



STATE OF CONNECTICUT INSURANCE DEPARTMENT



2019 Complaint Rankings *Accident & Health* *Auto Insurance*

Andrew N. Mais
Insurance Commissioner
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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 2019, the Department's Consumer Affairs Unit (CAU) fielded 5,691 complaints and inquiries from consumers. As a result, we were able to recover and return nearly \$4.4 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 or call 800-203-3447.



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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 2019
- Complaints used to determine complaint ratios were those closed during calendar year 2019 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		
General Electric Grp	*	6,771,079	0	0	0	0	0	0	0	0	0	0	0	0	0	1
American Financial Grp	*(1)	7,205,961	0	0	0	0	0	0	0	0	0	0	0	0	0	1
New London County Grp	*	7,520,870	0	0	0	0	0	0	0	0	0	0	0	0	0	1
American Natl Fncl Grp	*	8,005,522	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Providence Mutual Fire Insurance		9,174,387	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Federated Mut Grp	*(1)	10,919,684	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Pure Companies Grp	*	11,257,676	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Quincy Mut Grp	*	14,167,822	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Tokio Marine Holdings Inc Grp	*	15,792,252	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Selective Ins Grp	*	16,280,591	0	0	0	0	0	0	0	0	0	0	0	0	0	1
State Auto Mut Grp	*	17,949,587	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Ohio Mut Grp	*(1)	18,348,101	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Zurich Ins Grp	*(1)	19,984,212	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Central Mut I C Oh Grp	*	23,278,498	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Amica Mut Grp	*	114,056,483	0	0	0	0	0	0	0	1	1	0	1	1	0.018	15

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP	RANK
Hartford Fire & Cas Grp	*	122,766,041	0	0	0	0	3	0	0	0	0	0	3	0	0.024	16
The Hanover Ins Grp	*	66,306,214	0	1	0	0	1	0	0	0	0	0	1	1	0.03	17
Travelers Grp	*	218,685,174	0	0	0	0	4	1	2	0	0	0	6	1	0.032	18
Berkshire Hathaway Grp	*	594,624,603	1	0	0	0	9	11	0	0	0	0	10	11	0.035	19
Mapfre Ins Grp	*	56,586,417	1	0	0	0	1	0	0	0	0	0	2	0	0.035	19
Arbella Ins Grp	*(1)	27,188,685	0	0	0	0	0	1	0	0	0	0	0	1	0.037	21
Metropolitan Grp	*	115,634,056	0	0	0	0	5	0	0	0	0	0	5	0	0.043	22
Wr Berkley Corp Grp	*	22,082,012	0	0	0	0	1	0	0	0	0	0	1	0	0.045	23
Chubb Ltd Grp	*(1)	59,430,085	0	0	0	0	2	1	0	0	0	0	2	1	0.05	24
Farmers Ins Grp	*	58,994,845	0	0	0	0	2	1	0	0	0	0	2	1	0.051	25
Progressive Grp	*	391,051,527	0	0	1	0	10	8	1	0	2	0	14	8	0.056	26
National Gen Grp	*	53,035,104	0	0	0	0	1	1	0	0	1	0	2	1	0.057	27
Nationwide Corp Grp	*	123,520,559	0	0	0	0	6	0	1	0	0	0	7	0	0.057	27
Utica Natl Ins Grp	*(1)	34,188,133	0	0	0	0	1	1	0	0	0	0	1	1	0.058	29
Cincinnati Fncl Cp Grp	*(1)	17,021,607	0	0	0	0	1	0	0	0	0	0	1	0	0.059	30
Plymouth Rock Ins Grp	*	32,499,807	0	0	0	0	1	0	1	0	0	0	2	0	0.062	31
State Farm II Grp	*	222,339,200	0	0	0	0	12	5	0	0	1	0	13	5	0.081	32
Allstate Ins Grp	*	309,433,044	0	0	0	0	14	12	0	0	0	0	14	12	0.084	33
United Services Auto Asn Grp	*	149,061,670	0	0	0	0	11	2	0	0	0	0	11	2	0.087	34
Kemper Corp Grp	*	29,912,539	0	0	0	0	1	2	0	0	0	0	1	2	0.1	35
Csaa Ins Grp	*	69,126,428	0	0	0	0	4	2	1	0	0	0	5	2	0.101	36
American Intrnl Grp	*	19,704,044	0	1	0	0	1	0	0	0	0	0	1	1	0.102	37
Liberty Mut Grp	*	308,427,163	0	0	0	0	25	5	0	0	3	2	28	7	0.113	38

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP	RANK
Sentry Ins Grp	*	15,056,642	0	0	0	0	1	0	1	0	0	0	2	0	0.133	39
Horace Mann Grp	*	7,446,524	0	0	0	0	0	0	0	0	1	0	1	0	0.134	40
Cna Ins Grp	*	6,968,681	0	0	0	0	1	0	0	0	0	0	1	0	0.143	41
American Family Ins Grp	*	72,458,882	0	0	0	0	5	3	0	1	2	0	7	4	0.152	42
TOTALS		\$3,504,262,411	2	2	1	0	123	56	7	2	11	2	144	62		

* Denotes a group of companies

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles

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

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	
Alleghany Grp	*	17,056	0	0	0	0	0	0	0	0	0	0	0	0	0
Allianz Ins Grp	*	1,367,963	0	0	0	0	1	0	0	0	0	0	1	0	0.731
Ally Ins Holdings Grp	*(1)	1,000,438	0	0	0	0	0	0	0	0	0	0	0	0	0
Amerco Corp Grp	*(1)	2,435	0	0	0	0	0	0	0	0	0	0	0	0	0
American Independent Ins Grp	*	2,013,557	0	0	0	0	1	1	0	0	0	0	1	1	0.993
American Road Insurance Company	(1)	9,517	0	0	0	0	0	0	0	0	0	0	0	0	0
Amerisure Co Grp	*(1)	923	0	0	0	0	0	0	0	0	0	0	0	0	0
Ameritrust Grp Inc Grp	*(1)	96,623	0	0	0	0	0	0	0	0	0	0	0	0	0
Amtrust Financial Serv Grp	*(1)	2,558,386	0	0	0	0	0	0	0	0	0	0	0	0	0
Arch Ins Grp	*(1)	4,033,124	0	0	0	0	0	0	0	0	0	0	0	0	0
Argo Grp Us Inc Grp	*(1)	3,622,202	0	0	0	0	0	0	0	0	0	0	0	0	0
Assurant Inc Grp	*(1)	1,537,763	0	0	0	0	0	0	1	0	0	0	1	0	0.65
Axa Ins Grp	*(1)	1,261,794	0	0	0	0	0	0	0	0	0	0	0	0	0
Axis Capital Grp	*(1)	349,443	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankamerica Corp Grp	*(1)	3	0	0	0	0	0	0	0	0	0	0	0	0	0
Brotherhood Mutual Insurance Co	*(1)	148,683	0	0	0	0	0	0	0	0	0	0	0	0	0
California Cas Mgmt Grp	*	2,288,452	0	0	0	0	0	0	0	0	0	0	0	0	0

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP
Canal Grp	*(1)	1,731,240	0	0	0	0	0	0	0	0	0	0	0	0	0
Church Mut Grp	*(1)	519,110	0	0	0	0	0	0	0	0	0	0	0	0	0
Clear Blue Financial Grp	*(1)	194,247	0	0	0	0	0	0	0	0	0	0	0	0	0
Cuna Mut Grp	*(1)	133,389	0	0	0	0	0	0	0	0	0	0	0	0	0
Emc Ins Co Grp	*(1)	3,919,043	0	0	0	0	1	0	0	0	0	0	1	0	0.255
Enstar Grp	*(1)	352,254	0	0	0	0	0	0	0	0	0	0	0	0	0
Everest Rein Hol Inc Grp	*(1)	812,715	0	0	0	0	0	0	0	0	0	0	0	0	0
Fairfax Financial Grp	*(1)	3,681,986	0	0	0	0	0	0	0	0	0	0	0	0	0
Global Ind Grp	*(1)	62,031	0	0	0	0	0	0	0	0	0	0	0	0	0
Greater Ny Grp	*(1)	113,845	0	0	0	0	0	0	0	0	0	0	0	0	0
Guideone Ins Grp	*	245,079	0	0	0	0	0	0	0	0	0	0	0	0	0
Hallmark Financial Services Grp	*(1)	47,105	0	0	0	0	0	0	0	0	0	0	0	0	0
Hannover Grp	*(1)	262,470	0	0	0	0	0	0	0	0	0	0	0	0	0
Hiscox Ins Grp	*	9,470	0	0	0	0	0	0	0	0	0	0	0	0	0
Houston Intl Ins Grp	*(1)	343,384	0	0	0	0	1	0	0	0	0	0	1	0	2.912
lat Reins Co Grp	*(1)	2,556,252	0	0	0	0	0	0	0	0	0	0	0	0	0
lfg Co Grp	*(1)	279,752	0	0	0	0	0	0	0	0	0	0	0	0	0
Intact Financial Grp	*(1)	472,471	0	0	0	0	0	0	0	0	0	0	0	0	0
James River Grp Inc	*(1)	2,334,241	0	0	0	0	0	0	0	0	0	0	0	0	0
Knightbrook Ins Grp	*(1)	709	0	0	0	0	0	0	0	0	0	0	0	0	0
Lancer Financial Grp	*(1)	4,549,055	0	0	0	0	0	0	0	0	0	0	0	0	0
Markel Corp Grp	*(1)	3,009,908	0	0	0	0	1	0	0	0	0	0	1	0	0.332
Ms & Ad Ins Grp	*(1)	161,524	0	0	0	0	0	0	0	0	0	0	0	0	0
Munich Re Grp	*(1)	3,922,374	0	0	0	0	0	0	0	0	0	0	0	0	0
Old Republic Grp	*(1)	4,593,797	1	0	0	0	2	0	0	0	0	0	3	0	0.653

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP
Palisades Grp	*	1,050,134	0	0	0	0	0	0	0	0	0	0	0	0	0
Pennsylvania Lumbermens Grp	*(1)	552,396	0	0	0	0	0	0	0	0	0	0	0	0	0
Pharmacists Mut Grp	*(1)	121,051	0	0	0	0	0	0	0	0	0	0	0	0	0
Prosight Grp	*(1)	4,787,130	0	0	0	0	0	0	0	0	0	0	0	0	0
Protective Ins Corp Grp	*(1)	1,787,166	0	0	0	0	0	0	0	0	0	0	0	0	0
Qbe Ins Grp Ltd	*	4,959,038	1	0	0	0	1	0	1	0	1	0	4	0	0.807
Rli Ins Grp	*(1)	1,566,126	0	0	0	0	0	0	0	0	0	0	0	0	0
ROOT Insurance Company		602,093	0	0	0	0	0	0	0	0	0	0	0	0	0
Sompo Grp	*(1)	378,946	0	0	0	0	0	0	0	0	0	0	0	0	0
Starr Grp	*(1)	3,183,184	0	0	0	0	0	0	0	0	0	0	0	0	0
Swiss Re Grp	*(1)	87,338	0	0	0	0	0	0	0	0	0	0	0	0	0
Wt Holdings Grp	*	1,369,674	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS		\$75,060,089	2	0	0	0	8	1	2	0	1	0	13	1	

* Denotes a group of companies

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles

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



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 2019
- Complaints used to determine complaint ratio were those closed during calendar year 2019 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		\$ 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		
Cigna Health Grp	*	546,570,599	0	0	0	0	5	0	0	0	0	0	5	0	0.009	1
CVS Grp	*	379,804,717	0	0	0	0	4	0	0	0	0	0	4	0	0.011	2
Emblem Hlth Grp	*	1,083,257,384	1	0	1	0	10	0	2	0	4	0	18	0	0.017	3
Guardian Life Grp	*	54,882,575	0	0	0	0	0	0	0	0	1	0	1	0	0.018	4
Unitedhealth Grp	*	1,147,506,452	0	0	4	0	17	0	0	0	0	0	21	0	0.018	4
Anthem Health Plans, Inc		1,115,345,342	1	0	6	0	20	0	0	0	7	0	34	0	0.03	6
Chubb Ltd Grp	*	29,461,969	0	0	0	0	1	0	0	0	0	0	1	0	0.034	7
Metropolitan Grp	*	107,651,473	0	0	0	0	4	0	0	0	0	0	4	0	0.037	8
Delta Dental Grp	*	20,914,509	0	0	0	0	1	0	0	0	0	0	1	0	0.048	9
Cno Financial Grp	*	12,046,626	0	0	0	0	1	0	0	0	0	0	1	0	0.083	10
Nationwide Corp Grp	*	11,412,931	0	0	0	0	0	0	1	0	0	0	1	0	0.088	11
Aegon Us Holding Grp	*	38,314,664	0	0	1	0	1	0	2	0	0	0	4	0	0.104	12
Brighthouse Holdings Grp	*	16,109,478	0	0	0	0	1	0	1	0	0	0	2	0	0.124	13
American Intrnl Grp	*	4,955,563	0	0	0	0	0	0	1	0	0	0	1	0	0.202	14
National Gen Grp	*	3,280,128	0	0	0	0	1	0	0	0	0	0	1	0	0.305	15
TOTALS		\$4,571,514,410	2	0	12	0	66	0	7	0	12	0	99	0		

**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	170,704,632	0	0	1	0	5	0	0	0	0	0	6	0	0.035	1
Harvard Pilgrim Health Care of	37,554,721	0	0	0	0	3	0	0	0	0	0	3	0	0.08	2
Cigna HealthCare of Connecticut	10,169,831	0	0	0	0	2	0	0	0	0	0	2	0	0.197	3
Oxford Health Plans (CT), Inc	55,739,879	0	0	6	0	10	0	0	0	1	0	17	0	0.305	4
Aetna Health Inc	758,280	0	0	0	0	1	0	0	0	0	0	1	0	1.319	5
TOTALS	\$274,927,343	0	0	7	0	21	0	0	0	1	0	29	0		

Health Insurance Companies & Groups With No Justified or Questionable Complaints

COMPANY NAME		\$ DIRECT PREMIUM
Aaa Life Grp	*	128,953
Aegis Grp	*	41,555
Aflac Grp	*	51,269,953
Allianz Ins Grp	*	1,469,820
Allstate Ins Grp	*	4,965,290
Amalgamated Life Insurance Company		308,263
Amerco Corp Grp	*	18,937
American Enterprise Mut Grp	*	172,055
American Fidelity Corp Grp	*	8,347,242
American Financial Grp	*	5,589
American Natl Fncl Grp	*	451,602
Ameriprise Financial Grp	*	7,346,964
Ameritas Mut Holding Grp	*	10,263,287
Amex Assurance Company		1,478,476
Amfirst Holdings Grp	*	11,906
Anthem Inc Grp	*	26,694,069
Apollo Global Mgmt Grp	*	249,345
Arch Ins Grp	*	701,797
Arkansas Bcbs Grp	*	19,242
Assurant Inc Grp	*	1,254,681
Assurity Grp	*	1,093,162
Axa Ins Grp	*	1,320,514
Axis Capital Grp	*	88,935
Baltimore Life Insurance Company		520
Banner Life Grp	*	86,667
Bcbs Of Sc Grp	*	9,866,188
Bcs Ins Grp	*	1,065,127
Beazley Grp	*	63,265
Berkshire Hathaway Grp	*	14,958,596
Blue Cross & Blue Shield Of Mi	*	180,987
Boston Mut Grp	*	2,495,883
Calton Holdings Grp	*	6,235
Catholic Association of Foresters		64
Catholic Financial Life		1,504
Centene Corp Grp	*	132,826
Central States Grp	*	411,457

COMPANY NAME		\$ DIRECT PREMIUM
Cincinnati Fndl Cp Grp	*	2,420
Citizens Security Life Insurance Company		216,240
Cna Ins Grp	*	5,974,579
Columbian Life Grp	*	2,630
Continental General Insurance Company		597,325
Country Ins & Financial Servic	*	28,434
Croatian Fraternal Union of America		160
Cuna Mut Grp	*	7,869,763
Dai-ichi Life Holdings Inc Grp	*	361,633
Dentegra Group	*	6,608,094
Equitable Holdings Inc Grp	*	2,616,854
Fairfax Financial Grp	*	4,287,228
Farmers Ins Grp	*	603
Federal Life Insurance Company		5
Federated Mut Grp	*	652,919
Fidelity Life Association, A Legal Reserve Life Insurance Company		3,464
Fidelity Security Grp	*	21,829,911
Financial Hol Corp	*	14,227
General Electric Grp	*	47,009
Geneve Hol Inc Grp	*	549,082
Genworth Financial Grp	*	60,936,983
Ggc Grp	*	110,716
Global Atlantic Grp	*	31,266
Globe Life Inc Grp	*	7,895,464
Gpm Life Grp	*	10,243
Great West L Asr Grp	*	739,946
Guarantee Trust Grp	*	5,659,229
Hartford Fire & Cas Grp	*	49,111,013
Harvard Pilgrim Hlth Care Grp	*	140,784,006
Hcsc Grp	*	415,083
Highmark Inc Grp	*	2,458,434
Homesield Capital Grp	*	6,965
Hopmeadow Holdings Grp	*	424,470
Horace Mann Grp	*	19,736
Houston Intl Ins Grp	*	716,527
Humana Inc Grp	*	30,286,047
Illinois Mutual Life Insurance Company		419,462
Independent Order of Foresters		51,353
Industrial Alliance Grp	*	13
Intact Financial Grp	*	618,565

COMPANY NAME		\$ DIRECT PREMIUM
Jackson Natl Grp	*	145,836
John Hancock Grp	*	26,246,738
Kansas City Life Ins Grp	*	39,516
Kemper Corp Grp	*	3,727
Knights of Columbus		1,079,576
KSKJ LIFE, American Slovenian Catholic Union		1,517
Kuvare Grp	*	245,727
Liberty Mut Grp	*	1,607,351
Lifetime Healthcare Grp	*	3,360,749
Lincoln Heritage Life Insurance Company		3,259
Lincoln Natl Grp	*	35,479,255
Manhattan Life Grp	*	539,733
Markel Corp Grp	*	142,082
Mass Mut L I C Grp	*	20,374,657
Meiji Yasuda Life Ins Grp	*	21,171,632
Minnesota Mut Grp	*	5,410,356
Mutual of America Life Insurance Company		43,746
Mutual Of Omaha Grp	*	20,210,866
National Guardian Life Ins Grp	*	5,721,131
National Life Group	*	304,477
New Era Life Grp	*	5,009
New York Life Grp	*	5,861,435
Nippon Life Insurance Company of America		39,429
Northwestern Mut Grp	*	53,564,449
Ohio Natl Life Grp	*	509,484
Oneamerica Financial Partners	*	576,579
Order of United Commercial Travelers of America (The)		13,448
Pan Amer Life Grp	*	1,974,103
Partnerre Grp	*	889,890
Penn Mut Grp	*	207,765
Physicians Mut Grp	*	1,294,242
Plateau Grp	*	1,984
Primerica Grp	*	26,099
Principal Fin Grp	*	24,140,312
Prudential Of Amer Grp	*	43,175,309
Qbe Ins Grp Ltd	*	3,801,033
Regal Rein Grp	*	269,364
Renaissance Health Service Cor	*	1,480,238
Royal Arcanum Supreme Council		17,508
Royal Neighbors of America		5,258

COMPANY NAME		\$ DIRECT PREMIUM
Sammons Enterprises Grp	*	3,745
Security Mutual Life Insurance Company of New York		166,023
Sentry Ins Grp	*	26,339
Shelterpoint Grp Inc	*	406,079
Sons of Norway		303
Southland Natl Holding Grp	*	18,274
Starr Grp	*	17,653
State Farm II Grp	*	3,289,626
Sterling Financial Ins Grp Inc	*	38,577
Sumitomo Life Ins Grp	*	10,543,951
Sun Life Assur Co Of Cn Grp	*	36,501,806
Surety Life Insurance Company		3,370
Swiss Re Grp	*	3,495,790
Thrivent Financial for Lutherans		1,164,924
Tiaa Family Of Co Grp	*	376,475
Time Insurance Company		617,528
Tokio Marine Holdings Inc Grp	*	27,677,851
Trustmark Mut Holding Co Grp	*	2,916,519
Unified Life Insurance Company		36,026
Union Labor Grp	*	5,103,475
United Heritage Mut Grp	*	1,059
United Services Auto Asn Grp	*	4,472,859
Unum Grp	*	82,493,741
Vision Service Plan Group	*	30,728,904
Voya Financial Grp	*	14,541,579
Wellcare Grp	*	29,686,175
West Southern Grp	*	4,305,120
Wilton Re Grp	*	3,625
Woodmen of the World Life Insurance Society		494
Wr Berkley Corp Grp	*	4,034,418
Zurich Ins Grp	*	4,423,591
	TOTALS	\$1,046,409,825

**Denotes a group of companies*