

COLORADO DIVISION OF INSURANCE 2005 COMPLAINT RATIO

The 2005 consumer complaint ratios of insurance companies and health carriers illustrate how some companies generate more complaints per \$1 million of premium than others. The ratios provide helpful information to consumers interested in evaluating their insurance companies and/or health carriers, and to state regulators in targeting companies requiring closer review.

For the purposes of this report, a complaint is defined as written correspondence expressing a grievance against an insurer or carrier. In the tables below, a total complaint ratio of 4.40, for example, means the company had approximately 4.40 complaints per \$1 million worth of business. Total complaint counts are also listed, together with premium volume and market share. New this year, the report also shows the number and percentage of "confirmed complaints" in which the consumer prevailed, in whole or in part, in their complaint against the company.

The report includes companies with five (5) or more complaints or at least one tenth of a percent (.1%) of the premium volume in a particular line of insurance. In this manner, the report looks at those companies with significant numbers of complaints but also provides information on a number of insurers and carriers writing business in Colorado. Private passenger automobile protests are included in the number of complaints. Federal Employees Health Benefit Plan premiums are not included in this report as the complaints are not counted against the company.

Tables are included for lines of insurance which account for the greatest numbers of complaints and premiums written. On average, private passenger automobile insurance generates the highest complaint ratios, followed by homeowners/farmowners and health insurance. Life insurance companies have lower average complaint ratios.

Large differences can be seen among competing companies; small differences should not be considered meaningful. Complaint ratios which are based on less than \$1 million in premium are highly variable and may not be an adequate measure of a company's performance.

Consumers are cautioned against relying only on complaint ratios when evaluating companies; premiums, benefits, financial condition, and level of service should all be considered.

The Division of Insurance will also be posting an interactive version of the 2005 Complaint Ratio Report on our website, www.dora.state.co.us/insurance. This interactive version will permit search by company of the various areas and sorting by column of the information. The interactive version should be online by year-end 2006.

Please Note: The companies included in this report are responsible for reconciling documented complaints and reporting discrepancies to the Division of Insurance. However, not all of the companies have performed this review. Therefore, this report may contain unverified information.

Private Passenger Auto Insurance Complaints

	2005 Total Complaint Ratio	Total Complaints	Confirmed Complaints	% Confirmed	Premium (\$ Million)	2005 Marketshare
AIU Insurance Co.	2.41	28	16	57.1%	11.63	0.42%
Allied Property and Casualty Ins. Co.	0.89	15	9	60.0%	16.89	0.61%
Allstate Indemnity Co.	0.64	13	7	53.8%	20.47	0.74%
Allstate Insurance Co.	0.74	79	37	46.8%	107.34	3.90%
Allstate Prop. and Casualty Ins. Co.	0.64	54	22	40.7%	84.13	3.05%
Amco Insurance Co.	0.49	9	3	33.3%	18.49	0.67%
American Bankers Ins. Co. of FL	1.74	10	7	70.0%	5.73	0.21%
American Family Mutual Ins. Co.	1.16	257	104	40.5%	221.96	8.06%
American International Ins. Co.	2.54	12	7	58.3%	4.72	0.17%
American Modern Home Ins. Co.	3.81	5	1	20.0%	1.31	0.05%
American Nat'l Prop. & Casualty Co.	1.38	35	22	62.9%	25.39	0.92%
American Standard Ins. Co. of WI	0.63	42	18	42.9%	67.16	2.44%
Amex Assurance Co.	0.72	8	5	62.5%	11.19	0.41%
Amica Mutual Insurance Co.	1.37	19	4	21.1%	13.91	0.51%
Auto-Owners Insurance Co.	1.50	6	4	66.7%	4.01	0.15%
Birmingham Fire Ins. Co. of PA	0.71	2	1	50.0%	2.81	0.10%
Bristol West Insurance Co.	0.92	7	6	85.7%	7.59	0.28%
California Casualty Indemnity Exch.	1.44	20	9	45.0%	13.92	0.51%
Charter Oak Fire Insurance Co.	1.83	14	6	42.9%	7.63	0.28%
Colorado Casualty Insurance Co.	1.68	14	9	64.3%	8.31	0.30%
Colo. Farm Bureau Mutual Ins. Co.	1.06	31	19	61.3%	29.18	1.06%
Country Mutual Insurance Co.	0.82	19	12	63.2%	23.11	0.84%
Country Preferred Insurance Co.	0.30	4	2	50.0%	13.17	0.48%
Dairyland Insurance Co.	1.41	8	2	25.0%	5.67	0.21%
Deerbrook Insurance Co.	0.64	3	3	100.0%	4.72	0.17%
Depositors Insurance Co.	2.21	8	3	37.5%	3.63	0.13%
Economy Premier Assurance Co.	0.34	2	2	100.0%	5.90	0.21%
Encompass Indemnity Co.	0.64	5	2	40.0%	7.81	0.28%
Encompass Ins. Co. of America	0.32	5	4	80.0%	15.71	0.57%
Esurance Insurance Co.	0.90	13	8	61.5%	14.51	0.53%
Farmers Alliance Mutual Ins. Co.	0.85	4	2	50.0%	4.72	0.17%
Farmers Insurance Exchange	0.67	185	102	55.1%	274.55	9.97%
Federal Insurance Co.	0.33	1	1	100.0%	3.03	0.11%
Financial Indemnity Co.	1.87	19	17	89.5%	10.17	0.37%
Geico Casualty Co.	0.69	18	12	66.7%	25.95	0.94%
GEICO General Insurance Co.	1.01	43	21	48.8%	42.65	1.55%
GEICO Indemnity Co.	0.69	15	10	66.7%	21.87	0.79%
General Insurance Co. of America	1.48	12	9	75.0%	8.10	0.29%

Government Employees Ins. Co.	1.17	32	13	40.6%	27.46	1.00%
Grange Insurance Association	0.90	3	3	100.0%	3.35	0.12%
Great Northern Insurance Co.	0.55	4	3	75.0%	7.25	0.26%
Hartford Ins. Co. of the Midwest	2.14	14	8	57.1%	6.54	0.24%
Hartford Underwriters Ins. Co.	2.48	85	35	41.2%	34.26	1.24%
Illinois National Insurance Co.	2.71	21	12	57.1%	7.75	0.28%
Integon Indemnity Corporation	1.35	5	4	80.0%	3.69	0.13%
Integon National Insurance Co.	1.80	5	5	100.0%	2.77	0.10%
Liberty Mutual Fire Insurance Co.	1.13	45	28	62.2%	39.91	1.45%
Mendota Insurance Co.	2.97	31	21	67.7%	10.43	0.38%
Metropolitan Casualty Ins. Co.	1.17	7	4	57.1%	5.99	0.22%
Mid-Century Insurance Co.	0.98	104	46	44.2%	106.41	3.86%
Nat'l Farmers Union Prop. & Cas. Co.	0.67	12	8	66.7%	18.01	0.65%
National General Insurance Co.	1.23	10	5	50.0%	7.82	0.28%
Nationwide Mutual Insurance Co.	1.13	7	1	14.3%	6.22	0.23%
New Hampshire Indemnity Co., Inc.	0.76	21	17	81.0%	27.74	1.01%
Owners Insurance Co.	0.66	5	5	100.0%	7.58	0.28%
Progressive Casualty Ins. Co.	0.93	42	26	61.9%	45.40	1.65%
Progressive Direct Ins. Co.	0.54	47	27	57.4%	87.47	3.18%
Progressive Mountain Ins. Co.	0.65	3	2	66.7%	4.64	0.17%
Progressive Preferred Ins. Co.	0.29	14	11	78.6%	48.46	1.76%
Progressive Specialty Ins. Co.	1.52	16	8	50.0%	10.49	0.38%
Prop. and Cas. Ins. Co. of Hartford	1.78	52	19	36.5%	29.29	1.06%
Safeco Insurance Co. of America	1.70	74	52	70.3%	43.56	1.58%
Safeco Insurance Co. of Illinois	1.56	20	16	80.0%	12.84	0.47%
Sentinel Insurance Co., Ltd.	0.55	7	4	57.1%	12.71	0.46%
Sentry Insurance A Mutual Co.	2.36	8	5	62.5%	3.38	0.12%
Shelter Mutual Insurance Co.	0.46	10	8	80.0%	21.83	0.79%
Standard Fire Insurance Co.	1.75	12	5	41.7%	6.86	0.25%
State Farm Fire and Casualty Co.	1.21	49	19	38.8%	40.63	1.48%
State Farm Mutual Automobile Ins. Co.	0.46	251	122	48.6%	545.74	19.81%
Teachers Insurance Co.	1.40	8	5	62.5%	5.73	0.21%
Titan Indemnity Co.	1.31	14	9	64.3%	10.66	0.39%
Travelers Indemnity Co. of America	4.75	25	12	48.0%	5.27	0.19%
Travelers Prop. Cas. Co. of America	1.85	15	10	66.7%	8.11	0.29%
Trinity Universal Insurance Co.	3.27	5	4	80.0%	1.53	0.06%
Trinity Universal Ins. Co. of KS, Inc.	0.22	1	0	0.0%	4.56	0.17%
United Services Automobile Assn.	1.41	140	49	35.0%	99.38	3.61%
Unitrin Auto and Home Ins. Co.	1.93	15	11	73.3%	7.78	0.28%
Unitrin Direct Prop. & Casualty Co.	1.64	5	4	80.0%	3.04	0.11%

USAA Casualty Insurance Co.	1.12	94	35	37.2%	83.63	3.04%
USAA General Indemnity Co.	0.92	5	1	20.0%	5.45	0.20%
Victoria Fire & Casualty Co.	0.72	2	1	50.0%	2.77	0.10%
Viking Insurance Co. of WI	1.23	39	33	84.6%	31.62	1.15%
Western United Insurance Co.	1.27	8	5	62.5%	6.32	0.23%
Young America Insurance Co.	0.53	10	6	60.0%	18.70	0.68%

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Health Complaints

(includes HMO, Accident, Dental and Prepaid Dental Companies)

<i>(HMOs and Prepaid Dental Companies appear in bolded italics.)</i>	2005 Total Complaint Ratio	Total Complaints	Confirmed Complaints	% Confirmed	Premium (\$ Million)	2005 Marketshare
<i>Aetna Health Inc.</i>	0.08	8	8	100.0%	95.33	1.62%
Aetna Life Insurance Co.	0.15	11	8	72.7%	73.82	1.25%
AFLAC of Columbus	0.11	4	3	75.0%	36.21	0.61%
American Family Mutual Ins. Co.	0.11	1	1	100.0%	8.99	0.15%
American Fidelity Assurance Co.	0.12	1	1	100.0%	8.20	0.14%
American Med. Security Life Ins. Co.	0.31	4	2	50.0%	12.84	0.22%
American Republic Insurance Co.	0.25	5	2	40.0%	19.84	0.34%
Anthem Blue Cross Blue Shield	0.20	101	71	70.3%	507.31	8.61%
Bankers Life and Casualty Co.	0.45	8	4	50.0%	17.61	0.30%
Celtic Insurance Co.	2.34	8	5	62.5%	3.42	0.06%
<i>CIGNA Dental Health of CO, Inc.</i>	0.11	1	1	100.0%	9.24	0.16%
<i>CIGNA Healthcare of CO, Inc.</i>	0.18	23	16	69.6%	129.54	2.20%
<i>CO Choice Health Plans ¹</i>	0.07	1	1	100.0%	14.39	0.24%
Colonial Life & Accident Ins. Co.	0.31	2	2	100.0%	6.48	0.11%
Combined Ins. Co. of America	0.09	1	0	0.0%	11.59	0.20%
Companion Life Insurance Co.	0.12	1	1	100.0%	8.62	0.15%
Connecticut General Life Ins. Co.	0.07	10	7	70.0%	135.24	2.30%
Conseco Senior Health Ins. Co.	3.88	12	7	58.3%	3.09	0.05%
Continental Casualty Co.	0.27	3	3	100.0%	11.21	0.19%
Delta Dental Plan of CO, Inc.	0.03	3	3	100.0%	97.25	1.65%
Empire Fire and Marine Ins. Co.	1.45	11	6	54.5%	7.60	0.13%
Equitable Life & Casualty Ins. Co.	0.29	3	1	33.3%	10.41	0.18%
Genworth Life Insurance Co.	0.10	3	3	100.0%	30.30	0.51%
Golden Rule Insurance Co.	0.40	20	13	65.0%	50.34	0.85%
<i>Great-West Healthcare of CO, Inc.</i>	0.09	3	2	66.7%	32.33	0.55%
Guardian Life Ins. Co. of America	0.32	22	17	77.3%	67.85	1.15%
Hartford Life and Accident Ins. Co.	0.06	2	2	100.0%	35.82	0.61%
<i>HMO Colorado, Inc.</i>	0.06	10	8	80.0%	172.65	2.93%
Humana Insurance Co.	0.32	37	27	73.0%	115.66	1.96%
John Alden Life Insurance Co.	0.55	4	2	50.0%	7.21	0.12%
John Hancock Life Insurance Co.	0.26	5	4	80.0%	19.25	0.33%
<i>Kaiser Foundation Health Plan of CO</i>	0.04	64	48	75.0%	1470.41	24.96%
Kaiser Permanente Insurance Co.	0.26	4	3	75.0%	15.67	0.27%
Life Insurance Co. of North America	0.23	3	2	66.7%	12.96	0.22%
Life Investors Ins. Co. of America	0.47	8	5	62.5%	16.89	0.29%
MEGA Life and Health Ins. Co.	0.51	22	16	72.7%	43.38	0.74%
Metropolitan Life Insurance Co.	0.05	3	1	33.3%	59.45	1.01%

Mid-West National Life Ins. Co. of TN	1.02	16	9	56.3%	15.71	0.27%
Mutual of Omaha Insurance Co.	0.12	3	1	33.3%	24.82	0.42%
National Foundation Life Ins. Co.	0.14	1	0	0.0%	6.91	0.12%
New England Life Insurance Co.	0.21	2	2	100.0%	9.67	0.16%
Pacific Life & Annuity Co.	0.93	13	10	76.9%	14.05	0.24%
PacifiCare Life Assurance Co.	0.25	38	33	86.8%	154.99	2.63%
PacifiCare of CO, Inc.	0.06	54	33	61.1%	865.93	14.70%
Paul Revere Life Insurance Co.	0.17	1	0	0.0%	5.93	0.10%
Physicians Mutual Insurance Co.	0.12	1	0	0.0%	8.42	0.14%
Principal Life Insurance Co.	0.20	7	2	28.6%	35.66	0.61%
Provident Life and Accident Ins. Co.	0.09	1	1	100.0%	11.05	0.19%
Prudential Insurance Co. of America	0.30	3	2	66.7%	9.98	0.17%
ReliaStar Life Insurance Co.	0.27	2	1	50.0%	7.28	0.12%
Rocky Mtn. Healthcare Options, Inc.	0.05	5	3	60.0%	99.31	1.69%
Rocky Mountain HMO, Inc.	0.09	17	10	58.8%	189.92	3.22%
Standard Insurance Co.	0.20	8	3	37.5%	40.56	0.69%
State Farm Mutual Auto. Ins. Co.	0.05	2	2	100.0%	36.37	0.62%
Stonebridge Life Insurance Co.	0.33	2	1	50.0%	6.04	0.10%
Symetra Life Insurance Co.	0.13	1	1	100.0%	7.78	0.13%
Thrivent Financial for Lutherans	0.13	1	1	100.0%	7.57	0.13%
Time Insurance Co.	0.86	67	49	73.1%	78.22	1.33%
Travelers Insurance Co.	4.33	11	2	18.2%	2.54	0.04%
Unicare Life & Health Ins. Co.	0.41	3	3	100.0%	7.34	0.12%
Union Fidelity Life Insurance Co.	2.38	5	4	80.0%	2.10	0.04%
Union Security Insurance Co.	0.18	3	1	33.3%	16.78	0.28%
United American Insurance Co.	1.43	11	8	72.7%	7.69	0.13%
United Healthcare Insurance Co.	0.14	89	72	80.9%	649.61	11.03%
United Healthcare of CO, Inc.	0.13	10	8	80.0%	75.38	1.28%
U.S. Life Ins. Co. in the City of NY	0.47	4	3	75.0%	8.56	0.15%
Unum Life Ins. Co. of America	0.22	7	6	85.7%	31.72	0.54%
World Insurance Co.	0.63	6	2	33.3%	9.46	0.16%

¹ Name changed from San Luis Valley HMO

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Homeowners and Farmowners Insurance Complaints

	2005 Total Complaint Ratio	Total Complaints	Confirmed Complaints	% Confirmed	Premium (\$ Million)	2005 Marketshare
Allied Property and Casualty Ins. Co.	0.86	9	6	66.7%	10.41	0.94%
Allstate Indemnity Co.	0.26	5	3	60.0%	19.20	1.74%
Allstate Insurance Co.	0.80	41	23	56.1%	51.00	4.61%
Allstate Prop. and Casualty Ins. Co.	0.20	6	4	66.7%	29.85	2.70%
Amco Insurance Co.	0.56	7	7	100.0%	12.51	1.13%
American Family Mutual Ins. Co.	0.25	39	28	71.8%	155.30	14.04%
American International Ins. Co.	0.15	1	1	100.0%	6.81	0.62%
American Modern Home Ins. Co.	39.29	5	4	80.0%	0.13	0.01%
American Nat'l Prop. & Casualty Co.	0.47	6	3	50.0%	12.72	1.15%
Amex Assurance Co.	0.56	2	2	100.0%	3.55	0.32%
Amica Mutual Insurance Co.	0.30	2	2	100.0%	6.63	0.60%
Automobile Ins. Co. of Hartford CT	1.08	3	3	100.0%	2.78	0.25%
Auto-Owners Insurance Co.	0.37	1	1	100.0%	2.67	0.24%
Balboa Insurance Co.	0.67	4	4	100.0%	5.96	0.54%
Colorado Casualty Insurance Co.	0.82	8	4	50.0%	9.73	0.88%
Colo. Farm Bureau Mutual Ins. Co.	0.52	12	6	50.0%	22.88	2.07%
Country Mutual Insurance Co.	0.94	15	8	53.3%	15.98	1.44%
Depositors Insurance Co.	0.63	1	0	0.0%	1.59	0.14%
Empire Fire and Marine Ins. Co.	0.53	1	0	0.0%	1.90	0.17%
Encompass Ins. Co. of America	0.59	5	5	100.0%	8.50	0.77%
Farmers Alliance Mutual Ins. Co.	0.69	4	2	50.0%	5.83	0.53%
Farmers Insurance Exchange	0.95	2	2	100.0%	2.11	0.19%
Federal Insurance Co.	0.12	1	0	0.0%	8.35	0.76%
Fidelity Nat'l Prop. & Cas. Ins. Co.	0.80	2	1	50.0%	2.50	0.23%
Fire Insurance Exchange	0.49	77	60	77.9%	156.55	14.15%
Fireman's Fund Insurance Co.	0.44	1	0	0.0%	2.29	0.21%
Foremost Ins. Co. Grand Rapids, MI	0.72	8	5	62.5%	11.17	1.01%
Foremost Prop. & Casualty Ins. Co.	1.69	2	1	50.0%	1.18	0.11%
Grange Insurance Association	1.12	5	5	100.0%	4.48	0.41%
Great Northern Insurance Co.	0.12	3	2	66.7%	25.08	2.27%
GuideOne Mutual Insurance Co.	1.86	2	2	100.0%	1.08	0.10%
Hartford Ins. Co. of the Midwest	0.37	1	0	0.0%	2.71	0.25%
Hartford Underwriters Ins. Co.	0.21	3	2	66.7%	14.19	1.28%
Homesite Indemnity Co.	1.50	5	2	40.0%	3.34	0.30%
Indemnity Ins. Co. of No. America	1.04	2	2	100.0%	1.92	0.17%
Liberty Mutual Fire Ins. Co.	0.47	8	7	87.5%	16.85	1.52%
Nat'l Farmers Union Prop. & Cas. Co.	0.50	6	4	66.7%	11.94	1.08%
Nationwide Mutual Fire Ins. Co.	0.51	1	0	0.0%	1.97	0.18%

Owners Insurance Co.	0.15	1	1	100.0%	6.87	0.62%
Prop. and Cas. Ins. Co. of Hartford	0.42	5	4	80.0%	11.77	1.06%
Safeco Insurance Co. of America	0.71	14	6	42.9%	19.62	1.77%
Sentinel Insurance Co., Ltd.	0.34	3	3	100.0%	8.82	0.80%
Shelter Mutual Insurance Co.	0.42	5	3	60.0%	11.94	1.08%
Standard Fire Insurance Co.	0.33	11	9	81.8%	33.73	3.05%
State Farm Fire and Casualty Co.	0.20	53	37	69.8%	271.13	24.51%
Travelers Indemnity Co. of America	0.83	4	4	100.0%	4.81	0.43%
Travelers Indemnity Co.	2.22	3	1	33.3%	1.35	0.12%
Twin City Fire Insurance Co.	0.52	1	1	100.0%	1.92	0.17%
Union Ins. Co. of Providence	0.67	1	1	100.0%	1.49	0.14%
United Services Automobile Assn.	0.05	2	2	100.0%	43.57	3.94%
Unitrin Auto and Home Ins. Co.	1.22	4	2	50.0%	3.29	0.30%
USAA Casualty Insurance Co.	0.14	4	4	100.0%	27.66	2.50%
West American Insurance Co.	0.36	1	1	100.0%	2.80	0.25%

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Life Insurance and Annuity Complaints

	2005 Total Complaint Ratio	Total Complaints	Confirmed Complaints	% Confirmed	Premium (\$ Million)	2005 Marketshare
Allianz Life Ins. Co. of No. America	1.74	7	6	85.7%	4.02	0.31%
Allmerica Fin. Life Ins. & Ann. Co.	0.17	1	1	100.0%	5.82	0.45%
Allstate Life Insurance Co.	0.16	2	0	0.0%	12.41	0.96%
American Family Life Ins. Co.	0.08	2	2	100.0%	24.65	1.92%
American General Life Ins. Co.	0.12	5	3	60.0%	40.14	3.12%
American Income Life Ins. Co.	0.41	2	1	50.0%	4.93	0.38%
American Memorial Life Ins. Co.	0.53	2	2	100.0%	3.80	0.30%
American National Ins. Co.	0.33	3	2	66.7%	9.07	0.71%
Ameritas Variable Life Ins. Co.	0.30	1	1	100.0%	3.36	0.26%
AmerUs Life Insurance Co.	0.11	1	1	100.0%	9.24	0.72%
Assurity Life Insurance Co.	0.55	1	1	100.0%	1.80	0.14%
AXA Equitable Life Ins. Co.	0.12	3	2	66.7%	25.02	1.94%
Bankers Life and Casualty Co.	1.66	3	2	66.7%	1.81	0.14%
Banner Life Insurance Co.	0.18	1	0	0.0%	5.61	0.44%
Chase Insurance Life Co.	0.26	1	1	100.0%	3.87	0.30%
Conseco Life Insurance Co.	2.34	11	7	63.6%	4.71	0.37%
Continental Assurance Co.	0.73	1	1	100.0%	1.38	0.11%
CUNA Mutual Ins. Society	0.15	1	1	100.0%	6.55	0.51%
Farmers New World Life Ins. Co.	0.10	3	2	66.7%	30.36	2.36%
Fidelity and Guaranty Life Ins. Co.	0.45	4	4	100.0%	8.96	0.70%
First Colony Life Insurance Co.	0.08	2	2	100.0%	24.07	1.87%
Globe Life and Accident Ins. Co.	0.40	2	2	100.0%	5.00	0.39%
Great-West Life & Annuity Ins. Co.	0.09	1	1	100.0%	10.69	0.83%
Guardian Life Ins. Co. of America	0.04	1	0	0.0%	25.50	1.98%
Hartford Life and Accident Ins. Co.	0.05	1	0	0.0%	20.35	1.58%
Hartford Life and Annuity Ins. Co.	0.03	1	0	0.0%	30.10	2.34%
Hartford Life Insurance Co.	0.17	2	2	100.0%	11.47	0.89%
IDS Life Insurance Co.	0.09	1	1	100.0%	11.63	0.90%
Jackson National Life Ins. Co.	0.32	3	1	33.3%	9.50	0.74%
Jefferson Pilot Financial Ins. Co.	0.18	3	2	66.7%	17.08	1.33%
Jefferson Pilot Life Ins. Co.	0.11	1	1	100.0%	9.33	0.73%
John Hancock Life Ins. Co.	0.66	2	2	100.0%	3.04	0.24%
Life Ins. Co. of North America	0.07	1	1	100.0%	13.50	1.05%
Life Ins. Co. of the Southwest	0.22	1	0	0.0%	4.63	0.36%
Lincoln Benefit Life Co.	0.06	1	0	0.0%	17.00	1.32%
Lincoln Heritage Life Ins. Co.	0.75	1	0	0.0%	1.34	0.10%
Massachusetts Mutual Life Ins. Co.	0.03	1	1	100.0%	29.85	2.32%
Metropolitan Life Ins. Co.	0.11	7	6	85.7%	64.11	4.98%

Midland National Life Ins. Co.	0.07	1	1	100.0%	14.14	1.10%
Minnesota Life Ins. Co.	0.18	3	3	100.0%	16.89	1.31%
Monumental Life Ins. Co.	0.21	1	1	100.0%	4.67	0.36%
Nationwide Life Ins. Co.	0.17	2	1	50.0%	11.88	0.92%
New England Life Ins. Co.	0.13	2	1	50.0%	15.53	1.21%
New York Life Ins. & Annuity Corp.	0.03	1	1	100.0%	31.33	2.44%
New York Life Insurance Co.	0.03	2	2	100.0%	60.28	4.69%
Northwestern Mutual Life Ins. Co.	0.01	2	2	100.0%	137.73	10.71%
Ohio National Life Ins. Co.	0.21	1	0	0.0%	4.85	0.38%
Pacific Life Insurance Co.	0.02	1	0	0.0%	42.58	3.31%
Phoenix Life Insurance Co.	0.30	2	1	50.0%	6.62	0.51%
Primerica Life Insurance Co.	0.05	1	1	100.0%	19.38	1.51%
Protective Life Insurance Co.	0.17	2	2	100.0%	11.93	0.93%
Pruco Life Insurance Co.	0.07	1	1	100.0%	13.83	1.08%
Prudential Ins. Co. of America	0.12	9	8	88.9%	73.15	5.69%
Reassure America Life Ins. Co.	0.56	3	2	66.7%	5.38	0.42%
ReliaStar Life Insurance Co.	0.08	2	2	100.0%	24.69	1.92%
Security Financial Life Ins. Co.	0.27	1	1	100.0%	3.73	0.29%
Security Life of Denver Ins. Co.	0.09	4	3	75.0%	46.69	3.63%
Standard Insurance Co.	0.04	1	1	100.0%	24.66	1.92%
State Farm Life Insurance Co.	0.03	2	1	50.0%	63.25	4.92%
Stonebridge Life Insurance Co.	0.82	2	2	100.0%	2.45	0.19%
Symetra Life Insurance Co.	0.28	1	0	0.0%	3.61	0.28%
Thrivent Financial for Lutherans	0.08	2	1	50.0%	25.58	1.99%
Transamerica Occid. Life Ins. Co.	0.06	2	2	100.0%	35.75	2.78%
Travelers Insurance Co.	0.61	2	1	50.0%	3.30	0.26%
U.S. Financial Life Ins. Co.	0.19	1	0	0.0%	5.25	0.41%
Union Security Ins. Co.	0.23	2	2	100.0%	8.70	0.68%
Union Security Life Ins. Co.	0.91	2	0	0.0%	2.19	0.17%
United of Omaha Life Ins. Co.	0.14	3	2	66.7%	21.21	1.65%
Valley Forge Life Ins. Co.	0.15	2	1	50.0%	13.60	1.06%
Washington National Ins. Co.	10.81	6	5	83.3%	0.55	0.04%

Please Note: The companies included in this report are responsible for reconciling documented complaints and reporting discrepancies to the Division of Insurance. However, not all of the companies have performed this review. Therefore, this report may contain unverified information.