150.0%	66.7%				
Delayed Authorization Decision	1	2	0	-100.0%	-100.0%				
Involuntary Termination by Plan	1	1	0	-100.0%	-100.0%				
Payment Not Credited	0	0	2	-	-				
Premium Notice/Billing	7	11	4	-42.9%	-63.6%				
Unsatisfactory Refund of Premium	1	2	0	-100.0%	-100.0%				
Subtotal	12	19	11	- 8.3%	-42.1%				
	Under	writing							
Cancellation	1	3	4	300.0%	33.3%				
Endorsement/Rider	1	0	0	-100.0%	-				
Premium & Rating	14	8	5	-64.3%	-37.5%				
Subtotal	16	11	9	-43.8%	-18.2%				
Total	53	48	52	- 1.9%	8.3%				

### Medicare Supplement Insurance Complaints by Reason, 2020 - 2022

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Claim Handling									
Claim Delay	1	2	0	-100.0%	-100.0%				
Claim Denial	1	3	2	100.0%	-33.3%				
Coordination of Benefits	1	0	0	-100.0%	-				
Copay, Deductible, and Co-Insurance	1	0	0	-100.0%	-				
Emergency Services	1	0	0	-100.0%	-				
Hospitalization	0	0	1	-	-				
Pharmacy Benefits	2	0	0	-100.0%	-				
Recoupment	0	1	0	-	-100.0%				
Subtotal	7	6	3	-57.1%	-50.0%				
	Mar	keting							
Premiums Misquoted	0	1	0	-	-100.0%				
Subtotal	0	1	0		-100.0%				
	Policy	Service							
Coverage Question	1	1	4	300.0%	300.0%				
Delivery of Policy	1	0	1	0.0%	-				
Inadequate Reimbursement/Rates	0	0	1	-	-				
Payment Not Credited	1	0	0	-100.0%	-				
Premium Notice/Billing	3	2	0	-100.0%	-100.0%				
Unsatisfactory Refund of Premium	3	6	2	-33.3%	-66.7%				
Subtotal	9	9	8	-11.1%	-11.1%				

### Medicare Supplement Insurance Complaints by Reason, 2020 - 2022, *Continued*

Reason	2020	2021	2022	% Change 2020 - 2022					
Underwriting									
Cancellation	8	5	7	-12.5%	40.0%				
Nonrenewal	1	0	1	0.0%	-				
Premium & Rating	2	1	4	100.0%	300.0%				
Refusal to Insure	1	1	0	-100.0%	-100.0%				
Subtotal	12	7	12	0.0%	71.4%				
Total	28	23	23	-17.9%	0.0%				

# **Life Insurance and Annuities Complaints by Reason, 2020 - 2022**

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022					
Claim Handling										
Assignment of Benefits	0	0	1	-	-					
Claim Delay	47	88	50	6.4%	-43.2%					
Claim Denial	22	16	17	-22.7%	6.3%					
Cost Containment	1	1	0	-100.0%	-100.0%					
Fraud	1	0	0	-100.0%	-					
Prompt Pay	0	1	0	-	-100.0%					
Recoupment	1	0	0	-100.0%	-					
Unsatisfactory Settlement/Offer	11	8	5	-54.5%	-37.5%					
Subtotal	83	114	73	-12.0%	-36.0%					
	Mar	keting								
Fraud/Forgery	1	0	1	0.0%	-					
High Pressure Tactics	0	1	0	-	-100.0%					
Misappropriation of Premium	1	0	0	-100.0%	-					
Misrepresentation	1	1	1	0.0%	0.0%					
State Specific	3	1	2	-33.3%	100.0%					
Suitability	0	0	1	-	-					
Subtotal	6	3	5	-16.7%	66.7%					

### Life Insurance and Annuities Complaints by Reason, 2020 - 2022, *Continued*

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Policy Service									
Abusive Service	1	3	0	-100.0%	-100.0%				
Access to Fee Schedule/Rates	0	0	1	-	-				
Cash Value	11	9	5	-54.5%	-44.4%				
Coverage Question	95	73	89	- 6.3%	21.9%				
Delayed Authorization Decision	0	0	1	-	-				
Delays/No Response	8	16	12	50.0%	-25.0%				
Delivery of Policy	0	0	2	-	-				
Exchange	1	0	0	-100.0%	-				
Inadequate Reimbursement/Rates	1	1	0	-100.0%	-100.0%				
Involuntary Termination by Plan	0	0	1	-	-				
Notice Requirements	0	1	2	-	100.0%				
Payment Not Credited	2	1	0	-100.0%	-100.0%				
Premium Notice/Billing	11	11	10	- 9.1%	- 9.1%				
State Specific	0	0	2	-	-				
Surrender Problems	2	1	3	50.0%	200.0%				
Unsatisfactory Refund of Premium	4	11	6	50.0%	-45.5%				
Subtotal	136	127	134	- 1.5%	5.5%				

### Life Insurance and Annuities Complaints by Reason, 2020 - 2022, *Continued*

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022
	Unde	rwriting			
Cancellation	3	0	22	633.3%	
Dependent Age	0	2	0		-100.0%
Group Conversion	0	0	1		
Nonrenewal	0	0	3		
Pre-Existing Condition	1	0	0	-100.0%	
Premium & Rating	0	2	8		300.0%
Refusal to Insure	0	0	1		
Underwriting Delays	0	1	1		0.0%
Subtotal	4	5	36	800.0%	620.0%
Total	229	249	248	8.3%	- 0.4%

### Health Maintenance Organizations (Excluding Medicare and Medicaid) Complaints by Reason, 2020 - 2022

Reason	2020	2021	2022	% Change 2020 - 2022	% Change 2021 - 2022				
Claims									
Authorization Dispute	1	1	0	-100.0%	-100.0%				
Claim Denial	1	1	4	300.0%	300.0%				
Coordination of Benefits	0	1	0	-	-100.0%				
External Review	2	2	1	-50.0%	-50.0%				
Hospitalization	1	0	0	-100.0%	-				
Maximum Out of Pocket	1	0	0	-100.0%	-				
Pharmacy Benefits	0	1	1	1	0.0%				
Subtotal	6	6	6	0.0%	0.0%				
	Policy	Service							
Credentialing Delay	1	1	0	-100.0%	-100.0%				
Inadequate Reimbursement/Rates	0	1	1	-	0.0%				
Subtotal	1	2	1	0.0%	-50.0%				
Total	7	8	7	0.0%	-12.5%				

#### **COMPLAINT INDICES - TOP 40 WRITERS BY MARKET SHARE**

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	238	\$890,261,409	19.9%	79
41491	GEICO Casualty Company	115	\$310,345,624	7.0%	110
24260	Progressive Casualty Insurance Company	105	\$303,231,457	6.8%	103
11851	Progressive Advanced Insurance Company	106	\$294,686,519	6.6%	107
19275	American Family Mutual Insurance Company	41	\$248,221,972	5.6%	49
23388	Shelter Mutual Insurance Company	42	\$245,984,307	5.5%	51
10386	American Family Insurance Company	44	\$196,490,760	4.4%	67
39012	Safeco Insurance Company Of Illinois	81	\$194,661,590	4.4%	124
21628	Farmers Insurance Company, Inc.	54	\$179,962,245	4.0%	89
29688	Allstate Fire & Casualty Insurance Company	89	\$167,036,379	3.7%	158
15512	Club Exchange Corporation - Automobile Club	70	\$161,167,102	3.6%	129
26859	Farm Bureau Town & Country Ins Co Of MO	34	\$125,039,436	2.8%	81
19070	The Standard Fire Insurance Company	25	\$105,708,491	2.4%	70
25941	United Services Automobile Association	12	\$63,431,934	1.4%	56
25968	USAA Casualty Insurance Company	16	\$55,309,194	1.2%	86
18600	USAA General Indemnity Company	10	\$52,046,997	1.2%	57
25143	State Farm Fire & Casualty Company	25	\$48,862,535	1.1%	152
18988	Auto-owners Insurance Company	14	\$45,308,814	1.0%	92
12484	Liberty Mutual Personal Insurance Company	25	\$40,197,152	0.9%	185
19100	AMCO Insurance Company	7	\$35,773,425	0.8%	58
36447	LM General Insurance Company	23	\$31,625,483	0.7%	216

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
16144	Grinnell Select Insurance Company	7	\$31,037,002	0.7%	67
21253	Garrison Property & Casualty Insurance Co	12	\$26,943,190	0.6%	132
42749	Traders Insurance Company	14	\$26,116,089	0.6%	159
23760	Nationwide General Insurance Company	3	\$26,095,670	0.6%	34
30210	Esurance Property & Casualty Insurance Co	34	\$25,829,069	0.6%	391
42579	Allied Property & Casualty Insurance Company	4	\$23,288,209	0.5%	51
10974	Root Insurance Company	15	\$22,713,023	0.5%	196
21008	Country Preferred Insurance Company	6	\$21,837,116	0.5%	82
15725	Cameron Mutual Insurance Company	6	\$21,192,865	0.5%	84
29459	Twin City Fire Insurance Company	13	\$20,861,890	0.5%	185
35882	GEICO General Insurance Company	7	\$16,593,194	0.4%	125
28401	American National Property & Casualty Co	2	\$16,378,005	0.4%	36
13137	Viking Insurance Company Of Wisconsin	3	\$16,007,581	0.4%	56
37648	Permanent General Assurance Corporation	13	\$15,531,964	0.3%	249
22926	Economy Fire & Casualty Company	2	\$13,367,617	0.3%	44
25135	State Automobile Mutual Insurance Company	5	\$12,834,810	0.3%	116
10677	The Cincinnati Insurance Company	2	\$11,955,571	0.3%	50
40371	Columbia Mutual Insurance Company	1	\$11,176,013	0.3%	27
19658	Bristol West Insurance Company	13	\$10,776,300	0.2%	358
	Top 40 Writers	1,338	\$4,165,888,002	93.3%	
	Total	1,503	\$4,464,843,187	100.0%	

# Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines Complaint Indices - Top Forty Writers by Market Share

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
25143	State Farm Fire & Casualty Company	297	\$666,249,979	23.2%	134
19275	American Family Mutual Insurance Company	40	\$256,471,744	8.9%	47
23388	Shelter Mutual Insurance Company	30	\$184,666,371	6.4%	49
26859	Farm Bureau Town & Country Ins Co of MO	36	\$153,968,416	5.4%	70
21652	Farmers Insurance Exchange	25	\$124,672,382	4.3%	60
10386	American Family Insurance Company	37	\$124,334,595	4.3%	89
24740	Safeco Insurance Company Of America	23	\$107,270,598	3.7%	64
38130	Travelers Personal Insurance Company	31	\$79,970,847	2.8%	116
27235	Auto Club Family Insurance Company	45	\$75,440,274	2.6%	179
37907	Allstate Vehicle & Property Insurance Company	30	\$63,426,205	2.2%	142
25941	United Services Automobile Association	12	\$57,233,837	2.0%	63
19690	American Economy Insurance Company	7	\$56,510,193	2.0%	37
10872	American Strategic Insurance Corp	22	\$50,789,026	1.8%	130
18988	Auto-owners Insurance Company	14	\$47,553,644	1.7%	88
26093	Nationwide Affinity Insurance Co Of America	10	\$38,371,210	1.3%	78
12484	Liberty Mutual Personal Insurance Company	16	\$37,865,444	1.3%	127
23787	Nationwide Mutual Insurance Company	8	\$36,877,035	1.3%	65
25968	USAA Casualty Insurance Company	7	\$36,461,462	1.3%	58
27998	The Travelers Home & Marine Insurance Co	10	\$35,226,964	1.2%	85
18600	USAA General Indemnity Company	11	\$32,556,638	1.1%	101
13927	Homesite Insurance Company Of The Midwest	9	\$31,926,889	1.1%	85

### Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines Complaint Indices - Top Forty Writers by Market Share, *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
11185	Foremost Insurance Company Grand Rapids, MI	10	\$31,133,395	1.1%	96
42722	American Modern Property & Casualty Ins Co	26	\$27,584,373	1.0%	283
25135	State Automobile Mutual Insurance Company	9	\$26,897,328	0.9%	100
28223	Nationwide Agribusiness Insurance Company	0	\$25,542,171	0.9%	0
20990	Country Mutual Insurance Company	12	\$23,586,366	0.8%	153
10677	The Cincinnati Insurance Company	2	\$15,920,954	0.6%	38
28401	American National Property & Casualty Co	7	\$15,426,970	0.5%	136
15725	Cameron Mutual Insurance Company	3	\$13,828,368	0.5%	65
21253	Garrison Property & Casualty Insurance Co	2	\$13,394,236	0.5%	45
18961	Crestbrook Insurance Company	0	\$12,949,048	0.5%	0
42986	Standard Guaranty Insurance Company	1	\$12,786,214	0.4%	23
19240	Allstate Indemnity Company	9	\$12,642,455	0.4%	214
18279	Bankers Standard Insurance Company	0	\$12,299,656	0.4%	0
21687	Mid-century Insurance Company	3	\$11,531,276	0.4%	78
24376	Spinnaker Insurance Company	6	\$11,384,817	0.4%	158
17230	Allstate Property & Casualty Insurance Company	10	\$10,862,354	0.4%	276
21660	Fire Insurance Exchange	5	\$10,524,016	0.4%	143
14184	Acuity, A Mutual Insurance Company	1	\$10,405,756	0.4%	29
27120	Trumbull Insurance Company	6	\$9,530,840	0.3%	189
	Top 40 Writers	832	\$2,606,074,347	90.6%	
	Total	958	\$2,877,127,038	100.0%	

# Accident and Health Insurance (Excluding HMOs) Complaint Indices - Top Forty Writers by Market Share

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
79413	UnitedHealthcare Insurance Company	344	\$1,391,316,035	16.6%	94
78972	Healthy Alliance Life Insurance Company	421	\$1,364,181,898	16.3%	118
47171	Blue Cross & Blue Shield Of Kansas City	149	\$765,266,169	9.1%	74
80799	Celtic Insurance Company	350	\$674,513,565	8.1%	198
67369	CIGNA Health & Life Insurance Company	152	\$659,620,305	7.9%	88
60054	Aetna Life Insurance Company	65	\$257,329,648	3.1%	96
73288	Humana Insurance Company	43	\$172,024,967	2.1%	95
65978	Metropolitan Life Insurance Company	18	\$148,037,213	1.8%	46
82406	All Savers Insurance Company	0	\$147,097,155	1.8%	0
60040	Cox Health Systems Insurance Company	27	\$139,301,429	1.7%	74
32395	Vision Service Plan Insurance Company	3	\$135,487,496	1.6%	8
80802	US Branch Of Sun Life Assurance Coy Of CA	7	\$120,162,339	1.4%	22
71412	Mutual Of Omaha Insurance Company	7	\$94,560,552	1.1%	28
60380	American Family Life Assurance Co Of Columbus	16	\$93,688,506	1.1%	65
86231	Transamerica Life Insurance Company	23	\$79,334,537	0.9%	111
62286	Golden Rule Insurance Company	44	\$75,012,147	0.9%	224
92711	HCC Life Insurance Company	0	\$71,681,396	0.9%	0
12459	Medica Insurance Company	64	\$68,822,622	0.8%	355
64246	Guardian Life Insurance Company Of America	28	\$68,593,164	0.8%	156
70815	Hartford Life & Accident Insurance Company	7	\$67,414,206	0.8%	40
62235	Unum Life Insurance Company Of America	8	\$64,888,133	0.8%	47

# Accident and Health Insurance (Excluding HMOs) Complaint Indices - Top Forty Writers by Market Share, Continued

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
76040	Missouri Valley Life & Health Insurance Co	0	\$64,777,463	0.8%	0
65498	Life Insurance Company Of North America	13	\$63,886,464	0.8%	78
13100	Omaha Insurance Company	3	\$59,862,073	0.7%	19
12575	Silverscript Insurance Company	0	\$57,169,159	0.7%	0
10155	Wellcare Prescription Insurance Inc	0	\$55,443,344	0.7%	0
61271	Principal Life Insurance Company	7	\$49,061,435	0.6%	54
70025	Genworth Life Insurance Company	34	\$47,936,155	0.6%	271
82538	National Health Insurance Company	28	\$44,470,449	0.5%	240
69868	United Of Omaha Life Insurance Company	1	\$42,142,290	0.5%	9
69019	Standard Insurance Company	4	\$38,358,493	0.5%	40
65676	The Lincoln National Life Insurance Company	8	\$36,537,383	0.4%	84
65838	John Hancock Life Insurance Company (usa	16	\$30,810,505	0.4%	198
16592	SSM Health Insurance Company	14	\$30,371,149	0.4%	176
67091	The Northwestern Mutual Life Insurance Co	1	\$30,208,403	0.4%	13
25178	State Farm Mutual Automobile Insurance Co	3	\$29,173,168	0.3%	39
67105	Reliastar Life Insurance Company	0	\$29,022,187	0.3%	0
77828	Companion Life Insurance Company	5	\$28,740,033	0.3%	66
68241	The Prudential Insurance Company Of America	3	\$26,709,841	0.3%	43
62324	Freedom Life Insurance Company Of America	6	\$25,510,133	0.3%	90
	Top 40 Writers	1,922	\$7,448,523,615	88.9%	
	Total	2,194	\$8,378,751,053	100.0%	

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
70025	Genworth Life Insurance Company	34	\$47,934,858	19.8%	112
65838	John Hancock Life Insurance Company	16	\$30,781,416	12.7%	82
69000	Northwestern Long Term Care Insurance Co	0	\$18,382,312	7.6%	0
65978	Metropolitan Life Insurance Company	3	\$17,517,973	7.2%	27
61263	Bankers Life & Casualty Company	21	\$16,159,891	6.7%	206
62235	Unum Life Insurance Company Of America	3	\$12,025,606	5.0%	40
71412	Mutual Of Omaha Insurance Company	2	\$11,663,940	4.8%	27
86231	Transamerica Life Insurance Company	18	\$11,132,162	4.6%	256
56014	Thrivent Financial For Lutherans	2	\$7,141,910	2.9%	44
68241	The Prudential Insurance Company Of America	2	\$6,053,414	2.5%	52
25178	State Farm Mutual Automobile Insurance Co	1	\$5,968,354	2.5%	27
20443	Continental Casualty Company	6	\$5,730,766	2.4%	166
66915	New York Life Insurance Company	2	\$5,647,500	2.3%	56
62952	Silac Insurance Company	8	\$4,848,897	2.0%	261
90611	Allianz Life Insurance Co Of North America	6	\$4,451,603	1.8%	214
65005	Riversource Life Insurance Company	3	\$3,669,412	1.5%	130
69132	State Mutual Insurance Company	0	\$3,414,370	1.4%	0
58033	Knights Of Columbus	1	\$2,678,939	1.1%	59
65935	Massachusetts Mutual Life Insurance Company	3	\$2,341,116	1.0%	203
71471	Ability Insurance Company	2	\$1,854,751	0.8%	171
69868	United Of Omaha Life Insurance Company	0	\$1,721,152	0.7%	0

### Long Term Care Insurance Complaint Indices - Top Forty Writers by Market Share, *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
71404	Continental General Insurance Company	1	\$1,572,201	0.6%	101
70408	Union Security Insurance Company	0	\$1,423,868	0.6%	0
87726	Brighthouse Life Insurance Company	0	\$1,348,525	0.6%	0
65595	Lincoln Benefit Life Company	4	\$1,331,541	0.5%	476
62626	CMFG Life Insurance Company	1	\$1,280,013	0.5%	124
69515	MedAmerica Insurance Company	0	\$979,810	0.4%	0
19275	American Family Mutual Insurance Company	3	\$950,394	0.4%	500
42129	United Security Assurance Company Of PA	0	\$894,135	0.4%	0
80578	Physicians Mutual Insurance Company	0	\$859,803	0.4%	0
91642	Forethought Life Insurance Company	0	\$831,491	0.3%	0
77720	LifeSecure Insurance Co.	0	\$793,440	0.3%	0
62553	Country Life Insurance Company	0	\$714,964	0.3%	0
64211	Guarantee Trust Life Insurance Company	0	\$697,240	0.3%	0
69116	The State Life Insurance Company	1	\$584,956	0.2%	271
66583	National Guardian Life Insurance Company	0	\$507,278	0.2%	0
61190	Auto-owners Life Insurance Company	0	\$491,922	0.2%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$483,436	0.2%	0
68195	Provident Life & Accident Insurance Company	0	\$448,256	0.2%	0
60410	American Fidelity Assurance Company	0	\$390,297	0.2%	0
	Top 40 Writers	143	\$237,703,913	98.1%	
	Total	153	\$242,413,709	100.0%	

### Medicare Supplement Insurance Complaint Indices - Top Forty Writers by Market Share

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
79413	UnitedHealthcare Insurance Company	12	\$211,268,310	26.5%	61
78972	Healthy Alliance Life Insurance Company	7	\$99,849,287	12.5%	76
71412	Mutual Of Omaha Insurance Company	2	\$74,145,743	9.3%	29
13100	Omaha Insurance Company	3	\$59,862,073	7.5%	54
86231	Transamerica Life Insurance Company	2	\$57,901,711	7.3%	37
47171	Blue Cross & Blue Shield Of Kansas City	5	\$34,739,075	4.4%	155
67369	CIGNA Health & Life Insurance Company	4	\$28,740,769	3.6%	150
65870	The Manhattan Life Insurance Company	4	\$18,911,240	2.4%	228
82538	National Health Insurance Company	1	\$17,301,095	2.2%	62
67326	Old Surety Life Insurance Company	0	\$16,067,124	2.0%	0
69868	United Of Omaha Life Insurance Company	0	\$11,948,096	1.5%	0
73288	Humana Insurance Company	6	\$11,345,093	1.4%	570
78700	Aetna Health & Life Insurance Company	1	\$10,464,592	1.3%	103
60836	American Republic Insurance Company	1	\$7,810,684	1.0%	138
81779	Individual Assur Co Life Hlth & Acc	0	\$7,794,372	1.0%	0
62065	Colonial Penn Life Insurance Company	5	\$7,318,721	0.9%	736
12321	American Continental Insurance Company	2	\$6,827,437	0.9%	316
25178	State Farm Mutual Automobile Insurance Co	0	\$5,991,905	0.8%	0
69663	USAA Life Insurance Company	1	\$5,948,716	0.7%	181
73504	Lumico Life Insurance Company	2	\$5,612,003	0.7%	384
70580	HumanaDental Insurance Company	1	\$5,231,060	0.7%	206

#### Medicare Supplement Insurance Complaint Indices - Top Forty Writers by Market Share, *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
26921	Everest Reinsurance Company	1	\$5,067,282	0.6%	213
77828	Companion Life Insurance Company	3	\$5,025,915	0.6%	643
28207	Anthem Insurance Companies, Inc.	0	\$4,745,805	0.6%	0
79987	Medico Corp Life Insurance Company	0	\$4,381,394	0.5%	0
61999	Americo Financial Life & Annuity Ins Co	1	\$4,363,918	0.5%	247
70815	Hartford Life & Accident Insurance Company	0	\$4,321,899	0.5%	0
19275	American Family Mutual Insurance Company	0	\$3,987,407	0.5%	0
67679	American Republic Corp Insurance Company	0	\$3,725,505	0.5%	0
61263	Bankers Life & Casualty Company	0	\$3,691,267	0.5%	0
72850	United World Life Insurance Company	1	\$3,060,926	0.4%	352
56014	Thrivent Financial For Lutherans	0	\$2,751,806	0.3%	0
61859	Christian Fidelity Life Insurance Company	0	\$2,597,201	0.3%	0
80578	Physicians Mutual Insurance Company	0	\$2,398,406	0.3%	0
62146	Combined Insurance Company Of America	0	\$2,367,252	0.3%	0
68500	Continental Life Ins Co of Brentwood, TN	2	\$2,164,373	0.3%	996
65722	Loyal American Life Insurance Company	1	\$2,013,935	0.3%	535
77399	Sterling Life Insurance Company	0	\$2,009,219	0.3%	0
92916	United American Insurance Company	3	\$1,851,665	0.2%	1,746
88366	American Retirement Life Insurance Company	0	\$1,838,070	0.2%	0
	Top 40 Writers	71	\$767,442,351	96.3%	
	Total	74	\$797,270,006	100.0%	

# Life Insurance and Annuities Complaint Indices - Top Forty Writers by Market Share

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
60488	American General Life Insurance Company	57	\$737,849,665	7.2%	109
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$478,294,809	4.7%	0
67466	Pacific Life Insurance Company	1	\$471,710,263	4.6%	3
65676	The Lincoln National Life Insurance Company	16	\$437,110,527	4.3%	52
91596	New York Life Insurance & Annuity Corporation	2	\$423,297,187	4.1%	7
67091	The Northwestern Mutual Life Insurance Co	3	\$331,558,718	3.2%	13
91642	Forethought Life Insurance Company	0	\$324,607,053	3.2%	0
61689	Athene Annuity & Life Company	11	\$318,067,362	3.1%	49
68136	Protective Life Insurance Company	5	\$291,806,853	2.8%	24
63312	Massmutual Ascend Life Insurance Company	0	\$262,747,749	2.6%	0
65056	Jackson National Life Insurance Company	26	\$260,403,386	2.5%	141
60895	American United Life Insurance Company	1	\$259,643,585	2.5%	5
90611	Allianz Life Insurance Co Of North America	8	\$246,554,606	2.4%	46
65935	Massachusetts Mutual Life Insurance Company	0	\$219,325,163	2.1%	0
65978	Metropolitan Life Insurance Company	46	\$205,179,455	2.0%	317
69345	Teachers Ins & Annuity Assn of America	0	\$184,431,964	1.8%	0
86231	Transamerica Life Insurance Company	71	\$179,444,382	1.8%	559
86509	Voya Retirement Insurance & Annuity Company	0	\$177,916,440	1.7%	0
79227	PRUCO Life Insurance Company	4	\$169,542,714	1.7%	33
69108	State Farm Life Insurance Company	9	\$144,330,084	1.4%	88
62944	Equitable Financial Life Insurance Company	7	\$143,360,104	1.4%	69

# Life Insurance and Annuities Complaint Indices - Top Forty Writers by Market Share, Continued

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
66869	Nationwide Life Insurance Company	1	\$132,074,937	1.3%	11
68241	The Prudential Insurance Company Of America	22	\$129,186,000	1.3%	241
87726	Brighthouse Life Insurance Company	7	\$125,191,235	1.2%	79
61271	Principal Life Insurance Company	0	\$118,640,233	1.2%	0
63274	Fidelity & Guaranty Life Insurance Company	5	\$117,835,046	1.1%	60
68608	Symetra Life Insurance Company	1	\$107,833,743	1.1%	13
66915	New York Life Insurance Company	6	\$106,425,070	1.0%	80
92738	American Equity Investment Life Ins Co	1	\$104,208,514	1.0%	14
92657	Nationwide Life & Annuity Insurance Company	1	\$102,409,311	1.0%	14
66168	Minnesota Life Insurance Company	1	\$94,476,083	0.9%	15
69868	United Of Omaha Life Insurance Company	13	\$83,074,191	0.8%	221
66044	Midland National Life Insurance Company	7	\$79,338,794	0.8%	125
65005	Riversource Life Insurance Company	3	\$76,208,687	0.7%	56
68322	Empower Annuity Insurance Co Of America	1	\$74,036,664	0.7%	19
97136	Metropolitan Tower Life Insurance Company	5	\$65,701,692	0.6%	108
79065	Delaware Life Insurance Company	1	\$64,514,717	0.6%	22
65838	John Hancock Life Insurance Company (usa	3	\$63,140,814	0.6%	67
68675	Security Benefit Life Insurance Company	0	\$61,944,231	0.6%	0
66974	North American Co For Life & Health Insurance	0	\$59,087,131	0.6%	0
	Top 40 Writers	345	\$8,032,509,162	78.4%	
	Total	725	\$10,251,452,355	100.0%	

# Health Maintenance Organizations (Excluding Medicare and Medicaid) by Market Share

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
95315	Good Health HMO, Inc. DBA Blue Care, Inc.	10	\$125,737,283	51.8%	88
95358	HMO Missouri, Inc.	9	\$39,446,653	16.3%	252
12913	Missouri Care Incorporated	0	\$33,173,298	13.7%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$26,514,449	10.9%	0
95109	Aetna Health Inc. (a Pennsylvania Corporation	1	\$16,609,321	6.8%	66
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$925,481	0.4%	0
95885	Humana Health Plan, Inc.	1	\$139,678	0.1%	7,893
96377	Coventry Health Care Of Missouri Inc	1	\$1	0.0%	9,999
	Total	22	\$242,546,164	100.0%	

#### **COMPLAINT INDICES - TOP 40 WRITERS ALPHA BY COMPANY**

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
42579	Allied Property & Casualty Insurance Company	4	\$23,288,209	0.5%	51
29688	Allstate Fire & Casualty Insurance Company	89	\$167,036,379	3.7%	158
19100	AMCO Insurance Company	7	\$35,773,425	0.8%	58
10386	American Family Insurance Company	44	\$196,490,760	4.4%	67
19275	American Family Mutual Insurance Company	41	\$248,221,972	5.6%	49
28401	American National Property & Casualty Co	2	\$16,378,005	0.4%	36
18988	Auto-owners Insurance Company	14	\$45,308,814	1.0%	92
19658	Bristol West Insurance Company	13	\$10,776,300	0.2%	358
15725	Cameron Mutual Insurance Company	6	\$21,192,865	0.5%	84
15512	Club Exchange Corp - Auto Club	70	\$161,167,102	3.6%	129
40371	Columbia Mutual Insurance Company	1	\$11,176,013	0.3%	27
21008	Country Preferred Insurance Company	6	\$21,837,116	0.5%	82
22926	Economy Fire & Casualty Company	2	\$13,367,617	0.3%	44
30210	Esurance Property & Casualty Insurance Co	34	\$25,829,069	0.6%	391
26859	Farm Bureau Town & Country Ins Co of MO	34	\$125,039,436	2.8%	81
21628	Farmers Insurance Company, Inc.	54	\$179,962,245	4.0%	89
21253	Garrison Property & Casualty Insurance Co	12	\$26,943,190	0.6%	132
41491	GEICO Casualty Company	115	\$310,345,624	7.0%	110
35882	GEICO General Insurance Company	7	\$16,593,194	0.4%	125
16144	Grinnell Select Insurance Company	7	\$31,037,002	0.7%	67
12484	Liberty Mutual Personal Insurance Company	25	\$40,197,152	0.9%	185

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
36447	LM General Insurance Company	23	\$31,625,483	0.7%	216
23760	Nationwide General Insurance Company	3	\$26,095,670	0.6%	34
37648	Permanent General Assurance Corporation	13	\$15,531,964	0.3%	249
11851	Progressive Advanced Insurance Company	106	\$294,686,519	6.6%	107
24260	Progressive Casualty Insurance Company	105	\$303,231,457	6.8%	103
10974	Root Insurance Company	15	\$22,713,023	0.5%	196
39012	Safeco Insurance Company Of Illinois	81	\$194,661,590	4.4%	124
23388	Shelter Mutual Insurance Company	42	\$245,984,307	5.5%	51
25135	State Automobile Mutual Insurance Company	5	\$12,834,810	0.3%	116
25143	State Farm Fire & Casualty Company	25	\$48,862,535	1.1%	152
25178	State Farm Mutual Automobile Insurance Co	238	\$890,261,409	19.9%	79
10677	The Cincinnati Insurance Company	2	\$11,955,571	0.3%	50
19070	The Standard Fire Insurance Company	25	\$105,708,491	2.4%	70
42749	Traders Insurance Company	14	\$26,116,089	0.6%	159
29459	Twin City Fire Insurance Company	13	\$20,861,890	0.5%	185
25941	United Services Automobile Association	12	\$63,431,934	1.4%	56
25968	USAA Casualty Insurance Company	16	\$55,309,194	1.2%	86
18600	USAA General Indemnity Company	10	\$52,046,997	1.2%	57
13137	Viking Insurance Company Of Wisconsin	3	\$16,007,581	0.4%	56
	Top 40 Writers	1,338	\$4,165,888,002	93.3%	
	Total	1,503	\$4,464,843,187	100.0%	

### Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines Complaint Indices - Top Forty Writers, Alpha by Company

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
14184	Acuity, A Mutual Insurance Company	1	\$10,405,756	0.4%	29
19240	Allstate Indemnity Company	9	\$12,642,455	0.4%	214
17230	Allstate Property & Casualty Insurance Company	10	\$10,862,354	0.4%	276
37907	Allstate Vehicle & Property Insurance Company	30	\$63,426,205	2.2%	142
19690	American Economy Insurance Company	7	\$56,510,193	2.0%	37
10386	American Family Insurance Company	37	\$124,334,595	4.3%	89
19275	American Family Mutual Insurance Company	40	\$256,471,744	8.9%	47
42722	American Modern Property & Casualty Ins Co	26	\$27,584,373	1.0%	283
28401	American National Property & Casualty Co	7	\$15,426,970	0.5%	136
10872	American Strategic Insurance Corp	22	\$50,789,026	1.8%	130
27235	Auto Club Family Insurance Company	45	\$75,440,274	2.6%	179
18988	Auto-owners Insurance Company	14	\$47,553,644	1.7%	88
18279	Bankers Standard Insurance Company	0	\$12,299,656	0.4%	0
15725	Cameron Mutual Insurance Company	3	\$13,828,368	0.5%	65
20990	Country Mutual Insurance Company	12	\$23,586,366	0.8%	153
18961	Crestbrook Insurance Company	0	\$12,949,048	0.5%	0
26859	Farm Bureau Town & Country Ins Co of MO	36	\$153,968,416	5.4%	70
21652	Farmers Insurance Exchange	25	\$124,672,382	4.3%	60
21660	Fire Insurance Exchange	5	\$10,524,016	0.4%	143
11185	Foremost Insurance Company Grand Rapids, MI	10	\$31,133,395	1.1%	96
21253	Garrison Property & Casualty Insurance Co	2	\$13,394,236	0.5%	45
13927	Homesite Insurance Company Of The Midwest	9	\$31,926,889	1.1%	85

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
12484	Liberty Mutual Personal Insurance Company	16	\$37,865,444	1.3%	127
21687	Mid-century Insurance Company	3	\$11,531,276	0.4%	78
26093	Nationwide Affinity Insurance Co Of America	10	\$38,371,210	1.3%	78
28223	Nationwide Agribusiness Insurance Company	0	\$25,542,171	0.9%	0
23787	Nationwide Mutual Insurance Company	8	\$36,877,035	1.3%	65
24740	Safeco Insurance Company Of America	23	\$107,270,598	3.7%	64
23388	Shelter Mutual Insurance Company	30	\$184,666,371	6.4%	49
24376	Spinnaker Insurance Company	6	\$11,384,817	0.4%	158
42986	Standard Guaranty Insurance Company	1	\$12,786,214	0.4%	23
25135	State Automobile Mutual Insurance Company	9	\$26,897,328	0.9%	100
25143	State Farm Fire & Casualty Company	297	\$666,249,979	23.2%	134
10677	The Cincinnati Insurance Company	2	\$15,920,954	0.6%	38
27998	The Travelers Home & Marine Insurance Co	10	\$35,226,964	1.2%	85
38130	Travelers Personal Insurance Company	31	\$79,970,847	2.8%	116
27120	Trumbull Insurance Company	6	\$9,530,840	0.3%	189
25941	United Services Automobile Association	12	\$57,233,837	2.0%	63
25968	USAA Casualty Insurance Company	7	\$36,461,462	1.3%	58
18600	USAA General Indemnity Company	11	\$32,556,638	1.1%	101
	Top 40 Writers	832	\$2,606,074,347	90.6%	
	Total	958	\$2,877,127,038	100.0%	

# Accident and Health Insurance (Excluding HMOs) Complaint Indices - Top Forty Writers, Alpha by Company

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
60054	Aetna Life Insurance Company	65	\$257,329,648	3.1%	96
82406	All Savers Insurance Company	0	\$147,097,155	1.8%	0
60380	American Family Life Assurance Co Of Columbus	16	\$93,688,506	1.1%	65
47171	Blue Cross & Blue Shield Of Kansas City	149	\$765,266,169	9.1%	74
80799	Celtic Insurance Company	350	\$674,513,565	8.1%	198
67369	CIGNA Health & Life Insurance Company	152	\$659,620,305	7.9%	88
77828	Companion Life Insurance Company	5	\$28,740,033	0.3%	66
60040	Cox Health Systems Insurance Company	27	\$139,301,429	1.7%	74
62324	Freedom Life Insurance Company Of America	6	\$25,510,133	0.3%	90
70025	Genworth Life Insurance Company	34	\$47,936,155	0.6%	271
62286	Golden Rule Insurance Company	44	\$75,012,147	0.9%	224
64246	Guardian Life Insurance Company Of America	28	\$68,593,164	0.8%	156
70815	Hartford Life & Accident Insurance Company	7	\$67,414,206	0.8%	40
92711	HCC Life Insurance Company	0	\$71,681,396	0.9%	0
78972	Healthy Alliance Life Insurance Company	421	\$1,364,181,898	16.3%	118
73288	Humana Insurance Company	43	\$172,024,967	2.1%	95
65838	John Hancock Life Insurance Company (usa	16	\$30,810,505	0.4%	198
65498	Life Insurance Company Of North America	13	\$63,886,464	0.8%	78
12459	Medica Insurance Company	64	\$68,822,622	0.8%	355
65978	Metropolitan Life Insurance Company	18	\$148,037,213	1.8%	46
76040	Missouri Valley Life & Health Insurance Co	0	\$64,777,463	0.8%	0
71412	Mutual Of Omaha Insurance Company	7	\$94,560,552	1.1%	28

# Accident and Health Insurance (Excluding HMOs) Complaint Indices - Top Forty Writers, Alpha by Company, *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
82538	National Health Insurance Company	28	\$44,470,449	0.5%	240
13100	Omaha Insurance Company	3	\$59,862,073	0.7%	19
61271	Principal Life Insurance Company	7	\$49,061,435	0.6%	54
67105	Reliastar Life Insurance Company	0	\$29,022,187	0.3%	0
12575	Silverscript Insurance Company	0	\$57,169,159	0.7%	0
16592	Ssm Health Insurance Company	14	\$30,371,149	0.4%	176
69019	Standard Insurance Company	4	\$38,358,493	0.5%	40
25178	State Farm Mutual Automobile Insurance Co	3	\$29,173,168	0.3%	39
65676	The Lincoln National Life Insurance Company	8	\$36,537,383	0.4%	84
67091	The Northwestern Mutual Life Insurance Co	1	\$30,208,403	0.4%	13
68241	The Prudential Insurance Company Of America	3	\$26,709,841	0.3%	43
86231	Transamerica Life Insurance Company	23	\$79,334,537	0.9%	111
69868	United Of Omaha Life Insurance Company	1	\$42,142,290	0.5%	9
80802	US Branch Of The Sun Life Assurance Co Of CA	7	\$120,162,339	1.4%	22
79413	UnitedHealthcare Insurance Company	344	\$1,391,316,035	16.6%	94
62235	Unum Life Insurance Company Of America	8	\$64,888,133	0.8%	47
32395	Vision Service Plan Insurance Company	3	\$135,487,496	1.6%	8
10155	Wellcare Prescription Insurance Inc	0	\$55,443,344	0.7%	0
	Top 40 Writers	1,922	\$7,448,523,615	88.9%	
	Total	2,194	\$8,378,751,053	100.0%	

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
71471	Ability Insurance Company	2	\$1,854,751	0.8%	171
90611	Allianz Life Insurance Co Of North America	6	\$4,451,603	1.8%	214
19275	American Family Mutual Insurance Company	3	\$950,394	0.4%	500
60410	American Fidelity Assurance Company	0	\$390,297	0.2%	0
61190	Auto-owners Life Insurance Company	0	\$491,922	0.2%	0
61263	Bankers Life & Casualty Company	21	\$16,159,891	6.7%	206
47171	Blue Cross & Blue Shield Of Kansas City	0	\$483,436	0.2%	0
87726	Brighthouse Life Insurance Company	0	\$1,348,525	0.6%	0
62626	CMFG Life Insurance Company	1	\$1,280,013	0.5%	124
20443	Continental Casualty Company	6	\$5,730,766	2.4%	166
71404	Continental General Insurance Company	1	\$1,572,201	0.6%	101
62553	Country Life Insurance Company	0	\$714,964	0.3%	0
91642	Forethought Life Insurance Company	0	\$831,491	0.3%	0
70025	Genworth Life Insurance Company	34	\$47,934,858	19.8%	112
64211	Guarantee Trust Life Insurance Company	0	\$697,240	0.3%	0
65838	John Hancock Life Insurance Company (usa	16	\$30,781,416	12.7%	82
58033	Knights Of Columbus	1	\$2,678,939	1.1%	59
77720	LifeSecure Insurance Co.	0	\$793,440	0.3%	0
65595	Lincoln Benefit Life Company	4	\$1,331,541	0.5%	476
65935	Massachusetts Mutual Life Insurance Company	3	\$2,341,116	1.0%	203
69515	MedAmerica Insurance Company	0	\$979,810	0.4%	0
65978	Metropolitan Life Insurance Company	3	\$17,517,973	7.2%	27

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
71412	Mutual Of Omaha Insurance Company	2	\$11,663,940	4.8%	27
66583	National Guardian Life Insurance Company	0	\$507,278	0.2%	0
66915	New York Life Insurance Company	2	\$5,647,500	2.3%	56
69000	Northwestern Long Term Care Insurance Co	0	\$18,382,312	7.6%	0
80578	Physicians Mutual Insurance Company	0	\$859,803	0.4%	0
68195	Provident Life & Accident Insurance Company	0	\$448,256	0.2%	0
65005	Riversource Life Insurance Company	3	\$3,669,412	1.5%	130
62952	Silac Insurance Company	8	\$4,848,897	2.0%	261
25178	State Farm Mutual Automobile Insurance Co	1	\$5,968,354	2.5%	27
69132	State Mutual Insurance Company	0	\$3,414,370	1.4%	0
68241	The Prudential Insurance Company Of America	2	\$6,053,414	2.5%	52
69116	The State Life Insurance Company	1	\$584,956	0.2%	271
56014	Thrivent Financial For Lutherans	2	\$7,141,910	2.9%	44
86231	Transamerica Life Insurance Company	18	\$11,132,162	4.6%	256
70408	Union Security Insurance Company	0	\$1,423,868	0.6%	0
69868	United Of Omaha Life Insurance Company	0	\$1,721,152	0.7%	0
42129	United Security Assurance Company Of PA	0	\$894,135	0.4%	0
62235	Unum Life Insurance Company Of America	3	\$12,025,606	5.0%	40
	Top 40 Writers	143	\$237,703,913	98.1%	
	Total	153	\$242,413,709	100.0%	

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
78700	Aetna Health & Life Insurance Company	1	\$10,464,592	1.3%	103
12321	American Continental Insurance Company	2	\$6,827,437	0.9%	316
19275	American Family Mutual Insurance Company	0	\$3,987,407	0.5%	0
67679	American Republic Corp Insurance Company	0	\$3,725,505	0.5%	0
60836	American Republic Insurance Company	1	\$7,810,684	1.0%	138
88366	American Retirement Life Insurance Company	0	\$1,838,070	0.2%	0
61999	Americo Financial Life & Annuity Ins Co	1	\$4,363,918	0.5%	247
28207	Anthem Insurance Companies, Inc.	0	\$4,745,805	0.6%	0
61263	Bankers Life & Casualty Company	0	\$3,691,267	0.5%	0
47171	Blue Cross & Blue Shield Of Kansas City	5	\$34,739,075	4.4%	155
61859	Christian Fidelity Life Insurance Company	0	\$2,597,201	0.3%	0
67369	CIGNA Health & Life Insurance Company	4	\$28,740,769	3.6%	150
62065	Colonial Penn Life Insurance Company	5	\$7,318,721	0.9%	736
62146	Combined Insurance Company Of America	0	\$2,367,252	0.3%	0
77828	Companion Life Insurance Company	3	\$5,025,915	0.6%	643
68500	Continental Life Ins Co of Brentwood, TN	2	\$2,164,373	0.3%	996
26921	Everest Reinsurance Company	1	\$5,067,282	0.6%	213
70815	Hartford Life & Accident Insurance Company	0	\$4,321,899	0.5%	0
78972	Healthy Alliance Life Insurance Company	7	\$99,849,287	12.5%	76
73288	Humana Insurance Company	6	\$11,345,093	1.4%	570
70580	HumanaDental Insurance Company	1	\$5,231,060	0.7%	206

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

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
81779	Individual Assur Co Life Hlth & Acc	0	\$7,794,372	1.0%	0
65722	Loyal American Life Insurance Company	1	\$2,013,935	0.3%	535
73504	Lumico Life Insurance Company	2	\$5,612,003	0.7%	384
79987	Medico Corp Life Insurance Company	0	\$4,381,394	0.5%	0
71412	Mutual Of Omaha Insurance Company	2	\$74,145,743	9.3%	29
82538	National Health Insurance Company	1	\$17,301,095	2.2%	62
67326	Old Surety Life Insurance Company	0	\$16,067,124	2.0%	0
13100	Omaha Insurance Company	3	\$59,862,073	7.5%	54
80578	Physicians Mutual Insurance Company	0	\$2,398,406	0.3%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$5,991,905	0.8%	0
77399	Sterling Life Insurance Company	0	\$2,009,219	0.3%	0
65870	The Manhattan Life Insurance Company	4	\$18,911,240	2.4%	228
56014	Thrivent Financial For Lutherans	0	\$2,751,806	0.3%	0
86231	Transamerica Life Insurance Company	2	\$57,901,711	7.3%	37
92916	United American Insurance Company	3	\$1,851,665	0.2%	1,746
69868	United Of Omaha Life Insurance Company	0	\$11,948,096	1.5%	0
72850	United World Life Insurance Company	1	\$3,060,926	0.4%	352
79413	UnitedHealthcare Insurance Company	12	\$211,268,310	26.5%	61
69663	USAA Life Insurance Company	1	\$5,948,716	0.7%	181
	Top 40 Writers	71	\$767,442,351	96.3%	
	Total	74	\$797,270,006	100.0%	

# Life Insurance and Annuities Complaint Indices - Top Forty Writers, Alpha by Company

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
90611	Allianz Life Insurance Co Of North America	8	\$246,554,606	2.4%	46
92738	American Equity Investment Life Ins Co	1	\$104,208,514	1.0%	14
60488	American General Life Insurance Company	57	\$737,849,665	7.2%	109
60895	American United Life Insurance Company	1	\$259,643,585	2.5%	5
61689	Athene Annuity & Life Company	11	\$318,067,362	3.1%	49
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$478,294,809	4.7%	0
87726	Brighthouse Life Insurance Company	7	\$125,191,235	1.2%	79
79065	Delaware Life Insurance Company	1	\$64,514,717	0.6%	22
68322	Empower Annuity Insurance Co Of America	1	\$74,036,664	0.7%	19
62944	Equitable Financial Life Insurance Company	7	\$143,360,104	1.4%	69
63274	Fidelity & Guaranty Life Insurance Company	5	\$117,835,046	1.1%	60
91642	Forethought Life Insurance Company	0	\$324,607,053	3.2%	0
65056	Jackson National Life Insurance Company	26	\$260,403,386	2.5%	141
65838	John Hancock Life Insurance Company	3	\$63,140,814	0.6%	67
65935	Massachusetts Mutual Life Insurance Company	0	\$219,325,163	2.1%	0
63312	Massmutual Ascend Life Insurance Company	0	\$262,747,749	2.6%	0
65978	Metropolitan Life Insurance Company	46	\$205,179,455	2.0%	317
97136	Metropolitan Tower Life Insurance Company	5	\$65,701,692	0.6%	108
66044	Midland National Life Insurance Company	7	\$79,338,794	0.8%	125
66168	Minnesota Life Insurance Company	1	\$94,476,083	0.9%	15
92657	Nationwide Life & Annuity Insurance Company	1	\$102,409,311	1.0%	14

# Life Insurance and Annuities Complaint Indices - Top Forty Writers, Alpha by Company, *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
66869	Nationwide Life Insurance Company	1	\$132,074,937	1.3%	11
91596	New York Life Insurance & Annuity Corporation	2	\$423,297,187	4.1%	7
66915	New York Life Insurance Company	6	\$106,425,070	1.0%	80
66974	North American Co For Life & Health Insurance	0	\$59,087,131	0.6%	0
67466	Pacific Life Insurance Company	1	\$471,710,263	4.6%	3
61271	Principal Life Insurance Company	0	\$118,640,233	1.2%	0
68136	Protective Life Insurance Company	5	\$291,806,853	2.8%	24
79227	PRUCO Life Insurance Company	4	\$169,542,714	1.7%	33
65005	Riversource Life Insurance Company	3	\$76,208,687	0.7%	56
68675	Security Benefit Life Insurance Company	0	\$61,944,231	0.6%	0
69108	State Farm Life Insurance Company	9	\$144,330,084	1.4%	88
68608	Symetra Life Insurance Company	1	\$107,833,743	1.1%	13
69345	Teachers Ins & Annuity Assn of America	0	\$184,431,964	1.8%	0
65676	The Lincoln National Life Insurance Company	16	\$437,110,527	4.3%	52
67091	The Northwestern Mutual Life Insurance Co	3	\$331,558,718	3.2%	13
68241	The Prudential Insurance Company Of America	22	\$129,186,000	1.3%	241
86231	Transamerica Life Insurance Company	71	\$179,444,382	1.8%	559
69868	United Of Omaha Life Insurance Company	13	\$83,074,191	0.8%	221
86509	Voya Retirement Insurance & Annuity Company	0	\$177,916,440	1.7%	0
	Top 40 Writers	345	\$8,032,509,162	78.4%	
	Total	725	\$10,251,452,355	100.0%	

# Health Maintenance Organizations (Excluding Medicare and Medicaid) Alpha by Company

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
95109	Aetna Health Inc. (a Pennsylvania Corporation	1	\$16,609,321	6.8%	66
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$925,481	0.4%	0
96377	Coventry Health Care Of Missouri Inc	1	\$1	0.0%	9,999
95315	Good Health HMO, Inc. DBA Blue Care, Inc.	10	\$125,737,283	51.8%	88
95358	HMO Missouri, Inc.	9	\$39,446,653	16.3%	252
95885	Humana Health Plan, Inc.	1	\$139,678	0.1%	7,893
12913	Missouri Care Incorporated	0	\$33,173,298	13.7%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$26,514,449	10.9%	0
	Total	22	\$242,546,164	100.0%	-

#### **COMPLAINT INDICES, ALL COMPANIES**

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
44725	1st Auto & Casualty Insurance Company	1	\$8,548,488	0.2%	35
14184	Acuity, A Mutual Insurance Company	4	\$8,827,214	0.2%	135
19402	AIG Property Casualty Company	0	\$3,078,501	0.1%	0
42579	Allied Property & Casualty Insurance Company	4	\$23,288,209	0.5%	51
29688	Allstate Fire & Casualty Insurance Company	89	\$167,036,379	3.7%	158
19240	Allstate Indemnity Company	2	\$3,303,041	0.1%	180
19232	Allstate Insurance Company	8	\$7,835,455	0.2%	303
17230	Allstate Property & Casualty Insurance Company	5	\$9,110,722	0.2%	163
38156	Alpha Property & Casualty Insurance Company	4	\$2,202,955	0.0%	539
19100	AMCO Insurance Company	7	\$35,773,425	0.8%	58
10111	American Bankers Insurance Company Of FL	1	\$284,110	0.0%	1,046
29068	American Family Connect P&C Ins Co	2	\$4,130,900	0.1%	144
23450	American Family Home Insurance Company	0	\$984,980	0.0%	0
10386	American Family Insurance Company	44	\$196,490,760	4.4%	67
19275	American Family Mutual Insurance Company	41	\$248,221,972	5.6%	49
42722	American Modern Property & Casualty Ins Co	0	\$976,396	0.0%	0
39942	American National General Insurance Company	0	\$32,871	0.0%	0
28401	American National Property & Casualty Co	2	\$16,378,005	0.4%	36
19615	American Reliable Insurance Company	0	\$162,620	0.0%	0
19283	American Standard Insurance Co of WI	0	\$6,818,475	0.2%	0
19976	AMICA Mutual Insurance Company	3	\$4,959,642	0.1%	180

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
15590	Amshield Insurance Company	0	\$29,138	0.0%	0
35629	Association Casualty Insurance Company	0	\$14,872	0.0%	0
11558	AssuranceAmerica Insurance Company	7	\$4,176,019	0.1%	498
18988	Auto-owners Insurance Company	14	\$45,308,814	1.0%	92
33022	AXA Insurance Company	0	\$4,728	0.0%	0
18279	Bankers Standard Insurance Company	0	\$3,326,453	0.1%	0
16825	Branch Insurance Exchange	0	\$591,349	0.0%	0
19658	Bristol West Insurance Company	13	\$10,776,300	0.2%	358
35955	California Casualty General Ins Co of Oregon	0	\$2,919,845	0.1%	0
15725	Cameron Mutual Insurance Company	6	\$21,192,865	0.5%	84
10052	Chubb National Insurance Company	1	\$1,982,302	0.0%	150
31534	Citizens Insurance Company Of America	0	\$671	0.0%	0
16524	Clearcover Insurance Company	1	\$4,816,374	0.1%	62
15512	Club Exchange Corp - Auto Club	70	\$161,167,102	3.6%	129
40371	Columbia Mutual Insurance Company	1	\$11,176,013	0.3%	27
10783	Cornerstone National Insurance Company	0	\$1,100,838	0.0%	0
20982	Country Casualty Insurance Company	1	\$712,245	0.0%	417
20990	Country Mutual Insurance Company	2	\$5,447,192	0.1%	109
21008	Country Preferred Insurance Company	6	\$21,837,116	0.5%	82
18961	Crestbrook Insurance Company	0	\$7,643,946	0.2%	0
21164	Dairyland Insurance Company	2	\$264,137	0.0%	2,249
42781	Direct General Insurance Company	0	\$92,420	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
22926	Economy Fire & Casualty Company	2	\$13,367,617	0.3%	44
38067	Economy Preferred Insurance Company	1	\$99,088	0.0%	2,998
40649	Economy Premier Assurance Company	0	\$398,679	0.0%	0
21261	Electric Insurance Company	1	\$7,747,818	0.2%	38
21415	Employers Mutual Casualty Company	0	\$6	0.0%	0
15130	Encompass Indemnity Company	2	\$8,607,897	0.2%	69
10071	Encompass Insurance Company Of America	0	\$55,064	0.0%	0
37915	Essentia Insurance Company	2	\$7,104,913	0.2%	84
25712	Esurance Insurance Company	1	\$677,938	0.0%	438
30210	Esurance Property & Casualty Ins Co	34	\$25,829,069	0.6%	391
17043	Everett Cash Mutual Insurance Co.	0	\$659,816	0.0%	0
26859	Farm Bureau Town & Country Ins Co of MO	34	\$125,039,436	2.8%	81
40169	Farmers Casualty Insurance Company	1	\$78,307	0.0%	3,794
25321	Farmers Direct Property & Casualty Ins Co	0	\$181,596	0.0%	0
34339	Farmers Group Property & Casualty Ins Co	3	\$8,343,133	0.2%	107
21628	Farmers Insurance Company, Inc.	54	\$179,962,245	4.0%	89
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$34,359	0.0%	0
26298	Farmers Property & Casualty Insurance Co	2	\$4,901,784	0.1%	121
20281	Federal Insurance Company	0	\$567,882	0.0%	0
10336	First Acceptance Insurance Company, Inc.	0	\$93,199	0.0%	0
13587	First Chicago Insurance Company	14	\$3,820,039	0.1%	1,089
29980	First Colonial Insurance Company	0	\$2,328	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
11185	Foremost Insurance Company Grand Rapids, MI	2	\$7,041,229	0.2%	84
11800	Foremost Property & Casualty Insurance Co	0	\$164,945	0.0%	0
21253	Garrison Property & Casualty Insurance Co	12	\$26,943,190	0.6%	132
41491	GEICO Casualty Company	115	\$310,345,624	7.0%	110
14139	GEICO Choice Insurance Company	0	\$10,524	0.0%	0
35882	GEICO General Insurance Company	7	\$16,593,194	0.4%	125
22055	GEICO Indemnity Company	5	\$10,172,829	0.2%	146
14137	GEICO Secure Insurance Company	0	\$1,759,711	0.0%	0
39322	General Security National Insurance Company	1	\$54,534	0.0%	5,447
22063	Government Employees Insurance Company	2	\$7,243,448	0.2%	82
20303	Great Northern Insurance Company	0	\$1,373,568	0.0%	0
15831	Grinnell Compass Inc	0	\$1,483,568	0.0%	0
14117	Grinnell Mutual Reinsurance Company	2	\$4,850,563	0.1%	122
16144	Grinnell Select Insurance Company	7	\$31,037,002	0.7%	67
22357	Hartford Accident & Indemnity Company	0	\$42,998	0.0%	0
29424	Hartford Casualty Insurance Company	0	\$112,861	0.0%	0
19682	Hartford Fire Insurance Company	0	\$22,612	0.0%	0
37478	Hartford Insurance Company Of The Midwest	0	\$48,833	0.0%	0
38261	Hartford Insurance Company Of The Southeast	0	\$552,541	0.0%	0
30104	Hartford Underwriters Insurance Company	1	\$3,070,297	0.1%	97
31550	Haulers Insurance Company, Inc.	3	\$3,949,224	0.1%	226
22578	Horace Mann Insurance Company	0	\$970,292	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
22756	Horace Mann Property & Casualty Ins Co	0	\$537,341	0.0%	0
22268	Infinity Insurance Company	0	\$5,104	0.0%	0
22780	Integon General Insurance Corporation	0	\$449,927	0.0%	0
22772	Integon Indemnity Corporation	0	\$29,694	0.0%	0
29742	Integon National Insurance Company	4	\$4,234,661	0.1%	281
23647	Ironshore Indemnity Inc.	0	\$127,124	0.0%	0
42404	Liberty Insurance Corporation	0	\$20,105	0.0%	0
23035	Liberty Mutual Fire Insurance Company	3	\$2,643,382	0.1%	337
23043	Liberty Mutual Insurance Company	0	\$3,345,537	0.1%	0
12484	Liberty Mutual Personal Insurance Company	25	\$40,197,152	0.9%	185
36447	LM General Insurance Company	23	\$31,625,483	0.7%	216
33600	LM Insurance Corporation	1	\$900,913	0.0%	330
10051	Lyndon Southern Insurance Company	0	\$1,670,411	0.0%	0
14443	Madison Mutual Insurance Company	0	\$2,484,419	0.1%	0
28932	Markel American Insurance Company	0	\$187,365	0.0%	0
23353	Meridian Security Insurance Company	0	\$1,389,931	0.0%	0
39950	Metropolitan General Insurance Company	0	\$9,125	0.0%	0
40150	MGA Insurance Company Inc.	1	\$2,573,339	0.1%	115
38660	MIC General Insurance Corporation	0	\$58,753	0.0%	0
21687	Mid-century Insurance Company	0	\$2,416	0.0%	0
27138	Midvale Indemnity Company	0	\$92,527	0.0%	0
23574	Midwest Family Mutual Insurance Company	2	\$514,817	0.0%	1,154

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
42447	National General Assurance Company	1	\$75,373	0.0%	3,941
23728	National General Insurance Company	2	\$2,953,873	0.1%	201
11044	National General Insurance Online Inc	3	\$340,149	0.0%	2,620
22608	National Specialty Insurance Company	0	\$47,987	0.0%	0
23760	Nationwide General Insurance Company	3	\$26,095,670	0.6%	34
25453	Nationwide Insurance Company Of America	2	\$10,152,189	0.2%	59
23787	Nationwide Mutual Insurance Company	0	\$1,082,315	0.0%	0
12345	New Horizons Insurance Company Of Missouri	0	\$1,638,337	0.0%	0
12130	New South Insurance Company	0	\$29,290	0.0%	0
16461	Noblr Reciprocal Exchange	0	\$1,069	0.0%	0
34940	Omni Indemnity Company	1	\$13,983	0.0%	9,999
32700	Owners Insurance Company	5	\$5,351,388	0.1%	278
20346	Pacific Indemnity Company	0	\$350,684	0.0%	0
37648	Permanent General Assurance Corporation	13	\$15,531,964	0.3%	249
13714	Pharmacists Mutual Insurance Company	0	\$359,802	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$1,222,791	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	3	\$3,493,822	0.1%	255
11851	Progressive Advanced Insurance Company	106	\$294,686,519	6.6%	107
24260	Progressive Casualty Insurance Company	105	\$303,231,457	6.8%	103
16322	Progressive Direct Insurance Company	8	\$3,965,296	0.1%	599
24279	Progressive Max Insurance Company	6	\$6,045,243	0.1%	295
42919	Progressive Northwestern Insurance Company	5	\$8,697,741	0.2%	171

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
37834	Progressive Preferred Insurance Company	3	\$4,082,559	0.1%	218
34690	Property & Casualty Insurance Co of Hartford	3	\$3,292,542	0.1%	271
43044	Response Insurance Company	0	\$108,628	0.0%	0
36684	Riverport Insurance Company	0	\$389,164	0.0%	0
10974	Root Insurance Company	15	\$22,713,023	0.5%	196
25405	Safe Auto Insurance Company	3	\$3,321,274	0.1%	268
24740	Safeco Insurance Company Of America	3	\$4,606	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	81	\$194,661,590	4.4%	124
22543	Secura Insurance Company	0	\$26,624	0.0%	0
10239	Secura Supreme Insurance Company	1	\$3,152,064	0.1%	94
11000	Sentinel Insurance Company, Ltd.	2	\$808,447	0.0%	735
21180	Sentry Select Insurance Company	0	\$516,008	0.0%	0
23361	Shelter General Insurance Company	3	\$1,341,493	0.0%	664
23388	Shelter Mutual Insurance Company	42	\$245,984,307	5.5%	51
24376	Spinnaker Insurance Company	0	\$16,946	0.0%	0
25127	State Auto Property & Casualty Insurance Co	0	\$504,397	0.0%	0
25135	State Automobile Mutual Insurance Company	5	\$12,834,810	0.3%	116
25143	State Farm Fire & Casualty Company	25	\$48,862,535	1.1%	152
25178	State Farm Mutual Automobile Insurance Co	238	\$890,261,409	19.9%	79
12831	State National Insurance Company, Inc.	2	\$6,259,929	0.1%	95
25180	Stillwater Insurance Company	0	\$781,477	0.0%	0
22683	Teachers Insurance Company	0	\$2,855,019	0.1%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
28665	The Cincinnati Casualty Company	0	\$3,324,926	0.1%	0
10677	The Cincinnati Insurance Company	2	\$11,955,571	0.3%	50
33588	The First Liberty Insurance Corporation	0	\$164,567	0.0%	0
22292	The Hanover Insurance Company	0	\$1,742	0.0%	0
19070	The Standard Fire Insurance Company	25	\$105,708,491	2.4%	70
27998	The Travelers Home & Marine Insurance Co	0	\$5,960,175	0.1%	0
44245	Toggle Insurance Company	0	\$84,171	0.0%	0
42749	Traders Insurance Company	14	\$26,116,089	0.6%	159
36161	Travelers Property Casualty Insurance Company	0	\$328,534	0.0%	0
12188	Trexis Insurance Corporation	4	\$2,390,038	0.1%	497
11004	Trexis One Insurance Corporation	2	\$1,116,831	0.0%	532
27120	Trumbull Insurance Company	1	\$2,997,871	0.1%	99
29459	Twin City Fire Insurance Company	13	\$20,861,890	0.5%	185
13021	United Fire & Casualty Company	0	\$315,696	0.0%	0
17647	United Home Insurance Company	0	\$5,103,533	0.1%	0
25941	United Services Automobile Association	12	\$63,431,934	1.4%	56
10915	Unitrin Direct Property & Casualty Company	0	\$63,661	0.0%	0
40703	Unitrin Safeguard Insurance Company	3	\$1,239,223	0.0%	719
25968	USAA Casualty Insurance Company	16	\$55,309,194	1.2%	86
18600	USAA General Indemnity Company	10	\$52,046,997	1.2%	57
16186	Vault Reciprocal Exchange	0	\$190,792	0.0%	0
20397	Vigilant Insurance Company	0	\$408,355	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022		Complaint Index
13137	Viking Insurance Company Of Wisconsin	3	\$16,007,581	0.4%	56
27502	Western General Insurance Company	0	\$2,838	0.0%	0
37885	XL Specialty Insurance Company	0	\$25,514	0.0%	0
27090	Young America Insurance Company	1	\$-5	- 0.0%	9,999
	Total	1,503	\$4,464,843,187	100.0%	

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
26379	Accredited Surety & Casualty Company, Inc.	0	\$5,601	0.0%	0
14184	Acuity, A Mutual Insurance Company	1	\$10,405,756	0.4%	29
33898	Aegis Security Insurance Company	1	\$556,730	0.0%	539
10014	Affiliated FM Insurance Company	0	\$35,838	0.0%	0
19402	AIG Property Casualty Company	0	\$6,008,077	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$4,520,234	0.2%	0
19240	Allstate Indemnity Company	9	\$12,642,455	0.4%	214
19232	Allstate Insurance Company	3	\$8,701,043	0.3%	104
17230	Allstate Property & Casualty Insurance Company	10	\$10,862,354	0.4%	276
37907	Allstate Vehicle & Property Insurance Company	30	\$63,426,205	2.2%	142
38156	Alpha Property & Casualty Insurance Company	0	\$4,314	0.0%	0
19100	AMCO Insurance Company	1	\$6,519,043	0.2%	46
10111	American Bankers Insurance Company Of FL	20	\$8,973,122	0.3%	669
19690	American Economy Insurance Company	7	\$56,510,193	2.0%	37
29068	American Family Connect P&C Ins Co	3	\$4,333,151	0.2%	208
23450	American Family Home Insurance Company	1	\$-911	- 0.0%	9,999
10386	American Family Insurance Company	37	\$124,334,595	4.3%	89
19275	American Family Mutual Insurance Company	40	\$256,471,744	8.9%	47
24066	American Fire & Casualty Company	0	\$1,151,158	0.0%	0
43494	American Hallmark Insurance Company Of TX	0	\$1,579	0.0%	0
19380	American Home Assurance Company	0	\$2,548,976	0.1%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
23469	American Modern Home Insurance Company	0	\$1,887,698	0.1%	0
42722	American Modern Property & Casualty Ins Co	26	\$27,584,373	1.0%	283
39942	American National General Insurance Company	0	\$32,686	0.0%	0
28401	American National Property & Casualty Co	7	\$15,426,970	0.5%	136
19615	American Reliable Insurance Company	0	\$518,970	0.0%	0
42978	American Security Insurance Company	0	\$99,351	0.0%	0
19704	American States Insurance Company	0	\$9,039	0.0%	0
10872	American Strategic Insurance Corp	22	\$50,789,026	1.8%	130
19488	Amerisure Insurance Company	0	\$52	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$3	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$1,496	0.0%	0
42390	Amguard Insurance Company	1	\$2,539,631	0.1%	118
19976	AMICA Mutual Insurance Company	0	\$7,164,498	0.2%	0
15590	Amshield Insurance Company	0	\$25,243	0.0%	0
11150	Arch Insurance Company	0	\$54,833	0.0%	0
19801	Argonaut Insurance Company	0	\$8,494	0.0%	0
41459	Armed Forces Insurance Exchange	1	\$1,170,965	0.0%	256
13412	Austin Mutual Insurance Company	0	\$377,631	0.0%	0
27235	Auto Club Family Insurance Company	45	\$75,440,274	2.6%	179
18988	Auto-owners Insurance Company	14	\$47,553,644	1.7%	88
18279	Bankers Standard Insurance Company	0	\$12,299,656	0.4%	0
10391	Berkshire Hathaway Direct Insurance Company	0	\$32,809	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
20044	Berkshire Hathaway Homestate Insurance Company	0	\$200,536	0.0%	0
20095	Bitco General Insurance Corporation	0	\$72,701	0.0%	0
16825	Branch Insurance Exchange	0	\$567,233	0.0%	0
35955	California Casualty General Ins Co of Oregon	0	\$1,564,656	0.1%	0
15725	Cameron Mutual Insurance Company	3	\$13,828,368	0.5%	65
26905	Century-national Insurance Company	0	\$775,987	0.0%	0
12777	Chubb Indemnity Insurance Company	0	\$653	0.0%	0
10052	Chubb National Insurance Company	0	\$6,021,035	0.2%	0
31534	Citizens Insurance Company Of America	0	\$731	0.0%	0
28860	Clear Blue Insurance Company	0	\$82,110	0.0%	0
36927	Colony Specialty Insurance Company	0	\$1,010	0.0%	0
20990	Country Mutual Insurance Company	12	\$23,586,366	0.8%	153
21008	Country Preferred Insurance Company	0	\$1,129,192	0.0%	0
18961	Crestbrook Insurance Company	0	\$12,949,048	0.5%	0
33499	Dorinco Reinsurance Company	0	\$4,645	0.0%	0
38067	Economy Preferred Insurance Company	0	\$3,868,301	0.1%	0
40649	Economy Premier Assurance Company	1	\$1,561,403	0.1%	192
21261	Electric Insurance Company	3	\$6,699,031	0.2%	134
21415	Employers Mutual Casualty Company	1	\$-100	- 0.0%	9,999
15130	Encompass Indemnity Company	3	\$8,573,879	0.3%	105
10071	Encompass Insurance Company Of America	0	\$79,493	0.0%	0
25712	Esurance Insurance Company	3	\$3,338,205	0.1%	270

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
30210	Esurance Property & Casualty Ins Co	1	\$395,975	0.0%	758
17043	Everett Cash Mutual Insurance Co.	0	\$5,334,088	0.2%	0
35181	Executive Risk Indemnity Inc.	0	\$81	0.0%	0
31925	Falls Lake National Insurance Company	0	\$128,405	0.0%	0
26859	Farm Bureau Town & Country Ins Co of MO	36	\$153,968,416	5.4%	70
34339	Farmers Group P&C Insurance Co	3	\$4,000,535	0.1%	225
21652	Farmers Insurance Exchange	25	\$124,672,382	4.3%	60
26298	Farmers Property & Casualty Insurance Company	4	\$5,900,001	0.2%	204
10178	FCCI Insurance Company	0	\$215,676	0.0%	0
20281	Federal Insurance Company	0	\$1,493,349	0.1%	0
21660	Fire Insurance Exchange	5	\$10,524,016	0.4%	143
21873	Fireman's Fund Insurance Company	0	\$1,513,105	0.1%	0
10336	First Acceptance Insurance Company, Inc.	0	\$116	0.0%	0
37710	First American Property & Casualty Ins Co	0	\$32,152	0.0%	0
13587	First Chicago Insurance Company	0	\$3,140	0.0%	0
11185	Foremost Insurance Company Grand Rapids, MI	10	\$31,133,395	1.1%	96
11800	Foremost Property & Casualty Insurance Co	0	\$1,669,365	0.1%	0
21253	Garrison Property & Casualty Insurance Co	2	\$13,394,236	0.5%	45
39322	General Security National Insurance Company	1	\$72,575	0.0%	4,138
23809	Granite State Insurance Company	0	\$45,727	0.0%	0
26832	Great American Alliance Insurance Company	0	\$14,894	0.0%	0
26344	Great American Assurance Company	1	\$89,776	0.0%	3,345

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
16691	Great American Insurance Company	0	\$130,748	0.0%	0
22136	Great American Insurance Company Of NY	0	\$64,218	0.0%	0
20303	Great Northern Insurance Company	0	\$7,095,199	0.2%	0
14117	Grinnell Mutual Reinsurance Company	1	\$428,255	0.0%	701
22357	Hartford Accident & Indemnity Company	0	\$25,389	0.0%	0
29424	Hartford Casualty Insurance Company	0	\$174,379	0.0%	0
19682	Hartford Fire Insurance Company	0	\$100,668	0.0%	0
37478	Hartford Insurance Company Of The Midwest	3	\$1,581,449	0.1%	570
38261	Hartford Insurance Company Of The Southeast	0	\$423,686	0.0%	0
30104	Hartford Underwriters Insurance Company	2	\$2,967,969	0.1%	202
31550	Haulers Insurance Company, Inc.	0	\$389,194	0.0%	0
12536	Homeowners Of America Insurance Company	0	\$125,644	0.0%	0
20419	Homesite Indemnity Company	5	\$6,062,798	0.2%	248
13927	Homesite Insurance Company Of The Midwest	9	\$31,926,889	1.1%	85
22578	Horace Mann Insurance Company	0	\$1,373,796	0.0%	0
23817	Illinois National Insurance Co.	0	\$943	0.0%	0
35408	Imperium Insurance Company	0	\$4,983	0.0%	0
43575	Indemnity Insurance Co Of North America	1	\$3,865,015	0.1%	78
29831	Independent Mutual Fire Insurance Company	0	\$23,344	0.0%	0
22772	Integon Indemnity Corporation	0	\$8,691	0.0%	0
10914	Kemper Independence Insurance Company	0	\$92,119	0.0%	0
10885	Key Risk Insurance Company	0	\$486,771	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
16023	Lemonade Insurance Company	3	\$2,035,866	0.1%	443
42404	Liberty Insurance Corporation	7	\$727,368	0.0%	2,890
23035	Liberty Mutual Fire Insurance Company	1	\$4,748,728	0.2%	63
23043	Liberty Mutual Insurance Company	3	\$2,465,107	0.1%	365
12484	Liberty Mutual Personal Insurance Company	16	\$37,865,444	1.3%	127
14400	Lititz Mutual Insurance Company	1	\$8,164,257	0.3%	37
33600	LM Insurance Corporation	1	\$4,215,350	0.1%	71
10051	Lyndon Southern Insurance Company	0	\$109,382	0.0%	0
14443	Madison Mutual Insurance Company	1	\$2,885,317	0.1%	104
28932	Markel American Insurance Company	0	\$731,682	0.0%	0
38970	Markel Insurance Company	0	\$240,983	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$8,076	0.0%	0
23353	Meridian Security Insurance Company	0	\$520	0.0%	0
21687	Mid-century Insurance Company	3	\$11,531,276	0.4%	78
23574	Midwest Family Mutual Insurance Company	0	\$640,801	0.0%	0
20362	Mitsui Sumitomo Ins Co Of America	0	\$162,836	0.0%	0
22012	Motors Insurance Corporation	0	\$24,525	0.0%	0
11878	Mutualaid Exchange	1	\$3,673,082	0.1%	82
11991	National Casualty Company	0	\$713,079	0.0%	0
32620	National Interstate Insurance Company	0	\$167	0.0%	0
21881	National Surety Corporation	0	\$147,169	0.0%	0
20141	National Trust Insurance Company	0	\$405,358	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
19445	National Union Fire Ins Co of Pittsburgh	0	\$312,457	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	10	\$38,371,210	1.3%	78
28223	Nationwide Agribusiness Insurance Company	0	\$25,542,171	0.9%	0
23760	Nationwide General Insurance Company	0	\$696,339	0.0%	0
25453	Nationwide Insurance Company Of America	2	\$7,065,535	0.2%	85
23787	Nationwide Mutual Insurance Company	8	\$36,877,035	1.3%	65
23841	New Hampshire Insurance Company	0	\$28,070	0.0%	0
12345	New Horizons Insurance Company Of Missouri	5	\$5,178,849	0.2%	290
16608	New York Marine & General Insurance Co	0	\$394,794	0.0%	0
16285	Next Insurance US Company	0	\$107,318	0.0%	0
23965	Norfolk & Dedham Mutual Fire Insurance Co	0	\$566,229	0.0%	0
34630	Oak River Insurance Company	0	\$106,111	0.0%	0
24082	Ohio Security Insurance Company	2	\$1,490,716	0.1%	403
36625	Old Reliable Casualty Company	4	\$1,331,615	0.0%	902
20346	Pacific Indemnity Company	0	\$1,856,868	0.1%	0
18333	Peerless Indemnity Insurance Company	0	\$797,400	0.0%	0
14982	Penn Millers Insurance Company	0	\$3,268,277	0.1%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$928,762	0.0%	0
13714	Pharmacists Mutual Insurance Company	0	\$300,184	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$43,483	0.0%	0
21857	Pie Insurance Company	0	\$172,300	0.0%	0
37257	Praetorian Insurance Company	1	\$1,073,296	0.0%	280

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
12873	Privilege Underwriters Reciprocal Exchange	0	\$9,383,813	0.3%	0
34312	Producers Agriculture Insurance Company	0	\$1,099,471	0.0%	0
24260	Progressive Casualty Insurance Company	8	\$6,573,614	0.2%	365
34690	Property & Casualty Insurance Co of Hartford	4	\$5,677,218	0.2%	212
39217	QBE Insurance Corporation	1	\$590,337	0.0%	509
13056	RLI Insurance Company	0	\$28	0.0%	0
11089	Rock Ridge Insurance Company	0	\$2,505,533	0.1%	0
10974	Root Insurance Company	1	\$150,316	0.0%	1,998
22314	RSUI Indemnity Company	0	\$1,055,397	0.0%	0
24740	Safeco Insurance Company Of America	23	\$107,270,598	3.7%	64
15580	Scottsdale Indemnity Company	0	\$8,406	0.0%	0
22543	Secura Insurance Company	0	\$193,742	0.0%	0
10239	Secura Supreme Insurance Company	1	\$2,476,732	0.1%	121
10936	Seneca Insurance Company, Inc.	0	\$28,663	0.0%	0
11000	Sentinel Insurance Company, Ltd.	0	\$328,667	0.0%	0
23361	Shelter General Insurance Company	2	\$141,145	0.0%	4,256
23388	Shelter Mutual Insurance Company	30	\$184,666,371	6.4%	49
24376	Spinnaker Insurance Company	6	\$11,384,817	0.4%	158
42986	Standard Guaranty Insurance Company	1	\$12,786,214	0.4%	23
18023	Star Insurance Company	0	\$11,841	0.0%	0
40045	Starnet Insurance Company	0	\$5,282	0.0%	0
38318	Starr Indemnity & Liability Company	0	\$23,575	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
25127	State Auto Property & Casualty Insurance Co	1	\$2,378,514	0.1%	126
25135	State Automobile Mutual Insurance Company	9	\$26,897,328	0.9%	100
25143	State Farm Fire & Casualty Company	297	\$666,249,979	23.2%	134
25180	Stillwater Insurance Company	1	\$2,784,593	0.1%	108
12866	T.h.e. Insurance Company	0	\$3,222	0.0%	0
22683	Teachers Insurance Company	0	\$1,648,403	0.1%	0
19062	The Automobile Ins Co Of Hartford, CT	0	\$1,271,046	0.0%	0
25615	The Charter Oak Fire Insurance Company	0	\$289,991	0.0%	0
28665	The Cincinnati Casualty Company	1	\$4,271,870	0.1%	70
10677	The Cincinnati Insurance Company	2	\$15,920,954	0.6%	38
22292	The Hanover Insurance Company	0	\$4,346	0.0%	0
19429	The Insurance Company Of The State Of PA	0	\$2,210,784	0.1%	0
24074	The Ohio Casualty Insurance Company	0	\$442,000	0.0%	0
25623	The Phoenix Insurance Company	0	\$431,698	0.0%	0
19070	The Standard Fire Insurance Company	1	\$6,020,834	0.2%	50
27998	The Travelers Home & Marine Insurance Co	10	\$35,226,964	1.2%	85
25658	The Travelers Indemnity Company	0	\$155,625	0.0%	0
25666	The Travelers Indemnity Company Of America	0	\$1,357,485	0.0%	0
25682	The Travelers Indemnity Company Of CT	0	\$285,735	0.0%	0
44245	Toggle Insurance Company	2	\$283,299	0.0%	2,120
11027	Tower Hill Prime Insurance Company	0	\$1,100,196	0.0%	0
42749	Traders Insurance Company	0	\$80,020	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
28886	Transguard Insurance Company Of America, Inc	0	\$195,832	0.0%	0
38130	Travelers Personal Insurance Company	31	\$79,970,847	2.8%	116
25674	Travelers Prop Casualty Co of America	0	\$118,689	0.0%	0
36161	Travelers Property Casualty Insurance Company	1	\$1,429,311	0.0%	210
22225	Trisura Insurance Company	0	\$35,787	0.0%	0
21709	Truck Insurance Exchange	0	\$838,074	0.0%	0
27120	Trumbull Insurance Company	6	\$9,530,840	0.3%	189
29459	Twin City Fire Insurance Company	0	\$1,049,784	0.0%	0
13021	United Fire & Casualty Company	2	\$381,998	0.0%	1,572
17647	United Home Insurance Company	2	\$8,184,065	0.3%	73
25941	United Services Automobile Association	12	\$57,233,837	2.0%	63
10915	Unitrin Direct Property & Casualty Company	0	\$24,947	0.0%	0
25909	Unitrin Preferred Insurance Company	1	\$-1,135	- 0.0%	9,999
40703	Unitrin Safeguard Insurance Company	1	\$2,002,793	0.1%	150
25968	USAA Casualty Insurance Company	7	\$36,461,462	1.3%	58
18600	USAA General Indemnity Company	11	\$32,556,638	1.1%	101
16186	Vault Reciprocal Exchange	0	\$491,871	0.0%	0
20397	Vigilant Insurance Company	0	\$1,805,525	0.1%	0
21865	WCF Select Insurance Company	0	\$11,587	0.0%	0

Code	Name	Complaints 2020-2022		Average Market Share	Complaint Index
44393	West American Insurance Company	0	\$188,497	0.0%	0
15350	West Bend Mutual Insurance Company	0	\$2,925,098	0.1%	0
24112	Westfield Insurance Company	0	\$119,232	0.0%	0
37885	XL Specialty Insurance Company	0	\$2,763	0.0%	0
	Total	958	\$2,877,127,038	100.0%	

# Accident and Health Insurance (Excluding HMOs) Complaint Indices - Alpha by Company

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$1,118	0.0%	0
80985	4 Ever Life Insurance Company	0	\$3,171,551	0.0%	0
77879	5 Star Life Insurance Company	0	\$114,203	0.0%	0
71854	AAA Life Insurance Company	0	\$1,740,399	0.0%	0
71471	Ability Insurance Company	2	\$1,854,751	0.0%	412
63444	Accendo Insurance Company	0	\$582,911	0.0%	0
22667	Ace American Insurance Company	1	\$1,024,654	0.0%	373
12278	Advantica Insurance Company	0	\$3,775,480	0.0%	0
33898	Aegis Security Insurance Company	0	\$40,530	0.0%	0
78700	Aetna Health & Life Insurance Company	2	\$10,464,592	0.1%	73
72052	Aetna Health Insurance Company	0	\$143,011	0.0%	0
60054	Aetna Life Insurance Company	65	\$257,329,648	3.1%	96
82406	All Savers Insurance Company	0	\$147,097,155	1.8%	0
90611	Allianz Life Insurance Co Of North America	6	\$4,460,517	0.1%	514
64190	Allianz Life Insurance Company Of New York	0	\$6,084	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$449,875	0.0%	0
10111	American Bankers Insurance Company Of FL	0	\$744	0.0%	0
60275	American Bankers Life Assurance Co Of FL	0	\$6,889	0.0%	0
12321	American Continental Insurance Company	2	\$6,827,437	0.1%	112
60380	American Family Life Assurance Co Of Columbus	16	\$93,688,506	1.1%	65
19275	American Family Mutual Insurance Company	3	\$4,938,971	0.1%	232

# **Accident and Health Insurance (Excluding HMOs) Complaint Indices - Alpha by Company,** *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
98736	American Federated Life Insurance Company	0	\$1,241,152	0.0%	0
60410	American Fidelity Assurance Company	1	\$20,060,735	0.2%	19
69337	American Financial Security Life Insurance Co	0	\$101,509	0.0%	0
60488	American General Life Insurance Company	2	\$1,540,582	0.0%	496
60518	American Health & Life Insurance Company	0	\$1,383,363	0.0%	0
60534	American Heritage Life Insurance Company	1	\$16,438,512	0.2%	23
19380	American Home Assurance Company	0	\$1,131	0.0%	0
60577	American Income Life Insurance Company	1	\$2,166,856	0.0%	176
60739	American National Insurance Company	0	\$1,428,372	0.0%	0
71773	American National Life Ins Co Of TX	0	\$3,203,755	0.0%	0
80624	American Progressive Life & Hlth Ins Co Of NY	0	\$4,409	0.0%	0
60801	American Public Life Ins Co	0	\$2,363,695	0.0%	0
67679	American Republic Corp Insurance Company	0	\$3,725,505	0.0%	0
60836	American Republic Insurance Company	2	\$8,537,560	0.1%	89
88366	American Retirement Life Insurance Company	0	\$1,838,070	0.0%	0
19704	American States Insurance Company	0	\$207	0.0%	0
60895	American United Life Insurance Company	0	\$2,567,169	0.0%	0
61999	Americo Financial Life & Annuity Ins Co	1	\$4,378,578	0.1%	87
61301	Ameritas Life Insurance Corp.	2	\$16,529,403	0.2%	46
27928	Amex Assurance Company	0	\$257,962	0.0%	0
60250	Amfirst Insurance Company	0	\$1,835,994	0.0%	0
28207	Anthem Insurance Companies, Inc.	0	\$20,573,259	0.2%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
61069	Anthem Life Insurance Company	1	\$5,170,224	0.1%	74
11150	Arch Insurance Company	0	\$71,994	0.0%	0
43460	Aspen American Insurance Company	5	\$2,278,452	0.0%	838
11558	AssuranceAmerica Insurance Company	0	\$33,772	0.0%	0
56499	Assured Life Association	0	\$1,281,360	0.0%	0
71439	Assurity Life Insurance Company	2	\$2,560,118	0.0%	298
61492	Athene Annuity & Life Assurance Company	0	\$114,715	0.0%	0
61689	Athene Annuity & Life Company	0	\$1,277	0.0%	0
61093	Atlanta Life Insurance Company	0	\$711	0.0%	0
27154	Atlantic Specialty Insurance Company	0	\$319,569	0.0%	0
84522	Auto Club Life Insurance Company	0	\$26,113	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$548,612	0.0%	0
37273	Axis Insurance Company	0	\$934,272	0.0%	0
61212	Baltimore Life Insurance Company	0	\$2,204	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$47,444	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$852,520	0.0%	0
61263	Bankers Life & Casualty Company	25	\$20,975,268	0.3%	455
94250	Banner Life Insurance Company	0	\$176,744	0.0%	0
38245	BCS Insurance Company	0	\$2,062,314	0.0%	0
37540	Beazley Insurance Company Inc	1	\$18,893,680	0.2%	20
41394	Benchmark Insurance Company	0	\$340,105	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$16,039,006	0.2%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
22276	Berkshire Hathaway Specialty Insurance Company	0	\$604,091	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$7,261,302	0.1%	0
90638	Best Life & Health Insurance Company	1	\$1,008,744	0.0%	379
47171	Blue Cross & Blue Shield Of Kansas City	149	\$765,266,169	9.1%	74
61476	Boston Mutual Life Insurance Company	0	\$412,638	0.0%	0
87726	Brighthouse Life Insurance Company	0	\$1,373,609	0.0%	0
61581	Capitol Life Insurance Company	0	\$4,854	0.0%	0
56030	Catholic Financial Life	0	\$421	0.0%	0
57487	Catholic Order Of Foresters	0	\$36,306	0.0%	0
19518	Catlin Insurance Company, Inc.	0	\$31,824	0.0%	0
80799	Celtic Insurance Company	350	\$674,513,565	8.1%	198
61735	Central Security Life Insurance Company	0	\$856	0.0%	0
61751	Central States Health & Life Co. Of Omaha	0	\$588,327	0.0%	0
34274	Central States Indemnity Co. Of Omaha	0	\$391,986	0.0%	0
80896	Centre Life Insurance Company	0	\$79,414	0.0%	0
61859	Christian Fidelity Life Insurance Company	0	\$2,666,816	0.0%	0
71463	CICA Life Insurance Company Of America	0	\$39	0.0%	0
67369	CIGNA Health & Life Insurance Company	152	\$659,620,305	7.9%	88
61727	CIGNA National Health Insurance Company	0	\$36,060	0.0%	0
76236	Cincinnati Life Insurance Company	0	\$37,887	0.0%	0
61921	Citizens Security Life Insurance Company	0	\$6,333,088	0.1%	0
78301	Clear Spring Health Insurance Company	0	\$3,676,630	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
62626	CMFG Life Insurance Company	2	\$6,007,307	0.1%	127
62049	Colonial Life & Accident Insurance Company	4	\$14,805,621	0.2%	103
62065	Colonial Penn Life Insurance Company	5	\$11,484,074	0.1%	166
62103	Columbian Mutual Life Insurance Company	0	\$3,543	0.0%	0
62146	Combined Insurance Company Of America	4	\$20,781,330	0.2%	74
81426	Commercial Travelers Life Insurance Company	0	\$3,649	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$1,091	0.0%	0
77828	Companion Life Insurance Company	5	\$28,740,033	0.3%	66
60984	Compbenefits Insurance Company	0	\$1,505	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$69,501	0.0%	0
71730	Continental American Insurance Company	4	\$14,503,962	0.2%	105
20443	Continental Casualty Company	6	\$6,643,552	0.1%	345
71404	Continental General Insurance Company	1	\$3,091,454	0.0%	124
68500	Continental Life Insurance Co of Brentwood, TN	9	\$7,621,033	0.1%	451
62553	Country Life Insurance Company	0	\$1,178,644	0.0%	0
81973	Coventry Health & Life Insurance Company	1	\$8,070,644	0.1%	47
60040	Cox Health Systems Insurance Company	27	\$139,301,429	1.7%	74
56634	Croatian Fraternal Union Of America	0	\$388	0.0%	0
71129	Dearborn Life Insurance Company	0	\$672,307	0.0%	0
62634	Delaware American Life Insurance Company	0	\$51	0.0%	0
96265	Dental Care Plus, Inc.	3	\$762,568	0.0%	1,502
67636	Dentaquest National Insurance Company, Inc.	3	\$272,050	0.0%	4,211

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
73474	Dentegra Insurance Company	3	\$4,321,666	0.1%	265
85561	Elips Life Insurance Company	0	\$267,556	0.0%	0
12747	Elixir Insurance Company	0	\$653,123	0.0%	0
62928	EMC National Life Company	0	\$21,790	0.0%	0
68322	Empower Annuity Insurance Co Of America	0	\$731,341	0.0%	0
62944	Equitable Financial Life Insurance Company	0	\$759,748	0.0%	0
78077	Equitable Financial Life Insurance Co Of America	0	\$2,411,090	0.0%	0
26921	Everest Reinsurance Company	3	\$5,333,839	0.1%	215
60186	Everlake Life Insurance Company	0	\$302,275	0.0%	0
35157	Fair American Insurance & Reinsurance Company	0	\$1,059,706	0.0%	0
70742	Family Benefit Life Insurance Company	0	\$1,821	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$10,487,862	0.1%	0
63053	Family Life Insurance Company	0	\$126,886	0.0%	0
63118	Farm Bureau Life Ins Co of MO	0	\$77,502	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$147	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$606,087	0.0%	0
20281	Federal Insurance Company	6	\$1,932,275	0.0%	1,186
63223	Federal Life Insurance Company	0	\$62,576	0.0%	0
63258	Federated Life Insurance Company	0	\$1,263,631	0.0%	0
63290	Fidelity Life Association	1	\$13,078	0.0%	9,999
71870	Fidelity Security Life Insurance Company	2	\$23,262,477	0.3%	33
69140	First Allmerica Financial Life Insurance Co	0	\$74	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
64696	First Continental Life & Accident Insurance Co	1	\$1,967,792	0.0%	194
90328	First Health Life & Health Insurance Company	1	\$1,347,680	0.0%	283
91642	Forethought Life Insurance Company	0	\$900,977	0.0%	0
62324	Freedom Life Insurance Company Of America	6	\$25,510,133	0.3%	90
63657	Garden State Life Insurance Company	0	\$480,774	0.0%	0
65536	Genworth Life & Annuity Insurance Company	1	\$257,224	0.0%	1,485
70025	Genworth Life Insurance Company	34	\$47,936,155	0.6%	271
70939	Gerber Life Insurance Company	1	\$16,156,064	0.2%	24
91472	Globe Life & Accident Insurance Company	0	\$1,641,830	0.0%	0
62286	Golden Rule Insurance Company	44	\$75,012,147	0.9%	224
22063	Government Employees Insurance Company	0	\$129	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$338,459	0.0%	0
67059	Gpm Health & Life Insurance Company	1	\$958,076	0.0%	399
93521	Granular Insurance Company	0	\$1,730,153	0.0%	0
16691	Great American Insurance Company	0	\$1,932,000	0.0%	0
33723	Great American Spirit Insurance Company	0	\$168,028	0.0%	0
18694	Great Midwest Insurance Company	0	\$2,972,245	0.0%	0
20303	Great Northern Insurance Company	0	\$14,989	0.0%	0
90212	Great Southern Life Insurance Company	0	\$28,870	0.0%	0
22322	Greenwich Insurance Company	0	\$1,350,210	0.0%	0
64211	Guarantee Trust Life Insurance Company	3	\$11,796,065	0.1%	97
64238	Guaranty Income Life Insurance Company	0	\$18,281	0.0%	0
64246	Guardian Life Insurance Company Of America	28	\$68,593,164	0.8%	156

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
77976	Gulf Guaranty Life Insurance Company	0	\$4,492	0.0%	0
19682	Hartford Fire Insurance Company	0	\$171,565	0.0%	0
70815	Hartford Life & Accident Insurance Company	7	\$67,414,206	0.8%	40
92711	HCC Life Insurance Company	0	\$71,681,396	0.9%	0
70670	Health Care Service Corporation	0	\$1,839,895	0.0%	0
78972	Healthy Alliance Life Insurance Company	421	\$1,364,181,898	16.3%	118
66214	Heartland National Life Insurance Company	0	\$2,042,399	0.0%	0
93440	HM Life Insurance Company	0	\$7,387,474	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$14,200	0.0%	0
73288	Humana Insurance Company	43	\$172,024,967	2.1%	95
70580	HumanaDental Insurance Company	6	\$8,492,024	0.1%	270
91693	IA American Life Insurance Company	0	\$153	0.0%	0
97764	IdeaLife Insurance Company	0	\$9,118	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,208,345	0.0%	0
26581	Independence American Insurance Company	7	\$1,307,153	0.0%	2,045
81779	Individual Assur Co Life Hlth & Acc	0	\$7,794,725	0.1%	0
29742	Integon National Insurance Company	0	\$1,120,377	0.0%	0
23647	Ironshore Indemnity Inc.	0	\$3,818,412	0.0%	0
65056	Jackson National Life Insurance Company	0	\$405,930	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$17,809	0.0%	0
65080	John Alden Life Insurance Company	2	\$298,829	0.0%	2,556
93610	John Hancock Life & Health Insurance Company	0	\$64,508	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
65838	John Hancock Life Insurance Company (usa	16	\$30,810,505	0.4%	198
60053	Kaiser Permanente Insurance Company	0	\$466,070	0.0%	0
65129	Kansas City Life Insurance Company	0	\$6,167,330	0.1%	0
58033	Knights Of Columbus	1	\$4,127,467	0.0%	93
74799	Leaders Life Insurance Company	0	\$5,581	0.0%	0
68543	Liberty Bankers Life Insurance Company	0	\$13,251	0.0%	0
19917	Liberty Insurance Underwriters Inc.	0	\$778,968	0.0%	0
65331	Liberty National Life Insurance Company	0	\$4,091,963	0.0%	0
65498	Life Insurance Company Of North America	13	\$63,886,464	0.8%	78
65528	Life Insurance Company Of The Southwest	0	\$68	0.0%	0
97691	Life Of The South Insurance Company	0	\$1,466,035	0.0%	0
77720	LifeSecure Insurance Co.	0	\$881,678	0.0%	0
99724	Lifeshield National Insurance Co.	20	\$2,058,460	0.0%	3,710
65595	Lincoln Benefit Life Company	4	\$1,331,541	0.0%	1,147
65927	Lincoln Heritage Life Insurance Company	0	\$33,703	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$24,388	0.0%	0
65722	Loyal American Life Insurance Company	3	\$4,204,810	0.1%	272
73504	Lumico Life Insurance Company	2	\$5,623,573	0.1%	136
65781	Madison National Life Insurance Company, Inc.	2	\$307,192	0.0%	2,486
61018	Magna Insurance Company	0	\$92,129	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$604	0.0%	0
61883	Manhattanlife Insurance & Annuity Company	6	\$6,943,887	0.1%	330

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
38970	Markel Insurance Company	0	\$85,968	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	4	\$10,643,858	0.1%	144
63312	Massmutual Ascend Life Insurance Company	1	\$180,186	0.0%	2,119
69515	MedAmerica Insurance Company	0	\$979,810	0.0%	0
63762	Medco Containment Life Insurance Company	0	\$17,628,286	0.2%	0
12459	Medica Insurance Company	64	\$68,822,622	0.8%	355
79987	Medico Corp Life Insurance Company	0	\$4,383,587	0.1%	0
31119	Medico Insurance Company	0	\$3,500,645	0.0%	0
65978	Metropolitan Life Insurance Company	18	\$148,037,213	1.8%	46
97136	Metropolitan Tower Life Insurance Company	0	\$71,522	0.0%	0
66087	Mid-west National Life Insurance Co Of TN	0	\$98,955	0.0%	0
66168	Minnesota Life Insurance Company	0	\$10,754,230	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$64,777,463	0.8%	0
57541	Modern Woodmen Of America	0	\$5	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$523,813	0.0%	0
66370	MONY Life Insurance Company	0	\$96,228	0.0%	0
80020	Mountain Life Insurance Company	0	\$56,396	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$45,568	0.0%	0
71412	Mutual Of Omaha Insurance Company	7	\$94,560,552	1.1%	28
93734	Nassau Life & Annuity Company	0	\$527,548	0.0%	0
67814	Nassau Life Insurance Company	0	\$6,954	0.0%	0
68284	Nassau Life Insurance Company Of Kansas	0	\$86,269	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
61409	National Benefit Life Insurance Company	0	\$18,836	0.0%	0
11991	National Casualty Company	0	\$416	0.0%	0
98205	National Foundation Life Insurance Company	0	\$1,143,291	0.0%	0
66583	National Guardian Life Insurance Company	0	\$8,044,637	0.1%	0
82538	National Health Insurance Company	28	\$44,470,449	0.5%	240
66680	National Life Insurance Company	0	\$53,551	0.0%	0
87963	National Teachers Assoc Life Ins Co	0	\$1,566,987	0.0%	0
19445	National Union Fire Ins Co of Pittsburgh	0	\$1,933,207	0.0%	0
66869	Nationwide Life Insurance Company	0	\$5,841,550	0.1%	0
23787	Nationwide Mutual Insurance Company	0	\$1,466,462	0.0%	0
91626	New England Life Insurance Company	0	\$49,785	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$20,428	0.0%	0
64548	New York Life Group Insurance Company Of NY	0	\$1,241,528	0.0%	0
66915	New York Life Insurance Company	3	\$8,755,682	0.1%	131
81264	Nippon Life Insurance Company Of America	0	\$163,953	0.0%	0
66974	North American Co For Life & Health Insurance	0	\$5	0.0%	0
68349	North American Insurance Company	0	\$938,373	0.0%	0
69000	Northwestern Long Term Care Insurance Co	0	\$18,382,312	0.2%	0
68446	Oceanview Life & Annuity Company	0	\$2,053	0.0%	0
89206	Ohio National Life Assurance Corporation	0	\$708,721	0.0%	0
67172	Ohio National Life Insurance Company	0	\$103,932	0.0%	0
67199	Old American Insurance Company	0	\$8,653	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
67261	Old Republic Life Insurance Company	0	\$21,266	0.0%	0
67326	Old Surety Life Insurance Company	0	\$16,087,384	0.2%	0
76007	Old United Life Insurance Company	0	\$3,662	0.0%	0
88080	Omaha Health Insurance Company	0	\$5,497,046	0.1%	0
13100	Omaha Insurance Company	3	\$59,862,073	0.7%	19
12533	Opticare Of Utah, Inc	0	\$19,026	0.0%	0
15777	Oscar Insurance Company	8	\$14,323,872	0.2%	213
76112	Oxford Life Insurance Company	0	\$665,341	0.0%	0
67393	Ozark National Life Insurance Company	0	\$39,926	0.0%	0
67539	Pan-American Life Insurance Company	0	\$6,921,451	0.1%	0
11835	Partnerre America Insurance Company	0	\$1,266,475	0.0%	0
67628	Pekin Life Insurance Company	0	\$1,634,815	0.0%	0
67784	Philadelphia American Life Insurance Company	2	\$3,992,256	0.0%	191
18058	Philadelphia Indemnity Insurance Company	0	\$249,038	0.0%	0
72125	Physicians Life Insurance Company	1	\$958,815	0.0%	398
80578	Physicians Mutual Insurance Company	1	\$6,851,697	0.1%	56
97152	Plateau Insurance Company	0	\$90,801	0.0%	0
65919	Primerica Life Insurance Company	0	\$1,915	0.0%	0
61271	Principal Life Insurance Company	7	\$49,061,435	0.6%	54
68047	Professional Insurance Company	0	\$127,259	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$27	0.0%	0
68136	Protective Life Insurance Company	0	\$564,805	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
67903	Provident American Life & Health Insurance Co	0	\$25,643	0.0%	0
68195	Provident Life & Accident Insurance Company	2	\$10,175,475	0.1%	75
68209	Provident Life & Casualty Insurance Company	0	\$295,819	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$731,681	0.0%	0
39217	QBE Insurance Corporation	0	\$15,455,763	0.2%	0
68381	Reliance Standard Life Insurance Company	3	\$17,116,648	0.2%	67
61360	Reliastar Life Ins Co of NY	0	\$945,927	0.0%	0
67105	Reliastar Life Insurance Company	0	\$29,022,187	0.3%	0
61700	Renaissance Life & Health Insurance Co	3	\$2,319,648	0.0%	494
68462	Reserve National Insurance Company	4	\$7,989,210	0.1%	191
93777	Revol Once Insurance Company	0	\$11,548	0.0%	0
65005	Riversource Life Insurance Company	3	\$4,708,321	0.1%	243
57657	Royal Neighbors Of America	0	\$53,121	0.0%	0
60183	S USA Life Insurance Company, Inc.	0	\$398,853	0.0%	0
60176	SBLI USA Life Insurance Company, Inc.	0	\$82,199	0.0%	0
93742	Securian Life Insurance Company	1	\$4,404,251	0.1%	87
69485	Security National Life Insurance Company	0	\$771	0.0%	0
24988	Sentry Insurance Company	0	\$21,995	0.0%	0
68810	Sentry Life Insurance Company	0	\$169	0.0%	0
65757	Shelter Life Insurance Company	0	\$4,136,883	0.0%	0
89958	Shelterpoint Insurance Company	0	\$92,568	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$525,960	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
62952	Silac Insurance Company	10	\$6,915,710	0.1%	552
12575	Silverscript Insurance Company	0	\$57,169,159	0.7%	0
38776	Siriuspoint America Insurance Company	0	\$8,444,350	0.1%	0
57673	Slovene National Benefit Society	0	\$101	0.0%	0
16592	SSM Health Insurance Company	14	\$30,371,149	0.4%	176
69019	Standard Insurance Company	4	\$38,358,493	0.5%	40
86355	Standard Life & Accident Insurance Company	0	\$1,216,526	0.0%	0
71706	Standard Life & Casualty Insurance Company	0	\$80,118	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$13,430	0.0%	0
68985	Starmount Life Insurance Company	1	\$3,374,316	0.0%	113
38318	Starr Indemnity & Liability Company	0	\$148,066	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	3	\$29,173,168	0.3%	39
69132	State Mutual Insurance Company	0	\$5,037,578	0.1%	0
89184	Sterling Investors Life Insurance Company	2	\$328,796	0.0%	2,323
77399	Sterling Life Insurance Company	0	\$2,049,917	0.0%	0
80926	Sun Life & Health Insurance Company (u.s.	0	\$260,183	0.0%	0
58181	Supreme Council Of The Royal Arcanum	0	\$41	0.0%	0
13175	Surency Life & Health Insurance Co.	0	\$1,385,996	0.0%	0
69310	Surety Life Insurance Company	0	\$706,583	0.0%	0
68608	Symetra Life Insurance Company	2	\$18,198,892	0.2%	42
71153	Talcott Resolution Life & Annuity Insurance Co	0	\$4,472	0.0%	0
88072	Talcott Resolution Life Insurance Company	0	\$332,668	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
69345	Teachers Ins & Annuity Assn of America	0	\$248,832	0.0%	0
60542	The American Home Life Insurance Company	0	\$352	0.0%	0
61832	The Chesapeake Life Insurance Company	7	\$7,207,411	0.1%	371
64149	The Epic Life Insurance Company	0	\$13,954	0.0%	0
65242	The Lafayette Life Insurance Company	0	\$289	0.0%	0
65676	The Lincoln National Life Insurance Company	8	\$36,537,383	0.4%	84
65870	The Manhattan Life Insurance Company	6	\$18,915,404	0.2%	121
67091	The Northwestern Mutual Life Insurance Co	1	\$30,208,403	0.4%	13
56383	The Order Of United Commercial Travelers	0	\$498,837	0.0%	0
67598	The Paul Revere Life Insurance Company	0	\$1,695,999	0.0%	0
67644	The Penn Mutual Life Insurance Company	0	\$40,970	0.0%	0
68241	The Prudential Insurance Company Of America	3	\$26,709,841	0.3%	43
68357	The Reliable Insurance Company	0	\$287,046	0.0%	0
70435	The Savings Bank Mutual Life Inse Co Of MA	0	\$2,137	0.0%	0
69116	The State Life Insurance Company	1	\$585,264	0.0%	653
56006	The Travelers Protective Association Of America	0	\$13,107	0.0%	0
80659	The US Business Of Canada Life Assurance Co	0	\$39,371	0.0%	0
70483	The Western & Southern Life Insurance Company	0	\$471,049	0.0%	0
56014	Thrivent Financial For Lutherans	2	\$10,622,449	0.1%	72
60142	TIAA-CREF Life Insurance Company	0	\$98,158	0.0%	0
92908	Tier One Insurance Company	0	\$169,296	0.0%	0
10952	Transamerica Casualty Insurance Company	0	\$16,298	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
70688	Transamerica Financial Life Ins Co	0	\$12,530	0.0%	0
86231	Transamerica Life Insurance Company	23	\$79,334,537	0.9%	111
92525	Truassure Insurance Company	1	\$567,486	0.0%	673
61425	Trustmark Insurance Company	0	\$1,042,387	0.0%	0
62863	Trustmark Life Insurance Company	0	\$3,340,545	0.0%	0
29599	US. Specialty Insurance Company	0	\$2,645	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$3,791	0.0%	0
11121	Unified Life Insurance Company	0	\$2,083,132	0.0%	0
91529	Unimerica Insurance Company	0	\$8,784,881	0.1%	0
62596	Union Fidelity Life Insurance Company	0	\$310,763	0.0%	0
69744	Union Labor Life Insurance Company	0	\$3,442,998	0.0%	0
70408	Union Security Insurance Company	0	\$1,728,241	0.0%	0
92916	United American Insurance Company	4	\$7,597,391	0.1%	201
85766	United Concordia Insurance Company	2	\$2,334,739	0.0%	327
87645	United Fidelity Life Insurance Company	0	\$539	0.0%	0
63983	United Heritage Life Insurance Company	0	\$3,971	0.0%	0
69922	United Home Life Insurance Company	0	\$756	0.0%	0
69930	United Insurance Company Of America	0	\$867,459	0.0%	0
69973	United Life Insurance Company	0	\$10,949	0.0%	0
92703	United National Life Ins Co of America	0	\$772,850	0.0%	0
69868	United Of Omaha Life Insurance Company	1	\$42,142,290	0.5%	9
42129	United Security Assurance Company Of PA	0	\$918,431	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
81108	United Security Health & Casualty Insurance Co	1	\$80,344	0.0%	4,753
58068	US Branch Of The Ind. Order Of Foresters	0	\$131,408	0.0%	0
80802	US Branch Of The Sun Life Assurance Co	7	\$120,162,339	1.4%	22
21113	United States Fire Insurance Company	6	\$15,168,562	0.2%	151
70106	United States Life Ins Co In The City Of NY	0	\$154,443	0.0%	0
72850	United World Life Insurance Company	1	\$3,060,926	0.0%	125
79413	UnitedHealthcare Insurance Company	344	\$1,391,316,035	16.6%	94
97179	UnitedHealthcare Life Insurance Company	0	\$729,489	0.0%	0
70130	Universal Guaranty Life Insurance Company	0	\$381	0.0%	0
67601	Unum Insurance Company	0	\$2,085,867	0.0%	0
62235	Unum Life Insurance Company Of America	8	\$64,888,133	0.8%	47
14165	US Alliance Life & Security Company	0	\$5,544	0.0%	0
69663	USAA Life Insurance Company	1	\$5,987,300	0.1%	64
94358	Usable Life	0	\$682,184	0.0%	0
80942	Venerable Insurance & Annuity Company	0	\$5,037	0.0%	0
20397	Vigilant Insurance Company	0	\$413	0.0%	0
13750	Vision Benefits Of America li Inc	0	\$2,065,038	0.0%	0
32395	Vision Service Plan Insurance Company	3	\$135,487,496	1.6%	8
70319	Washington National Insurance Company	9	\$21,251,314	0.3%	162
10155	Wellcare Prescription Insurance Inc	0	\$55,443,344	0.7%	0
32280	Wellfleet Insurance Company	0	\$1,015,158	0.0%	0
25011	Wesco Insurance Company	0	\$69,441	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
57711	Western Catholic Union	0	\$314,249	0.0%	0
85189	Western United Life Assurance Company	0	\$27,228	0.0%	0
39845	Westport Insurance Corporation	0	\$6,304,332	0.1%	0
62413	Wilcac Life Insurance Company	0	\$182,696	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$1,521	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$46,649	0.0%	0
16535	Zurich American Insurance Company	1	\$2,496,153	0.0%	153
90557	Zurich American Life Insurance Company	0	\$784,155	0.0%	0
	Total	2,194	\$8,378,751,053	100.0%	

#### Long Term Care Complaint Indices - Alpha by Company

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
71471	Ability Insurance Company	2	\$1,854,751	0.8%	171
60054	Aetna Life Insurance Company	0	\$244,585	0.1%	0
90611	Allianz Life Insurance Co Of North America	6	\$4,451,603	1.8%	214
64190	Allianz Life Insurance Company Of New York	0	\$6,084	0.0%	0
10111	American Bankers Insurance Company Of FL	0	\$310	0.0%	0
60380	American Family Life Assurance Co Of Columbus	1	\$263,570	0.1%	601
19275	American Family Mutual Insurance Company	3	\$950,394	0.4%	500
60410	American Fidelity Assurance Company	0	\$390,297	0.2%	0
60488	American General Life Insurance Company	0	\$282,643	0.1%	0
60534	American Heritage Life Insurance Company	0	\$165,567	0.1%	0
60836	American Republic Insurance Company	1	\$254,813	0.1%	622
71439	Assurity Life Insurance Company	0	\$41,542	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$491,922	0.2%	0
61263	Bankers Life & Casualty Company	21	\$16,159,891	6.7%	206
71714	Berkshire Life Insurance Company Of America	0	\$279,756	0.1%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$483,436	0.2%	0
87726	Brighthouse Life Insurance Company	0	\$1,348,525	0.6%	0
57487	Catholic Order Of Foresters	0	\$35,650	0.0%	0
61751	Central States Health & Life Co. Of Omaha	0	\$1,956	0.0%	0
61859	Christian Fidelity Life Insurance Company	0	\$69,614	0.0%	0
76236	Cincinnati Life Insurance Company	0	\$20,648	0.0%	0

## Long Term Care Complaint Indices - Alpha by Company, *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
62626	CMFG Life Insurance Company	1	\$1,280,013	0.5%	124
62146	Combined Insurance Company Of America	0	\$13,449	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$16,452	0.0%	0
20443	Continental Casualty Company	6	\$5,730,766	2.4%	166
71404	Continental General Insurance Company	1	\$1,572,201	0.6%	101
68500	Continental Life Insurance Co of Brentwood, TN	3	\$41,492	0.0%	9,999
62553	Country Life Insurance Company	0	\$714,964	0.3%	0
60186	Everlake Life Insurance Company	0	\$50,589	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$172,011	0.1%	0
63290	Fidelity Life Association	0	\$8,646	0.0%	0
91642	Forethought Life Insurance Company	0	\$831,491	0.3%	0
62324	Freedom Life Insurance Company Of America	0	\$148,778	0.1%	0
65536	Genworth Life & Annuity Insurance Company	0	\$77,325	0.0%	0
70025	Genworth Life Insurance Company	34	\$47,934,858	19.8%	112
64211	Guarantee Trust Life Insurance Company	0	\$697,240	0.3%	0
64238	Guaranty Income Life Insurance Company	0	\$18,281	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$24,988	0.0%	0
65056	Jackson National Life Insurance Company	0	\$249,647	0.1%	0
65080	John Alden Life Insurance Company	2	\$202,022	0.1%	1,569
93610	John Hancock Life & Health Insurance Company	0	\$64,508	0.0%	0
65838	John Hancock Life Insurance Company (usa	16	\$30,781,416	12.7%	82
58033	Knights Of Columbus	1	\$2,678,939	1.1%	59

## Long Term Care Complaint Indices - Alpha by Company, *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
77720	LifeSecure Insurance Co.	0	\$793,440	0.3%	0
65595	Lincoln Benefit Life Company	4	\$1,331,541	0.5%	476
65722	Loyal American Life Insurance Company	0	\$11,213	0.0%	0
61883	Manhattanlife Insurance & Annuity Company	0	\$3,621	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	3	\$2,341,116	1.0%	203
63312	Massmutual Ascend Life Insurance Company	1	\$99,284	0.0%	1,596
69515	MedAmerica Insurance Company	0	\$979,810	0.4%	0
65978	Metropolitan Life Insurance Company	3	\$17,517,973	7.2%	27
66087	Mid-west National Life Insurance Co Of TN	0	\$24,653	0.0%	0
66168	Minnesota Life Insurance Company	0	\$78,213	0.0%	0
66370	MONY Life Insurance Company	0	\$1,341	0.0%	0
71412	Mutual Of Omaha Insurance Company	2	\$11,663,940	4.8%	27
93734	Nassau Life & Annuity Company	0	\$217,087	0.1%	0
68284	Nassau Life Insurance Company Of Kansas	0	\$38,853	0.0%	0
66583	National Guardian Life Insurance Company	0	\$507,278	0.2%	0
66915	New York Life Insurance Company	2	\$5,647,500	2.3%	56
69000	Northwestern Long Term Care Insurance Co	0	\$18,382,312	7.6%	0
68446	Oceanview Life & Annuity Company	0	\$2,053	0.0%	0
80578	Physicians Mutual Insurance Company	0	\$859,803	0.4%	0
61271	Principal Life Insurance Company	0	\$177,161	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$448,256	0.2%	0
65005	Riversource Life Insurance Company	3	\$3,669,412	1.5%	130

## Long Term Care Complaint Indices - Alpha by Company, *Continued*

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
24988	Sentry Insurance Company	0	\$21,995	0.0%	0
62952	Silac Insurance Company	8	\$4,848,897	2.0%	261
86355	Standard Life & Accident Insurance Company	0	\$17,511	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$5,968,354	2.5%	27
69132	State Mutual Insurance Company	0	\$3,414,370	1.4%	0
88072	Talcott Resolution Life Insurance Company	0	\$10,082	0.0%	0
69345	Teachers Ins & Annuity Assn of America	0	\$248,832	0.1%	0
65676	The Lincoln National Life Insurance Company	1	\$110,510	0.0%	1,434
68241	The Prudential Insurance Company Of America	2	\$6,053,414	2.5%	52
69116	The State Life Insurance Company	1	\$584,956	0.2%	271
56014	Thrivent Financial For Lutherans	2	\$7,141,910	2.9%	44
60142	TIAA-CREF Life Insurance Company	0	\$98,158	0.0%	0
86231	Transamerica Life Insurance Company	18	\$11,132,162	4.6%	256
70408	Union Security Insurance Company	0	\$1,423,868	0.6%	0
92916	United American Insurance Company	0	\$308,392	0.1%	0
92703	United National Life Ins Co of America	0	\$116,806	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$1,721,152	0.7%	0
42129	United Security Assurance Company Of PA	0	\$894,135	0.4%	0
62235	Unum Life Insurance Company Of America	3	\$12,025,606	5.0%	40
70319	Washington National Insurance Company	1	\$364,229	0.2%	435
57320	Woodmen Of The World Life Insurance Society	0	\$4,876	0.0%	0
	Total	153	\$242,413,709	100.0%	

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$1,052	0.0%	0
63444	Accendo Insurance Company	0	\$582,911	0.1%	0
78700	Aetna Health & Life Insurance Company	1	\$10,464,592	1.3%	103
72052	Aetna Health Insurance Company	0	\$142,547	0.0%	0
60054	Aetna Life Insurance Company	0	\$60,563	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$7,088	0.0%	0
12321	American Continental Insurance Company	2	\$6,827,437	0.9%	316
60380	American Family Life Assurance Co Of Columbus	0	\$239,034	0.0%	0
19275	American Family Mutual Insurance Company	0	\$3,987,407	0.5%	0
60488	American General Life Insurance Company	0	\$18,347	0.0%	0
60739	American National Insurance Company	0	\$881	0.0%	0
71773	American National Life Ins Co Of TX	0	\$641,420	0.1%	0
80624	American Progressive Life & Hlth Ins Co Of NY	0	\$3,115	0.0%	0
67679	American Republic Corp Insurance Company	0	\$3,725,505	0.5%	0
60836	American Republic Insurance Company	1	\$7,810,684	1.0%	138
88366	American Retirement Life Insurance Company	0	\$1,838,070	0.2%	0
61999	Americo Financial Life & Annuity Ins Co	1	\$4,363,918	0.5%	247
28207	Anthem Insurance Companies, Inc.	0	\$4,745,805	0.6%	0
56499	Assured Life Association	0	\$1,281,360	0.2%	0
61190	Auto-owners Life Insurance Company	0	\$1,897	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$47,444	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
61239	Bankers Fidelity Life Insurance Company	0	\$742,398	0.1%	0
61263	Bankers Life & Casualty Company	0	\$3,691,267	0.5%	0
47171	Blue Cross & Blue Shield Of Kansas City	5	\$34,739,075	4.4%	155
61581	Capitol Life Insurance Company	0	\$4,854	0.0%	0
80799	Celtic Insurance Company	0	\$44,201	0.0%	0
61735	Central Security Life Insurance Company	0	\$115	0.0%	0
61751	Central States Health & Life Co. Of Omaha	0	\$186,748	0.0%	0
61859	Christian Fidelity Life Insurance Company	0	\$2,597,201	0.3%	0
67369	CIGNA Health & Life Insurance Company	4	\$28,740,769	3.6%	150
61727	CIGNA National Health Insurance Company	0	\$35,367	0.0%	0
62065	Colonial Penn Life Insurance Company	5	\$7,318,721	0.9%	736
62103	Columbian Mutual Life Insurance Company	0	\$3,543	0.0%	0
62146	Combined Insurance Company Of America	0	\$2,367,252	0.3%	0
77828	Companion Life Insurance Company	3	\$5,025,915	0.6%	643
62308	Connecticut General Life Insurance Company	0	\$1,744	0.0%	0
71404	Continental General Insurance Company	0	\$815,857	0.1%	0
68500	Continental Life Insurance Co of Brentwood, TN	2	\$2,164,373	0.3%	996
62553	Country Life Insurance Company	0	\$230,853	0.0%	0
85561	Elips Life Insurance Company	0	\$73,822	0.0%	0
26921	Everest Reinsurance Company	1	\$5,067,282	0.6%	213
63053	Family Life Insurance Company	0	\$87,684	0.0%	0
63223	Federal Life Insurance Company	0	\$696	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
90328	First Health Life & Health Insurance Company	0	\$1,115,287	0.1%	0
91642	Forethought Life Insurance Company	0	\$69,486	0.0%	0
63657	Garden State Life Insurance Company	0	\$84,563	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$179,899	0.0%	0
70025	Genworth Life Insurance Company	0	\$1,297	0.0%	0
70939	Gerber Life Insurance Company	0	\$427,917	0.1%	0
91472	Globe Life & Accident Insurance Company	0	\$954,222	0.1%	0
62286	Golden Rule Insurance Company	0	\$1,074,158	0.1%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$338,459	0.0%	0
67059	Gpm Health & Life Insurance Company	1	\$958,076	0.1%	1,125
90212	Great Southern Life Insurance Company	0	\$23,796	0.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$78,549	0.0%	0
70815	Hartford Life & Accident Insurance Company	0	\$4,321,899	0.5%	0
70670	Health Care Service Corporation	0	\$1,706,989	0.2%	0
78972	Healthy Alliance Life Insurance Company	7	\$99,849,287	12.5%	76
66214	Heartland National Life Insurance Company	0	\$589,168	0.1%	0
73288	Humana Insurance Company	6	\$11,345,093	1.4%	570
70580	HumanaDental Insurance Company	1	\$5,231,060	0.7%	206
97764	IdeaLife Insurance Company	0	\$9,108	0.0%	0
81779	Individual Assur Co Life HIth & Acc	0	\$7,794,372	1.0%	0
65056	Jackson National Life Insurance Company	0	\$15,891	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$15,824	0.0%	0
68543	Liberty Bankers Life Insurance Company	0	\$13,255	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
65331	Liberty National Life Insurance Company	0	\$19,062	0.0%	0
77720	LifeSecure Insurance Co.	0	\$579	0.0%	0
65722	Loyal American Life Insurance Company	1	\$2,013,935	0.3%	535
73504	Lumico Life Insurance Company	2	\$5,612,003	0.7%	384
61883	Manhattan Life Insurance & Annuity Company	1	\$1,032,587	0.1%	1,043
63312	Massmutual Ascend Life Insurance Company	0	\$80,420	0.0%	0
79987	Medico Corp Life Insurance Company	0	\$4,381,394	0.5%	0
31119	Medico Insurance Company	0	\$1,009,500	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$179,507	0.0%	0
71412	Mutual Of Omaha Insurance Company	2	\$74,145,743	9.3%	29
93734	Nassau Life & Annuity Company	0	\$605,962	0.1%	0
68284	Nassau Life Insurance Company Of Kansas	0	\$29,984	0.0%	0
66583	National Guardian Life Insurance Company	0	\$1,887	0.0%	0
82538	National Health Insurance Company	1	\$17,301,095	2.2%	62
66869	Nationwide Life Insurance Company	0	\$1,534	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$20,428	0.0%	0
66915	New York Life Insurance Company	0	\$28,614	0.0%	0
68349	North American Insurance Company	0	\$938,373	0.1%	0
67199	Old American Insurance Company	0	\$660	0.0%	0
67326	Old Surety Life Insurance Company	0	\$16,067,124	2.0%	0
13100	Omaha Insurance Company	3	\$59,862,073	7.5%	54
76112	Oxford Life Insurance Company	0	\$665,341	0.1%	0
67539	Pan-American Life Insurance Company	0	\$885,929	0.1%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
67628	Pekin Life Insurance Company	0	\$1,493,469	0.2%	0
72125	Physicians Life Insurance Company	1	\$958,815	0.1%	1,124
80578	Physicians Mutual Insurance Company	0	\$2,398,406	0.3%	0
61271	Principal Life Insurance Company	0	\$915,468	0.1%	0
67903	Provident American Life & Health Insurance Co	0	\$25,643	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$222,520	0.0%	0
61700	Renaissance Life & Health Insurance Co	0	\$184,056	0.0%	0
68462	Reserve National Insurance Company	0	\$1,169,004	0.1%	0
57657	Royal Neighbors Of America	0	\$53,121	0.0%	0
60183	S. USA Life Insurance Company, Inc.	0	\$262,120	0.0%	0
60176	Sbli USA Life Insurance Company, Inc.	0	\$82,141	0.0%	0
65757	Shelter Life Insurance Company	0	\$76,598	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$23,145	0.0%	0
62952	Silac Insurance Company	0	\$1,509,789	0.2%	0
86355	Standard Life & Accident Insurance Company	0	\$675,971	0.1%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$5,991,905	0.8%	0
69132	State Mutual Insurance Company	0	\$45,451	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$60,096	0.0%	0
77399	Sterling Life Insurance Company	0	\$2,009,219	0.3%	0
58181	Supreme Council Of The Royal Arcanum	0	\$41	0.0%	0
88072	Talcott Resolution Life Insurance Company	0	\$16,593	0.0%	0
60542	The American Home Life Insurance Company	0	\$113	0.0%	0
65870	The Manhattan Life Insurance Company	4	\$18,911,240	2.4%	228
56383	The Order Of United Commercial Travelers	0	\$234,605	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
56014	Thrivent Financial For Lutherans	0	\$2,751,806	0.3%	0
86231	Transamerica Life Insurance Company	2	\$57,901,711	7.3%	37
61425	Trustmark Insurance Company	0	\$1,981	0.0%	0
11121	Unified Life Insurance Company	0	\$1,160,219	0.1%	0
62596	Union Fidelity Life Insurance Company	0	\$3,708	0.0%	0
69744	Union Labor Life Insurance Company	0	\$70	0.0%	0
92916	United American Insurance Company	3	\$1,851,665	0.2%	1,746
69930	United Insurance Company Of America	0	\$863,856	0.1%	0
92703	United National Life Ins Co of America	0	\$178,420	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$11,948,096	1.5%	0
72850	United World Life Insurance Company	1	\$3,060,926	0.4%	352
79413	UnitedHealthcare Insurance Company	12	\$211,268,310	26.5%	61
69663	USAA Life Insurance Company	1	\$5,948,716	0.7%	181
70319	Washington National Insurance Company	0	\$863,162	0.1%	0
57711	Western Catholic Union	0	\$314,249	0.0%	0
85189	Western United Life Assurance Company	0	\$8,251	0.0%	0
62413	Wilcac Life Insurance Company	0	\$13,128	0.0%	0
	Total	74	\$797,270,006	100.0%	

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
57568	1891 Financial Life	0	\$23,249	0.0%	0
80985	4 Ever Life Insurance Company	0	\$134,656	0.0%	0
77879	5 Star Life Insurance Company	0	\$3,689,916	0.0%	0
71854	AAA Life Insurance Company	3	\$16,577,793	0.2%	256
71471	Ability Insurance Company	0	\$170	0.0%	0
63444	Accendo Insurance Company	1	\$1,781,805	0.0%	794
62200	Accordia Life & Annuity Company	4	\$5,864,211	0.1%	964
60054	Aetna Life Insurance Company	2	\$503,614	0.0%	5,615
90611	Allianz Life Insurance Co Of North America	8	\$246,554,606	2.4%	46
60216	Amalgamated Life Insurance Company	0	\$4,121,189	0.0%	0
60275	American Bankers Life Assurance Co Of FL	0	\$73,952	0.0%	0
66001	American Benefit Life Insurance Company	0	\$24,894	0.0%	0
12321	American Continental Insurance Company	0	\$1,031,270	0.0%	0
92738	American Equity Investment Life Ins Co	1	\$104,208,514	1.0%	14
60380	American Family Life Assurance Co Of Columbus	4	\$4,327,612	0.0%	1,307
60399	American Family Life Insurance Company	2	\$57,037,121	0.6%	50
98736	American Federated Life Insurance Company	0	\$721,961	0.0%	0
60410	American Fidelity Assurance Company	1	\$4,942,888	0.0%	286
60429	American Fidelity Life Insurance Company	0	\$222,392	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$217	0.0%	0
60488	American General Life Insurance Company	57	\$737,849,665	7.2%	109

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
60518	American Health & Life Insurance Company	6	\$2,523,967	0.0%	3,361
60534	American Heritage Life Insurance Company	3	\$7,522,820	0.1%	564
60577	American Income Life Insurance Company	7	\$21,730,198	0.2%	455
67253	American Life & Security Corp.	0	\$31,942,809	0.3%	0
81213	American Maturity Life Insurance Company	0	\$157,907	0.0%	0
67989	American Memorial Life Insurance Company	1	\$8,801,754	0.1%	161
60739	American National Insurance Company	10	\$33,431,113	0.3%	423
71773	American National Life Ins Co Of TX	1	\$108,172	0.0%	9,999
80624	American Progressive Life & Hlth Ins Co Of NY	0	\$6,878	0.0%	0
60801	American Public Life Ins Co	0	\$52,137	0.0%	0
67679	American Republic Corp Insurance Company	0	\$497	0.0%	0
60836	American Republic Insurance Company	4	\$691,269	0.0%	8,182
88366	American Retirement Life Insurance Company	0	\$1,176	0.0%	0
60895	American United Life Insurance Company	1	\$259,643,585	2.5%	5
68594	American-amicable Life Insurance Co Of TX	1	\$3,461,906	0.0%	408
61999	Americo Financial Life & Annuity Ins Co	13	\$13,447,825	0.1%	1,367
61301	Ameritas Life Insurance Corp.	0	\$40,013,783	0.4%	0
60250	Amfirst Insurance Company	0	\$130	0.0%	0
72222	AMICA Life Insurance Company	1	\$377,118	0.0%	3,749
93661	Annuity Investors Life Insurance Company	0	\$335,711	0.0%	0
61069	Anthem Life Insurance Company	2	\$9,106,277	0.1%	311
67423	Aspida Life Insurance Company	0	\$4,262,778	0.0%	0
56499	Assured Life Association	0	\$3,398	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
71439	Assurity Life Insurance Company	0	\$2,725,221	0.0%	0
61492	Athene Annuity & Life Assurance Company	4	\$1,612,737	0.0%	3,507
68039	Athene Annuity & Life Assurance Co Of NY	0	\$74,095	0.0%	0
61689	Athene Annuity & Life Company	11	\$318,067,362	3.1%	49
61093	Atlanta Life Insurance Company	0	\$16,071	0.0%	0
61115	Atlantic Coast Life Insurance Company	0	\$17,776,319	0.2%	0
61182	Aurora National Life Assurance Company	0	\$162,719	0.0%	0
84522	Auto Club Life Insurance Company	0	\$7,016	0.0%	0
61190	Auto-owners Life Insurance Company	0	\$4,364,059	0.0%	0
61212	Baltimore Life Insurance Company	0	\$792,325	0.0%	0
61239	Bankers Fidelity Life Insurance Company	0	\$228,318	0.0%	0
61263	Bankers Life & Casualty Company	15	\$49,153,909	0.5%	431
94250	Banner Life Insurance Company	3	\$54,733,944	0.5%	78
61395	Beneficial Life Insurance Company	0	\$748,250	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$7,484	0.0%	0
62345	Berkshire Hathaway Life Insurance Co of NE	0	\$478,294,809	4.7%	0
71714	Berkshire Life Insurance Company Of America	0	\$12,489	0.0%	0
90638	Best Life & Health Insurance Company	0	\$2,759	0.0%	0
61476	Boston Mutual Life Insurance Company	0	\$5,710,366	0.1%	0
87726	Brighthouse Life Insurance Company	7	\$125,191,235	1.2%	79
93432	C.m. Life Insurance Company	0	\$15,515,939	0.2%	0
61581	Capitol Life Insurance Company	1	\$1,362,304	0.0%	1,038

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
56030	Catholic Financial Life	0	\$326,644	0.0%	0
57770	Catholic Holy Family Society	0	\$1,768,725	0.0%	0
57487	Catholic Order Of Foresters	0	\$36,411	0.0%	0
61735	Central Security Life Insurance Company	2	\$176,944	0.0%	9,999
61751	Central States Health & Life Co. Of Omaha	0	\$1,019,356	0.0%	0
61859	Christian Fidelity Life Insurance Company	0	\$264,074	0.0%	0
61875	Church Life Insurance Corporation	0	\$344,878	0.0%	0
71463	CICA Life Insurance Company Of America	1	\$599,042	0.0%	2,360
67369	CIGNA Health & Life Insurance Company	0	\$171	0.0%	0
61727	CIGNA National Health Insurance Company	0	\$18,175	0.0%	0
76236	Cincinnati Life Insurance Company	1	\$11,903,839	0.1%	119
61921	Citizens Security Life Insurance Company	0	\$67,635	0.0%	0
83607	Clear Spring Life & Annuity Company	2	\$15,813,961	0.2%	179
86371	Clover Insurance Company	0	\$45,012	0.0%	0
62626	CMFG Life Insurance Company	2	\$15,645,790	0.2%	181
62049	Colonial Life & Accident Insurance Company	1	\$4,371,141	0.0%	323
62065	Colonial Penn Life Insurance Company	8	\$5,822,541	0.1%	1,943
76023	Columbian Life Insurance Company	2	\$3,517,920	0.0%	804
62103	Columbian Mutual Life Insurance Company	0	\$85,780	0.0%	0
99937	Columbus Life Insurance Company	1	\$3,974,479	0.0%	356
62146	Combined Insurance Company Of America	4	\$2,446,143	0.0%	2,312
84824	Commonwealth Annuity & Life Insurance Co	1	\$994,260	0.0%	1,422

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
77828	Companion Life Insurance Company	0	\$92,927	0.0%	0
60984	Compbenefits Insurance Company	0	\$4,310	0.0%	0
62308	Connecticut General Life Insurance Company	0	\$3,358,850	0.0%	0
71730	Continental American Insurance Company	0	\$596,902	0.0%	0
71404	Continental General Insurance Company	2	\$427,722	0.0%	6,612
68500	Continental Life Insurance Co of Brentwood, TN	1	\$313,677	0.0%	4,508
94218	Country Investors Life Assurance Company	0	\$902,819	0.0%	0
62553	Country Life Insurance Company	0	\$8,762,594	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$6,709	0.0%	0
56138	CSA Fraternal Life	0	\$82,790	0.0%	0
82880	Csi Life Insurance Company	0	\$2,001	0.0%	0
71129	Dearborn Life Insurance Company	0	\$880,154	0.0%	0
62634	Delaware American Life Insurance Company	0	\$603	0.0%	0
79065	Delaware Life Insurance Company	1	\$64,514,717	0.6%	22
97705	Direct General Life Insurance Company	0	\$6,906	0.0%	0
13183	Eagle Life Insurance Company	0	\$10,881,625	0.1%	0
84174	ELCO Mutual Life & Annuity	0	\$5,607,290	0.1%	0
85561	Elips Life Insurance Company	0	\$44,871	0.0%	0
62928	EMC National Life Company	2	\$4,342,584	0.0%	651
68322	Empower Annuity Ins Co Of America	1	\$74,036,664	0.7%	19
66311	Encova Life Insurance Company	0	\$40,245	0.0%	0
62880	Equitable Financial Life & Annuity Company	0	\$213,197	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
62944	Equitable Financial Life Insurance Company	7	\$143,360,104	1.4%	69
78077	Equitable Financial Life Insurance Co Of America	1	\$11,276,228	0.1%	125
62510	Equitrust Life Insurance Company	1	\$34,684,562	0.3%	41
70866	Everlake Assurance Company	0	\$2,911,466	0.0%	0
60186	Everlake Life Insurance Company	2	\$4,284,086	0.0%	660
97241	Everly Life Insurance Company	2	\$244,548	0.0%	9,999
70742	Family Benefit Life Insurance Company	1	\$1,450,267	0.0%	975
77968	Family Heritage Life Insurance Co Of America	0	\$128,616	0.0%	0
63053	Family Life Insurance Company	0	\$330,028	0.0%	0
74004	Family Service Life Insurance Company	0	\$16	0.0%	0
63118	Farm Bureau Life Ins Co of MO	1	\$47,970,039	0.5%	29
63177	Farmers New World Life Insurance Company	8	\$28,115,555	0.3%	402
63223	Federal Life Insurance Company	0	\$96,631	0.0%	0
63258	Federated Life Insurance Company	0	\$10,564,864	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	5	\$117,835,046	1.1%	60
93696	Fidelity Investments Life Insurance Company	0	\$18,619,837	0.2%	0
63290	Fidelity Life Association	1	\$2,980,830	0.0%	474
71870	Fidelity Security Life Insurance Company	2	\$6,114,993	0.1%	462
69140	First Allmerica Financial Life Insurance Co	0	\$55,950	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$8,555,725	0.1%	0
56332	First Catholic Slovak Ladies Association	0	\$9,002	0.0%	0
56340	First Catholic Slovak Union Of US Of America	0	\$39,035	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
84034	First Guaranty Insurance Company	0	\$26,396	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$6,393	0.0%	0
67652	First Penn-pacific Life Insurance Company	1	\$1,911,287	0.0%	740
91642	Forethought Life Insurance Company	0	\$324,607,053	3.2%	0
86630	Fortitude Life Insurance & Annuity Company	0	\$56,156,774	0.5%	0
90247	Fortitude US Reinsurance Company	0	\$208,733	0.0%	0
62324	Freedom Life Insurance Company Of America	0	\$2,403,520	0.0%	0
99775	Funeral Directors Life Insurance Company	0	\$4,947,488	0.0%	0
63657	Garden State Life Insurance Company	0	\$302,633	0.0%	0
56685	GBU Financial Life	0	\$687,329	0.0%	0
56693	GCU	0	\$85,995	0.0%	0
65536	Genworth Life & Annuity Insurance Company	5	\$22,347,837	0.2%	316
70025	Genworth Life Insurance Company	0	\$4,533,405	0.0%	0
70939	Gerber Life Insurance Company	4	\$10,313,313	0.1%	548
56154	Gleaner Life Insurance Society	0	\$139,198	0.0%	0
91472	Globe Life & Accident Insurance Company	15	\$20,856,668	0.2%	1,017
62286	Golden Rule Insurance Company	1	\$1,182,835	0.0%	1,195
63967	Government Personnel Mutual Life Insurance Co	0	\$1,280,422	0.0%	0
67059	GPM Health & Life Insurance Company	0	\$3,743	0.0%	0
71218	Grange Life Insurance Company	0	\$139,375	0.0%	0
90212	Great Southern Life Insurance Company	0	\$502,332	0.0%	0
71480	Great Western Insurance Company	2	\$3,626,429	0.0%	780

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
64211	Guarantee Trust Life Insurance Company	0	\$662,278	0.0%	0
64238	Guaranty Income Life Insurance Company	0	\$35,804,823	0.3%	0
78778	Guardian Insurance & Annuity Company, Inc	0	\$4,695,944	0.0%	0
64246	Guardian Life Insurance Company Of America	3	\$36,241,310	0.4%	117
70815	Hartford Life & Accident Insurance Company	10	\$47,757,296	0.5%	296
92711	HCC Life Insurance Company	0	\$2,839	0.0%	0
66214	Heartland National Life Insurance Company	0	\$2,956	0.0%	0
64505	Homesteaders Life Company	0	\$8,380,891	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$3,851,235	0.0%	0
73288	Humana Insurance Company	0	\$2,624,930	0.0%	0
70580	HumanaDental Insurance Company	1	\$50,367	0.0%	9,999
91693	IA American Life Insurance Company	0	\$153,143	0.0%	0
69272	Ibexis Life & Annuity Insurance Company	0	\$266,661	0.0%	0
97764	IdeaLife Insurance Company	0	\$28,578	0.0%	0
64580	Illinois Mutual Life Insurance Company	1	\$1,359,004	0.0%	1,040
81779	Individual Assur Co Life Hlth & Acc	0	\$263,340	0.0%	0
14406	Industrial Alliance Insurance & Financial Services	0	\$22,641	0.0%	0
74780	Integrity Life Insurance Company	0	\$5,250,694	0.1%	0
64904	Investors Heritage Life Insurance Company	0	\$5,058,633	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$274,540	0.0%	0
65056	Jackson National Life Insurance Company	26	\$260,403,386	2.5%	141
64017	Jefferson National Life Insurance Company	0	\$20,936,601	0.2%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
65080	John Alden Life Insurance Company	0	\$94,138	0.0%	0
93610	John Hancock Life & Health Insurance Company	0	\$222	0.0%	0
65838	John Hancock Life Insurance Company (usa	3	\$63,140,814	0.6%	67
65129	Kansas City Life Insurance Company	6	\$22,008,038	0.2%	385
58033	Knights Of Columbus	3	\$12,186,875	0.1%	348
74799	Leaders Life Insurance Company	0	\$39,558	0.0%	0
10236	Legacy Life Insurance Company Of Missouri	0	\$119,856	0.0%	0
71595	Lewer Life Insurance Company	0	\$432	0.0%	0
68543	Liberty Bankers Life Insurance Company	1	\$1,098,795	0.0%	1,287
65331	Liberty National Life Insurance Company	1	\$10,508,861	0.1%	135
65498	Life Insurance Company Of North America	1	\$32,177,719	0.3%	44
65528	Life Insurance Company Of The Southwest	2	\$18,095,809	0.2%	156
97691	Life Of The South Insurance Company	0	\$1,648,607	0.0%	0
77720	LifeSecure Insurance Co.	0	\$35,688	0.0%	0
99724	Lifeshield National Insurance Co.	0	\$295,601	0.0%	0
65595	Lincoln Benefit Life Company	0	\$10,981,142	0.1%	0
65927	Lincoln Heritage Life Insurance Company	3	\$7,667,455	0.1%	553
62057	Lincoln Life & Annuity Company Of New York	0	\$1,469,686	0.0%	0
60232	Lombard International Life Assurance Company	0	\$2,444	0.0%	0
65722	Loyal American Life Insurance Company	1	\$210,513	0.0%	6,717
56758	Loyal Christian Benefit Association	0	\$565	0.0%	0
73504	Lumico Life Insurance Company	5	\$2,653,379	0.0%	2,665

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
65781	Madison National Life Insurance Company, Inc.	0	\$203,794	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$376,262	0.0%	0
61883	Manhattanlife Insurance & Annuity Company	1	\$69,782	0.0%	9,999
65935	Massachusetts Mutual Life Insurance Company	0	\$219,325,163	2.1%	0
63312	Massmutual Ascend Life Insurance Company	0	\$262,747,749	2.6%	0
31119	Medico Insurance Company	0	\$31,851	0.0%	0
86126	Members Life Insurance Company	0	\$16,090,923	0.2%	0
65978	Metropolitan Life Insurance Company	46	\$205,179,455	2.0%	317
97136	Metropolitan Tower Life Insurance Company	5	\$65,701,692	0.6%	108
66087	Mid-west National Life Insurance Co Of TN	0	\$263,426	0.0%	0
66044	Midland National Life Insurance Company	7	\$79,338,794	0.8%	125
66109	Midwestern United Life Insurance Company	0	\$22,648	0.0%	0
66168	Minnesota Life Insurance Company	1	\$94,476,083	0.9%	15
76040	Missouri Valley Life & Health Insurance Co	0	\$286,415	0.0%	0
70416	MML Bay State Life Insurance Company	0	\$429,770	0.0%	0
57541	Modern Woodmen Of America	0	\$9,833,300	0.1%	0
81442	Monitor Life Insurance Company Of New York	0	\$2,166	0.0%	0
66370	MONY Life Insurance Company	0	\$1,273,217	0.0%	0
80020	Mountain Life Insurance Company	1	\$313,713	0.0%	4,507
88668	Mutual Of America Life Insurance Company	0	\$352,688	0.0%	0
93734	Nassau Life & Annuity Company	2	\$13,423,537	0.1%	211
67814	Nassau Life Insurance Company	3	\$6,279,268	0.1%	676

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
68284	Nassau Life Insurance Company Of Kansas	0	\$171,425	0.0%	0
61409	National Benefit Life Insurance Company	0	\$389,814	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$67,024	0.0%	0
98205	National Foundation Life Insurance Company	0	\$1,713	0.0%	0
66583	National Guardian Life Insurance Company	0	\$8,985,301	0.1%	0
82538	National Health Insurance Company	0	\$635,539	0.0%	0
66680	National Life Insurance Company	2	\$5,323,872	0.1%	531
87963	National Teachers Assoc Life Ins Co	0	\$177,846	0.0%	0
66850	National Western Life Insurance Company	2	\$11,760,867	0.1%	240
92657	Nationwide Life & Annuity Insurance Company	1	\$102,409,311	1.0%	14
66869	Nationwide Life Insurance Company	1	\$132,074,937	1.3%	11
91626	New England Life Insurance Company	0	\$1,968,867	0.0%	0
91596	New York Life Insurance & Annuity Corporation	2	\$423,297,187	4.1%	7
66915	New York Life Insurance Company	6	\$106,425,070	1.0%	80
81264	Nippon Life Insurance Company Of America	0	\$35,463	0.0%	0
66974	North American Co For Life & Health Insurance	0	\$59,087,131	0.6%	0
81353	NYLife Insurance Company Of Arizona	0	\$379,388	0.0%	0
67148	Occidental Life Insurance Company Of NC	0	\$1,266,801	0.0%	0
68446	Oceanview Life & Annuity Company	0	\$42,053,881	0.4%	0
89206	Ohio National Life Assurance Corporation	0	\$6,597,129	0.1%	0
67172	Ohio National Life Insurance Company	5	\$12,716,269	0.1%	556
67199	Old American Insurance Company	1	\$6,780,872	0.1%	209

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
67261	Old Republic Life Insurance Company	0	\$87,914	0.0%	0
67326	Old Surety Life Insurance Company	0	\$2,393	0.0%	0
76007	Old United Life Insurance Company	0	\$18,631	0.0%	0
69647	Optum Insurance Of Ohio, Inc.	0	\$1,112	0.0%	0
76112	Oxford Life Insurance Company	0	\$4,467,520	0.0%	0
67393	Ozark National Life Insurance Company	4	\$17,796,075	0.2%	318
64343	Pacific Guardian Life Insurance Co., Ltd.	0	\$1,949,488	0.0%	0
97268	Pacific Life & Annuity Company	1	\$39,001,288	0.4%	36
67466	Pacific Life Insurance Company	1	\$471,710,263	4.6%	3
93459	Pan-American Assurance Company	0	\$186,112	0.0%	0
67539	Pan-American Life Insurance Company	0	\$957,324	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$821	0.0%	0
67628	Pekin Life Insurance Company	0	\$1,803,402	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$427,900	0.0%	0
93548	PHL Variable Insurance Company	3	\$3,336,499	0.0%	1,271
72125	Physicians Life Insurance Company	1	\$6,724,580	0.1%	210
67873	Pioneer American Insurance Company	2	\$1,968,905	0.0%	1,436
67911	Pioneer Mutual Life Insurance Company	0	\$366,895	0.0%	0
67946	Pioneer Security Life Insurance Company	1	\$223,358	0.0%	6,331
97152	Plateau Insurance Company	0	\$345,662	0.0%	0
57622	Polish National Alliance Of The US Of Na	0	\$17,616	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$7,124	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
65919	Primerica Life Insurance Company	9	\$37,552,661	0.4%	339
61271	Principal Life Insurance Company	0	\$118,640,233	1.2%	0
71161	Principal National Life Insurance Company	2	\$26,953,405	0.3%	105
68047	Professional Insurance Company	0	\$5,735	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$21,515	0.0%	0
68136	Protective Life Insurance Company	5	\$291,806,853	2.8%	24
67903	Provident American Life & Health Insurance Co	0	\$5,752	0.0%	0
68195	Provident Life & Accident Insurance Company	1	\$6,328,517	0.1%	223
79227	PRUCO Life Insurance Company	4	\$169,542,714	1.7%	33
71390	Puritan Life Insurance Company Of America	0	\$1,021,473	0.0%	0
68381	Reliance Standard Life Insurance Company	0	\$23,477,579	0.2%	0
61360	Reliastar Life Ins Co of NY	0	\$418,810	0.0%	0
67105	Reliastar Life Insurance Company	2	\$28,989,322	0.3%	98
61700	Renaissance Life & Health Insurance Co	0	\$228,169	0.0%	0
68462	Reserve National Insurance Company	0	\$494,014	0.0%	0
93777	Revol Once Insurance Company	1	\$236,120	0.0%	5,988
65005	Riversource Life Insurance Company	3	\$76,208,687	0.7%	56
57657	Royal Neighbors Of America	2	\$912,175	0.0%	3,100
60183	S USA Life Insurance Company, Inc.	2	\$7,673,091	0.1%	369
60445	Sagicor Life Insurance Company	0	\$22,954,233	0.2%	0
60176	SBLI USA Life Insurance Company, Inc.	0	\$17,052	0.0%	0
93742	Securian Life Insurance Company	3	\$34,716,296	0.3%	122

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
68675	Security Benefit Life Insurance Company	0	\$61,944,231	0.6%	0
68713	Security Life Of Denver Insurance Company	1	\$11,569,699	0.1%	122
68772	Security Mutual Life Insurance Company Of NY	1	\$1,873,250	0.0%	755
69485	Security National Life Insurance Company	0	\$1,201,720	0.0%	0
78662	Senior Life Insurance Company	0	\$1,879,405	0.0%	0
77119	Sentinel American Life Insurance Company	0	\$176	0.0%	0
68810	Sentry Life Insurance Company	0	\$26,218,550	0.3%	0
65757	Shelter Life Insurance Company	8	\$34,372,832	0.3%	329
68845	Shenandoah Life Insurance Company	1	\$289,500	0.0%	4,884
62952	Silac Insurance Company	1	\$40,336,501	0.4%	35
57673	Slovene National Benefit Society	0	\$2,068	0.0%	0
57142	Sons Of Norway	0	\$11,392	0.0%	0
69019	Standard Insurance Company	3	\$50,528,718	0.5%	84
86355	Standard Life & Accident Insurance Company	0	\$391,480	0.0%	0
71706	Standard Life & Casualty Insurance Company	0	\$5,314	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$1,725	0.0%	0
68985	Starmount Life Insurance Company	0	\$220,841	0.0%	0
69108	State Farm Life Insurance Company	9	\$144,330,084	1.4%	88
69132	State Mutual Insurance Company	0	\$117,034	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$35,400	0.0%	0
77399	Sterling Life Insurance Company	0	\$77,434	0.0%	0
80926	Sun Life & Health Insurance Company (u.s.	0	\$337,163	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
58181	Supreme Council Of The Royal Arcanum	0	\$14,094	0.0%	0
69310	Surety Life Insurance Company	0	\$272,929	0.0%	0
68608	Symetra Life Insurance Company	1	\$107,833,743	1.1%	13
90581	Symetra National Life Insurance Company	0	\$12,160	0.0%	0
71153	Talcott Resolution Life & Annuity Insurance Co	0	\$21,127,338	0.2%	0
88072	Talcott Resolution Life Insurance Company	1	\$2,843,745	0.0%	497
69345	Teachers Ins & Annuity Assn of America	0	\$184,431,964	1.8%	0
60542	The American Home Life Insurance Company	1	\$1,641,076	0.0%	862
61832	The Chesapeake Life Insurance Company	1	\$961,655	0.0%	1,470
64149	The Epic Life Insurance Company	0	\$11,827	0.0%	0
65242	The Lafayette Life Insurance Company	1	\$30,171,356	0.3%	47
65676	The Lincoln National Life Insurance Company	16	\$437,110,527	4.3%	52
65870	The Manhattan Life Insurance Company	0	\$305,334	0.0%	0
67091	The Northwestern Mutual Life Insurance Co	3	\$331,558,718	3.2%	13
67180	The Ohio State Life Insurance Company	3	\$2,606,620	0.0%	1,627
56383	The Order Of United Commercial Travelers	0	\$4,212	0.0%	0
67598	The Paul Revere Life Insurance Company	0	\$13,824	0.0%	0
93262	The Penn Insurance & Annuity Company	0	\$5,329,524	0.1%	0
67644	The Penn Mutual Life Insurance Company	1	\$18,659,859	0.2%	76
68241	The Prudential Insurance Company Of America	22	\$129,186,000	1.3%	241
68357	The Reliable Insurance Company	37	\$9,619,241	0.1%	5,439
70435	The Savings Bank Mutual Life Ins Co Of MA	0	\$3,300,276	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
69116	The State Life Insurance Company	0	\$19,030,398	0.2%	0
80659	The US Business Of Canada Life Assurance	0	\$584,015	0.0%	0
70483	The Western & Southern Life Insurance Company	7	\$3,570,346	0.0%	2,772
56014	Thrivent Financial For Lutherans	1	\$39,862,818	0.4%	35
60142	TIAA-CREF Life Insurance Company	0	\$6,574,384	0.1%	0
92908	Tier One Insurance Company	0	\$8,192	0.0%	0
69566	Trans World Assurance Company	0	\$160,290	0.0%	0
70688	Transamerica Financial Life Ins Co	1	\$2,460,022	0.0%	575
86231	Transamerica Life Insurance Company	71	\$179,444,382	1.8%	559
82252	Truspire Retirement Insurance Company	0	\$64,597	0.0%	0
61425	Trustmark Insurance Company	0	\$2,889,155	0.0%	0
62863	Trustmark Life Insurance Company	0	\$5,592	0.0%	0
69396	TX Life Insurance Company	1	\$4,603,022	0.0%	307
84530	U.S. Financial Life Insurance Company	12	\$1,799,260	0.0%	9,430
80314	Unicare Life & Health Insurance Company	0	\$674	0.0%	0
11121	Unified Life Insurance Company	0	\$474,341	0.0%	0
91529	Unimerica Insurance Company	0	\$34,875	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$182,345	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,073,657	0.0%	0
70408	Union Security Insurance Company	0	\$870,568	0.0%	0
92916	United American Insurance Company	1	\$1,065,417	0.0%	1,327
87645	United Fidelity Life Insurance Company	3	\$180,453	0.0%	9,999

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
63983	United Heritage Life Insurance Company	2	\$3,117,463	0.0%	907
69922	United Home Life Insurance Company	0	\$1,633,388	0.0%	0
69930	United Insurance Company Of America	0	\$55,314	0.0%	0
69973	United Life Insurance Company	1	\$48,568,830	0.5%	29
92703	United National Life Ins Co of America	0	\$43,858	0.0%	0
69868	United Of Omaha Life Insurance Company	13	\$83,074,191	0.8%	221
42129	United Security Assurance Company Of PA	0	\$157	0.0%	0
58068	US Branch Of The Ind. Order Of Foresters	4	\$2,743,599	0.0%	2,062
80802	US Branch Of The Sun Life Assurance Co Of CA	1	\$23,355,662	0.2%	61
70106	United States Life Ins Co In The City Of NY	0	\$6,324,463	0.1%	0
72850	United World Life Insurance Company	0	\$16,362	0.0%	0
79413	UnitedHealthcare Insurance Company	0	\$7,660,404	0.1%	0
97179	UnitedHealthcare Life Insurance Company	0	\$10,333	0.0%	0
63819	Unity Financial Life Insurance Company	3	\$724,149	0.0%	5,858
70130	Universal Guaranty Life Insurance Company	2	\$229,839	0.0%	9,999
67601	Unum Insurance Company	0	\$46,081	0.0%	0
62235	Unum Life Insurance Company Of America	1	\$29,977,724	0.3%	47
14165	US Alliance Life & Security Company	0	\$29,196	0.0%	0
70955	USA Life One Insurance Company Of Indiana	0	\$1,184	0.0%	0
69663	USAA Life Insurance Company	2	\$48,269,342	0.5%	59
94358	Usable Life	0	\$1,490,749	0.0%	0
68632	Vantis Life Insurance Company	0	\$121,633	0.0%	0

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
70238	Variable Annuity Life Insurance Company	1	\$43,104,475	0.4%	33
80942	Venerable Insurance & Annuity Company	6	\$767,513	0.0%	9,999
86509	Voya Retirement Insurance & Annuity Company	0	\$177,916,440	1.7%	0
70319	Washington National Insurance Company	6	\$629,751	0.0%	9,999
70335	West Coast Life Insurance Company	3	\$6,000,583	0.1%	707
92622	Western - Southern Life Assurance Company	1	\$58,889,608	0.6%	24
57711	Western Catholic Union	0	\$675,124	0.0%	0
85189	Western United Life Assurance Company	0	\$454,010	0.0%	0
62413	Wilcac Life Insurance Company	5	\$1,571,457	0.0%	4,499
57010	William Penn Association	0	\$49,246	0.0%	0
66230	William Penn Life Insurance Company Of NY	0	\$51,368	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$99,159	0.0%	0
65960	Windsor Life Insurance Company	0	\$578	0.0%	0
56170	Woman's Life Insurance Society	0	\$1,554	0.0%	0
57320	Woodmen Of The World Life Insurance Society	1	\$588,250	0.0%	2,404
80055	Wysh Life & Health Insurance Company	0	\$417	0.0%	0
90557	Zurich American Life Insurance Company	0	\$14,564,275	0.1%	0
	Total	725	\$10,251,452,355	100.0%	

## Health Maintenance Organizations (Excluding Medicare and Medicaid) Complaint Indices - Alpha by Company

Code	Name	Complaints 2020-2022	Average Annual Premium 2020-2022	Average Market Share	Complaint Index
95109	Aetna Health Inc. (a Pennsylvania Corporation)	1	\$16,609,321	6.8%	66
95635	CIGNA Healthcare Of St. Louis, Inc.	0	\$925,481	0.4%	0
96377	Coventry Health Care Of Missouri Inc	1	\$1	0.0%	9,999
95315	Good Health HMO, Inc. DBA Blue Care, Inc.	10	\$125,737,283	51.8%	88
95358	HMO Missouri, Inc.	9	\$39,446,653	16.3%	252
95885	Humana Health Plan, Inc.	1	\$139,678	0.1%	7,893
12913	Missouri Care Incorporated	0	\$33,173,298	13.7%	0
96385	UnitedHealthcare Of The Midwest, Inc.	0	\$26,514,449	10.9%	0
	Total	22	\$242,546,164	100.0%	-

