



# STATE OF CONNECTICUT INSURANCE DEPARTMENT



## **2017 Complaint Rankings** *Accident & Health* *Auto Insurance*

**Katharine L. Wade**  
*Insurance Commissioner*  
*August 1, 2018*

The Connecticut Insurance Department investigates thousands of complaints each year from consumers on all types of insurance policies including health, auto, homeowners, renters and life insurance. Our primary mission is consumer protection and we closely monitor insurance companies to make certain they adhere to state laws and are financially solvent to fulfill their obligations to their policyholders.

In 2017, the Department's Consumer Affairs Unit (CAU) fielded 5,800 complaints and inquiries from consumers. As a result, we were able to recover and return nearly \$5 million back to consumers who turned to us for help. Those complaints are an important tool in helping us regulate the insurance industry. Our CAU examiners are effective liaisons between policyholders and their insurance companies. They assist consumers by:

- Ensuring companies comply with state laws and the terms of the insurance policy
- Communicate with a company on a policyholder's behalf
- Correct misunderstandings and provide consumers with information
- Work with policyholders proactively before a problem develops

In this report, companies that sell Auto and Accident & Health insurance are ranked by the number of complaints reported, whether those complaints were justified or questionable by company, by market share, identified by written or earned premium.

A company's ranking is determined by a "complaint ratio," which is the total number of complaints divided by the direct premium and multiplied by 1 million. A company with the lowest complaint ratio is ranked No. 1.

The types of complaints reviewed for the purposes of this report include claims handling, underwriting, marketing and sales, and policy service.

In addition to this annual report, the [Department's complaint data](#) for all business lines can be found online through our Web site and the state's Open Data Portal.

The Department is here to help consumers with their insurance issues and I urge anyone with a question or complaint to contact our Consumer Affairs Unit at [insurance@ct.gov](mailto:insurance@ct.gov) or call 800-203-3447.



Katharine L. Wade  
Insurance Commissioner

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## Glossary

- **Justified (J)** – Indicates error and/or fault by insurers and result in corrective action.
- **Questionable (Q)** - Involves a question of fact or law and/or a combination of responsibility. Frequently are favorably resolved.
- **Direct Premiums (Health)** – All premiums arising from policies issued by the company during the calendar year.
- **Earned Premiums (Auto)** – Total premium used up at any given point during the policy period.

### Complaint Categories

- **Claims Handling** – Involves procedures, unsatisfactory offers or settlements, delays, denial of claims, mandated benefits, coverage disputes, accident responsibility (auto) and other disputes involving claims.
- **Marketing & Sales** – Involves delays, misquotes, company handling and other disputes involving marketing and sales.
- **Policy Service** – Involves service, delays, policy information, premium refunds, benefit extensions, delivery of policies and certificates and other disputes related to policy service.
- **Underwriting** – Involves cancellations, non-renewal, premiums, rating, refusal to insure, underwriting guidelines and other disputes related to underwriting.
- **Other** – Involves unapproved forms, lack of proper license and other miscellaneous disputes.



## Auto Insurance Complaint Rankings

- Rankings apply only to insurers with earned premium in excess of \$5 million
- Insurer with lowest complaint ratio is ranked No. 1
- Insurers with earned premium below \$5 million are unranked and listed alphabetically
- Earned premiums reflect premiums used for calendar year 2017
- Complaints used to determine complaint ratios were those closed during calendar year 2017 and coded “justified” or “Questionable.”

# Ranking of Auto Insurance Companies & Groups With earned premium of \$5 million or more

*Company with the lowest complaint ratio is ranked No. 1*

Note: A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period.

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
American Financial Grp	*	5,492,190	0	0	0	0	0	0	0	0	0	0	0	0	0	1
New London County Grp	*	6,344,075	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Electric Ins Grp	*	6,924,751	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Federated Mut Grp	*(1)	7,308,506	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Cna Ins Grp	*(1)	7,352,664	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Ohio Mut Grp	*(1)	8,059,524	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Pure Companies Grp	*	8,115,414	0	0	0	0	0	0	0	0	0	0	0	0	0	1
American Natl Fncl Grp	*	8,256,951	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Ameriprise Financial Grp	*	10,654,264	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Quincy Mut Grp	*	11,266,336	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Kemper Corp Grp	*	12,325,832	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Selective Ins	*	13,648,820	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Tokio Marine Holdings Inc Grp	*	13,733,068	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Qbe Ins Grp	*	15,401,704	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Central Mut Ins Co Grp	*	17,241,743	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Wr Berkley Corp Grp	*	19,522,395	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Zurich Ins Grp	*(1)	20,854,937	0	0	0	0	0	0	0	0	0	0	0	0	0	1
American Intrnl Grp	*	20,955,749	0	0	0	0	0	0	0	0	0	0	0	0	0	1

Amtrust Ngh Grp	*(1)	24,084,689	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Arbella Ins Grp	*	24,726,988	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Mapfre Ins Grp	*	81,374,982	0	0	0	0	0	1	0	0	0	0	0	1	0.012	21
The Hanover Ins Grp	*	53,823,853	0	0	0	0	1	0	0	0	0	0	1	0	0.019	22
State Farm Grp	*	188,657,284	1	0	0	0	2	2	0	0	0	0	3	2	0.027	23
Chubb Ltd Grp	*(1)	59,625,527	0	0	0	0	2	0	0	0	0	0	2	0	0.034	24
St Paul Travelers Grp	*	223,163,761	0	0	0	0	5	3	0	0	2	0	7	3	0.045	25
Amica Mut Grp	*	108,704,547	1	0	0	0	4	0	0	0	0	0	5	0	0.046	26
Nationwide Corp Grp	*	144,178,537	1	0	0	0	2	3	1	0	0	0	4	3	0.049	27
Berkshire Hathaway Grp	*	526,774,693	3	0	0	0	14	9	0	0	2	0	19	9	0.053	28
Farmers Ins Grp	*	52,867,704	1	0	0	0	1	0	1	0	0	0	3	0	0.057	29
Progressive Grp	*	295,645,597	0	0	2	0	10	8	0	0	1	0	13	8	0.071	30
Main Street Amer Grp	*	39,621,107	0	0	0	0	1	0	1	0	1	0	3	0	0.076	31
Utica Natl Ins Grp	*	26,068,219	0	0	0	0	1	0	0	0	1	0	2	0	0.077	32
Plymouth Rock Ins Grp	*	32,997,730	0	0	0	0	2	1	0	0	0	0	2	1	0.091	33
Hartford Fire & Cas Grp	*	132,181,219	2	0	1	0	8	1	1	0	0	0	12	1	0.098	34
Cincinnati Fncl Grp	*(1)	9,477,243	0	0	0	0	0	1	0	0	0	0	0	1	0.106	35
Liberty Mut Grp	*	329,739,859	1	0	0	0	21	9	3	0	0	1	25	10	0.106	35
Allstate Ins Grp	*	310,749,343	0	0	0	0	10	22	1	1	0	0	11	23	0.109	37
Sentry Ins Grp	*	8,842,252	0	0	0	0	1	0	0	0	0	0	1	0	0.113	38
State Auto Mut Grp	*	23,890,412	0	0	0	0	1	1	0	0	1	0	2	1	0.126	39
United Services Automobile Asn	*	132,835,397	0	0	0	0	15	2	0	0	0	0	15	2	0.128	40
Csaa Ins Grp	*	54,336,803	1	0	0	0	2	4	1	0	0	0	4	4	0.147	41
Metropolitan Grp	*	101,111,529	1	0	0	0	6	2	4	1	2	0	13	3	0.158	42
American Independent Ins Grp	*	5,575,822	0	0	0	0	1	0	0	0	0	0	1	0	0.179	43
Horace Mann Grp	*	6,473,703	0	0	0	0	2	0	0	0	0	0	2	0	0.309	44
American Family Ins Grp	*(1)	5,842,255	0	0	0	0	4	0	1	0	0	0	5	0	0.856	45
<b>TOTALS</b>		<b>\$3,216,829,978</b>	<b>12</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>116</b>	<b>69</b>	<b>14</b>	<b>2</b>	<b>10</b>	<b>1</b>	<b>155</b>	<b>72</b>		

\*Denotes a group of companies; (1) Primarily insures commercial vehicles; (2) Primarily insures recreational vehicles and motorcycles

# Alphabetical List of Auto Insurance Companies & Groups With earned premium below \$5 million

*(Rankings not applicable with earned premium below \$5 million)*

A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

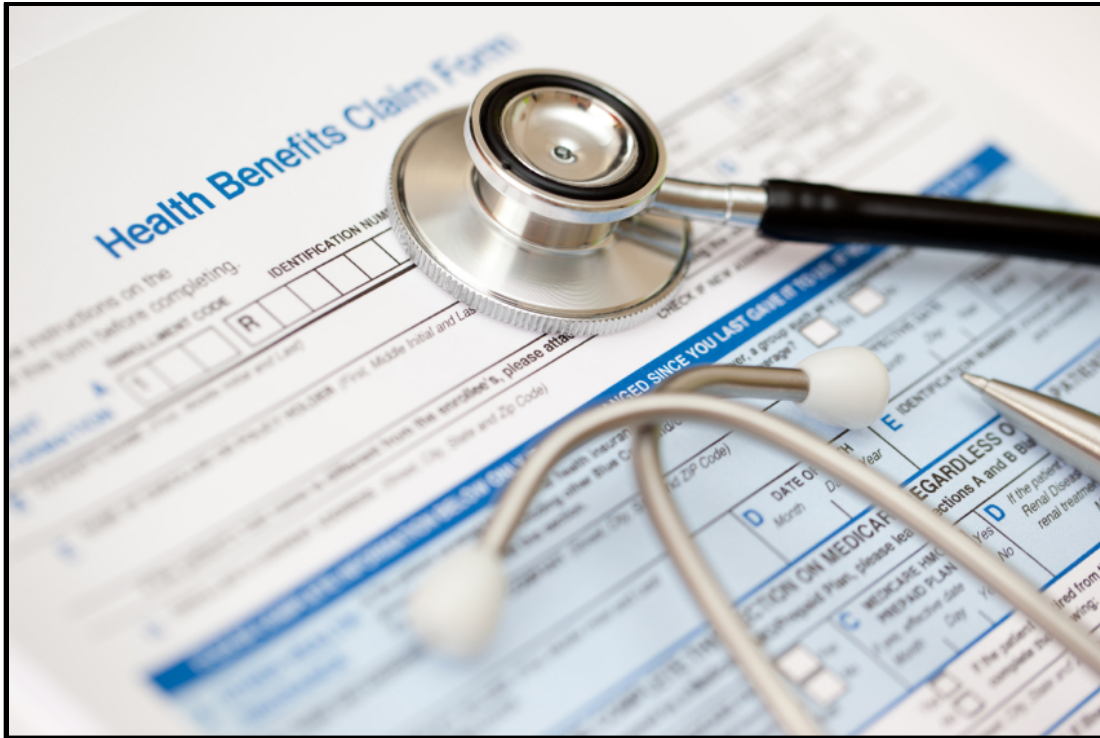
COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/EP
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q	
Aegis Grp	*(2)	28,342	0	0	0	0	0	0	0	0	0	0	0	0	0
Allianz Ins Grp	*	279,606	0	0	0	0	0	0	0	0	0	0	0	0	0
Ally Ins Holdings Grp	*(1)	970,617	0	0	0	0	0	0	0	0	0	0	0	0	0
Amerco Corp Grp	*(1)	1,433	0	0	0	0	1	0	0	0	0	0	1	0	697.837
American Road Insurance Company		8,599	0	0	0	0	0	0	0	0	0	0	0	0	0
Amerisure Co Grp	*(1)	6,480	0	0	0	0	0	0	0	0	0	0	0	0	0
Ameritrust Grp Inc Grp	*	203,319	0	0	0	0	0	0	0	0	0	0	0	0	0
Arch Ins Grp	*(1)	4,198,294	0	0	0	0	0	0	0	0	0	0	0	0	0
Argonaut Grp	*(1)	3,451,418	0	0	0	0	0	0	0	0	0	0	0	0	0
Assurant Inc Grp	*(1)	1,534,401	0	0	0	0	1	0	0	0	0	0	1	0	0.652
Atlas Financial Holdings Grp	*	3,106,828	0	0	0	0	0	0	0	0	0	0	0	0	0
Axis Capital Grp	*(1)	234,914	0	0	0	0	0	0	0	0	0	0	0	0	0
Baldwin & Lyons Grp	*	578,060	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankamerica Corp Grp	*	1,247	0	0	0	0	0	0	0	0	0	0	0	0	0
Brotherhood Mutual Insurance Co	(1)	143,501	0	0	0	0	0	0	0	0	0	0	0	0	0
California Cas Mgmt Grp	*	2,075,379	0	0	0	0	0	0	0	0	0	0	0	0	0



Canal Grp	*(1)	2,034,679	0	0	0	0	0	0	0	0	0	0	0	0	0
Church Mut Grp	*	394,967	0	0	0	0	0	0	0	0	0	0	0	0	0
Clear Blue Financial Grp	*	25,209	0	0	0	0	0	0	0	0	0	0	0	0	0
Cuna Mut Grp	*(1)	130,340	0	0	0	0	0	0	0	0	0	0	0	0	0
Emc Ins Co Grp	*(1)	3,141,074	0	0	0	0	0	0	0	0	0	0	0	0	0
Enstar Grp	*	324,665	0	0	0	0	0	0	0	0	0	0	0	0	0
Everest Rein Hol Grp	*(1)	305,532	0	0	0	0	0	0	0	0	0	0	0	0	0
Fairfax Financial Grp	*(1)	3,779,550	0	0	0	0	0	0	0	0	0	0	0	0	0
Global Ind Grp	*(1)	102,965	0	0	0	0	0	0	0	0	0	0	0	0	0
Greater Ny Grp	*(1)	107,008	0	0	0	0	0	0	0	0	0	0	0	0	0
Hannover Grp	*(1)	2,086,722	0	0	0	0	0	0	0	0	0	0	0	0	0
Houston Intl Ins Grp	*(1)	219,382	0	0	0	0	0	0	0	0	0	0	0	0	0
Iat Reins Co Grp	*(1)	998,479	0	0	0	0	0	0	0	0	0	0	0	0	0
Ifg Co Grp	*(1)	335,408	0	0	0	0	0	0	0	0	0	0	0	0	0
Infinity Prop & Cas Ins Grp	*	4,971,959	0	0	0	0	0	0	0	0	0	0	0	0	0
Intact Financial Grp	*	434,266	0	0	0	0	0	0	0	0	0	0	0	0	0
Knightbrook Ins Grp	*	8,936	0	0	0	0	0	0	0	0	0	0	0	0	0
Lancer Financial Grp	*(1)	4,383,520	0	0	0	0	0	0	0	0	0	0	0	0	0
Markel Corp Grp	*(1)	3,971,763	0	0	0	0	0	0	0	0	0	0	0	0	0
Ms & Ad Ins Grp	*(1)	160,417	0	0	0	0	0	0	0	0	0	0	0	0	0
Munich Re Grp	*(1)	4,606,147	0	0	0	0	0	0	0	0	0	0	0	0	0
Navigators Grp	*	615,271	0	0	0	0	0	0	0	0	0	0	0	0	0
Old Republic Grp	*(1)	2,407,071	0	0	0	0	1	0	0	0	0	0	1	0	0.415
Pennsylvania Lumbermens Grp	*(1)	840,694	0	0	0	0	0	0	0	0	0	0	0	0	0
Pharmacists Mutual Insurance Co	(1)	148,262	0	0	0	0	0	0	0	0	0	0	0	0	0
Prosight Grp	*(1)	2,330,933	0	0	0	0	0	0	0	0	0	0	0	0	0

Providence Grp	*	4,512,894	1	0	0	0	0	0	0	0	0	0	0	1	0	0.222
Rli Ins Grp	*(1)	651,341	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Samsung Fire & Marine Insurance		109,017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sompo Grp	*	178,228	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Starr Grp	*(1)	1,152,518	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Swiss Re Grp	*(1)	100,512	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wt Holdings Grp	*	167,585	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Xl Amer Grp	*	1,230,422	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTALS</b>		<b>63,790,174</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	

\*Denotes a group of companies; (1) Primarily insures commercial vehicles; (2) Primarily insures recreational vehicles and motorcycles



## Health Insurance Complaint Rankings

- Insurer with lowest complaint ratio is ranked No. 1
- Insurers with no justified or questionable complaints are listed alphabetically
- Earned premiums reflect premiums used for calendar year 2017
- Complaints used to determine complaint ratio were those closed during calendar year 2017 and coded “Justified” or “Questionable”
- Accident & Health complaints address the following coverage types:
  - ✓ Medical Surgical and Major Medical
  - ✓ Hospital Expense
  - ✓ Hospital Indemnity
  - ✓ Disability Income
  - ✓ Accident Only
  - ✓ Credit Disability
  - ✓ Medicare Supplement
  - ✓ Long Term Care

# Ranking of Health Insurance Companies and Groups With Justified or Questionable Complaints

*Company with the lowest complaint ratio is ranked No. 1*

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		Complaint Ratio	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Emblem Hlth Grp	*	1,068,539,812	0	0	1	0	5	1	3	0	1	0	10	1	0.01	1
Unum Grp	*	76,269,826	0	0	0	0	0	0	1	0	0	0	1	0	0.013	2
Cigna Health Grp	*	441,877,272	1	0	0	0	5	0	0	0	0	0	6	0	0.014	3
Metropolitan Grp	*	131,468,256	0	0	0	0	1	0	1	0	0	0	2	0	0.015	4
Aetna Grp	*	482,114,232	0	0	1	0	7	0	1	0	1	0	10	0	0.021	5
Harvard Pilgrim Hlth Care Grp	*	160,123,568	0	0	0	0	3	0	0	0	1	0	4	0	0.025	6
Anthem Health Plans, Inc		1,374,262,162	1	0	2	0	21	0	8	0	5	0	37	0	0.027	7
Unitedhealth Grp	*	561,150,935	0	0	0	0	15	0	0	0	2	0	17	0	0.03	8
Chubb Ltd Grp	*	27,975,165	0	0	0	0	1	0	0	0	0	0	1	0	0.036	9
Tokio Marine Holdings Inc Grp	*	26,136,417	1	0	0	0	0	0	0	0	0	0	1	0	0.038	10
Lincoln Natl Grp	*	16,271,939	0	0	0	0	1	0	0	0	0	0	1	0	0.061	11
Cno Financial Grp	*	12,596,580	0	0	0	0	1	0	0	0	0	0	1	0	0.079	12
American Intrnl Grp	*	9,578,988	0	0	0	0	1	0	0	0	0	0	1	0	0.104	13
Allstate Ins Grp	*	4,021,631	0	0	0	0	1	0	0	0	0	0	1	0	0.249	14
Highmark Inc Grp	*	4,096,074	0	0	1	0	1	0	0	0	0	0	2	0	0.488	15
Unified Life Insurance Company		584,854	0	0	0	1	0	0	0	0	0	0	0	1	1.71	16
<b>TOTALS</b>		<b>\$4,397,067,711</b>	<b>3</b>	<b>0</b>	<b>5</b>	<b>1</b>	<b>63</b>	<b>1</b>	<b>14</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>95</b>	<b>2</b>		

*\*Denotes a group of companies*

# NUMERICAL RANKING OF HEALTH MAINTENANCE ORGANIZATIONS (HMOs)

*THE HMO WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1*

A ratio of 0.000 indicates no questionable and no justified complaints for this company for this time period

COMPANY NAME	\$ DIRECT PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL/DP	RANK
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
ConnectiCare Inc	198,130,355	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Harvard Pilgrim Health Care of	2,751,085	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Oxford Health Plans (CT), Inc	28,284,988	0	0	0	0	6	0	0	0	0	0	6	0	0.212	3
Cigna HealthCare of Connecticut	9,583,877	0	0	1	0	3	0	0	0	0	0	4	0	0.417	4
Aetna Health Inc	3,462,533	0	0	0	0	2	0	0	0	1	0	3	0	0.866	5
<b>TOTALS</b>	<b>\$242,212,838</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>13</b>	<b>0</b>		

## Health Insurance Companies & Groups With No Justified or Questionable Complaints

COMPANY NAME		\$ DIRECT PREMIUM
Aaa Life Grp	*	61,703
Aegis Grp	*	42,050
Aegon Us Holding Grp	*	43,385,014
Aflac Grp	*	50,239,961
Allianz Ins Grp	*	1,518,717
Amalgamated Life Insurance Company		296,002
Amerco Corp Grp	*	30,718
American Enterprise Mut Grp	*	260,180
American Fidelity Corp Grp	*	6,168,431
American Financial Grp	*	6,314
American Natl Fncl Grp	*	468,791
Ameriprise Financial Grp	*	7,634,678
Ameritas Mut Holding Grp	*	8,616,640
Amex Assurance Company		1,330,019
Amfirst Holdings Grp	*	36,757
Amtrust Ngh Grp	*	2,998,183
Anthem Inc Grp	*	21,306,695
Arch Ins Grp	*	797,560
Arkansas Bcbs Grp	*	19,386
Assurant Inc Grp	*	6,575,789
Assurity Grp	*	1,093,521
Athene Grp	*	305,884
Axa Ins Grp	*	1,252,037
Axis Capital Grp	*	397,093
Baltimore Life Insurance Company		793
Banner Life Grp	*	5,504
Bcbs Of Sc Grp	*	5,797,917
Bcs Ins Grp	*	1,325,784
Berkshire Hathaway Grp	*	476,803
Blue Cross & Blue Shield Of Mi	*	146,818
Boston Mut Grp	*	2,822,394
Centene Corp Grp	*	179,047
Central States Grp	*	531,918
Cincinnati Fncl Grp	*	2,932
Cna Ins Grp	*	6,262,486
Columbian Life Grp	*	2,389
Continental General Insurance Company		576,861

Country Ins & Financial Servic	*	33,340
Cuna Mut Grp	*	8,869,038
CVS Caremark Grp	*	45,893,980
Delta Dental Plan of NJ Grp	*	6,973,595
Dentegra Grp	*	16,299,358
EMC National Life Company		122
Envision Insurance Company		4,479,362
Equitable Family Ins Co Grp	*	40,486
Express Scripts Holding Grp	*	9,638,708
Fairfax Financial Grp	*	2,197,568
Farmers Ins Grp	*	913
Federal Life Insurance Company		5
Federated Mut Grp	*	558,027
Fidelity Life Association, A Legal Reserve Life Ins Co		3,816
Fidelity Security Grp	*	16,425,636
Financial Hol Corp	*	18,562
Fortress Grp	*	10,087
General Electric Grp	*	55,967
Geneve Hol Inc	*	811,272
Genworth Financial Grp	*	58,359,504
Ggc Grp	*	14,219
Goldman Sachs Grp	*	16,012
Gpm Life Grp	*	13,638
Great West Grp	*	1,296,889
Guarantee Trust Grp	*	5,447,344
Guardian Life Grp	*	52,640,202
Hartford Fire & Cas Grp	*	42,141,348
Hcsc Grp	*	542,142
Healthmarkets Grp	*	4,835,963
Horace Mann Grp	*	13,655
Humana Inc Grp	*	37,021,683
Illinois Mutual Life Insurance Company		423,743
Industrial Alliance Grp	*	13
Intact Financial Grp	*	117,831
Jackson Natl Grp	*	217,676
John Hancock Grp	*	26,106,981
Kansas City Life Ins Grp	*	20,779
Kemper Corp Grp	*	8,721
Liberty Mut Grp	*	19,502,297
Lifetime Healthcare Grp	*	3,431,896
Lincoln Heritage Life Insurance Company		3,243
Manhattan Life Grp	*	266,329

Mapfre Ins Grp	*	2,054
Markel Corp Grp	*	140,255
Mass Mut Life Ins Co Grp	*	19,985,432
Meiji Yasuda Life Ins Grp	*	24,692,769
Minnesota Mut Grp	*	4,482,612
Munich Re Grp	*	325,500
Mutual of America Life Insurance Company		47,465
Mutual Of Omaha Grp	*	18,864,464
National Guardian Life Ins Grp	*	14,476,556
National Life Group	*	418,697
National Teachers Assoc Life G	*	7,805
Nationwide Corp Grp	*	1,166,782
Nestle Sa Grp	*	12,218,131
New Era Life Grp	*	6,206
New York Life Grp	*	4,801,165
Nippon Life Insurance Company of America		500
Northwestern Mut Grp	*	52,058,170
Ohio Natl Life Grp	*	485,210
Oneamerica Financial Partners	*	413,834
Pan Amer Life Grp	*	573,152
Partnerre Grp	*	1,695,061
Penn Mut Grp	*	251,854
Physicians Mut Grp	*	1,090,793
Plateau Grp	*	3,438
Primerica Grp	*	25,856
Principal Fin Grp	*	23,509,840
Protective Life Ins Grp	*	541,313
Prudential Of Amer Grp	*	21,960,252
Qbe Ins Grp	*	2,052,633
Renaissance Hlth Serv Corp Grp	*	1,390,353
Resolution Life Grp	*	239,152
Sammons Enterprises Grp	*	4,880
Security Mutual Life Insurance Company of New York		433,917
Sentry Ins Grp	*	144,929
Shelterpoint Grp Inc	*	561,563
Southland Natl Holding Grp	*	40,129
Starr Grp	*	390,517
State Farm Grp	*	2,732,707
Sumitomo Life Ins Grp	*	6,439,842
Sun Life Assur Co Of Cn Grp	*	33,806,668
Surety Life Insurance Company		5,618
Swiss Re Grp	*	2,721,622



Tiaa Family Grp	*	397,641
Torchmark Corp Grp	*	8,943,423
Trustmark Mut Holding Co Grp	*	2,873,030
Union Labor Grp	*	2,264,365
United Heritage Mut Grp	*	332
United Services Automobile Asn	*	4,792,619
Vision Serv Plan Grp	*	24,443,042
Voya Financial Grp	*	12,648,498
Wellcare Grp	*	14,301,324
West Southern Grp	*	4,163
Wilton Re Grp	*	4,106
Wr Berkley Corp Grp	*	2,844,563
XI Amer Grp	*	678,235
Zale Corp Grp	*	6,066
Zurich Ins Grp	*	4,710,462
<b>TOTALS</b>		<b>\$787,277,726</b>

*\*Denotes a group of companies*