



STATE OF CONNECTICUT INSURANCE DEPARTMENT



2020 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 2020, the Department's Consumer Affairs Unit (CAU) fielded 5,371 complaints and inquiries from consumers. As a result, we were able to recover and return nearly \$4.1 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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Insurance Commissioner

Table of Contents

Glossary	4
Auto Insurer Rankings	5-11
Numerical Ranking	6-8
Alphabetical Listings	9-11
Accident & Health Insurer Rankings	12-18
Numerical Ranking	13-14
Insurers with no justified complaints	15-18

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 2020
- Complaints used to determine complaint ratios were those closed during calendar year 2020 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			
Allstate Ins Grp	*	290,762,850	0	0	0	0	12	3	0	0	0	0	1	2	3	0.052	32
American Family Ins Grp	*	69,964,624	0	0	0	0	3	1	0	0	0	0	0	3	1	0.057	35
American Financial Grp	*(1)	5,584,946	0	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Intrnl Grp	*	17,224,039	0	0	0	0	1	0	0	0	0	0	0	1	0	0.058	36
American Natl Fncl Grp	*	7,912,185	0	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Amica Mut Grp	*	110,784,646	0	0	0	0	1	0	0	0	1	0	2	0	0.018	21	
Arbella Ins Grp	*(1)	27,991,349	0	0	0	0	1	0	0	0	0	0	1	0	0.036	27	
Berkshire Hathaway Grp	*	561,171,272	0	0	0	0	7	6	1	0	1	1	9	7	0.029	25	
Central Mut I C Oh	*	22,873,157	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1	
Chubb Ltd Grp	*(1)	60,274,626	0	0	0	0	1	0	0	0	0	0	1	0	0.017	20	
Cincinnati Fncl GRP	*(1)	19,545,381	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1	
Cna Ins Grp	*	7,138,308	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1	
Csaa Ins Grp	*	68,475,119	0	0	0	0	1	0	0	0	0	0	1	0	0.015	19	
Farmers Ins Grp	*	50,080,290	0	0	0	0	0	0	1	0	1	0	2	0	0.040	28	
Federated Mut Grp	*(1)	12,966,209	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1	

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP	RANK
General Electric Grp	*	6,174,342	0	0	0	0	1	0	0	0	0	0	1	0	0.162	42
Hartford Fire & Cas Grp	*	119,330,613	0	0	0	0	3	1	0	0	0	1	3	2	0.042	29
Horace Mann Grp	*	7,037,568	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Kemper Corp Grp	*	34,755,466	0	0	0	0	5	0	1	0	0	0	6	0	0.173	43
Liberty Mut Grp	*	293,133,802	0	0	0	0	12	1	2	0	0	0 1	4	1	0.051	31
Mapfre Ins Grp	*	40,081,206	0	0	0	0	0	0	0	0	1	0	1	0	0.025	23
Metropolitan Grp	*	114,400,097	1	0	0	0	2	1	0	0	0	0	3	1	0.035	26
National Gen Grp	*	56,127,647	0	0	0	0	2	2	0	0	0	0	2	2	0.071	38
Nationwide Corp GRP	*	111,057,254	1	0	0	0	1	3	0	0	1	0	3	3	0.054	34
New London County	*	7,824,216	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Ohio Mut Grp	*(1)	16,657,850	0	0	0	0	1	0	0	0	0	0	1	0	0.060	37
Old Republic Grp	*	7,299,899	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Palisades Grp	*	6,380,622	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Plymouth Rock Ins Grp	*	32,204,536	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Progressive Grp	*	407,353,479	2	1	0	0	10	4	0	0	1	0 1	3	5	0.044	30
Providence Mutual Fire Insurance		8,703,923	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Pure Companies Grp	*	12,556,583	0	0	0	0	2	0	0	0	0	0	2	0	0.159	41
Quincy Mut Grp	*	15,153,947	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Selective Ins	*	19,523,396	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Sentry Ins Grp	*	15,896,210	0	0	0	0	1	1	0	0	1	0	2	1	0.189	44
State Auto Mut Grp	*	19,401,851	0	0	0	0	1	0	0	0	0	0	1	0	0.052	32
State Farm GRP	*	237,095,591	0	0	0	0	14	8	1	0	0	3 1	5	11	0.110	40
The Hanover Ins Grp	*	69,646,546	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP	RANK	
Tokio Marine Holdings Inc Grp	*	16,046,498	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1	
Travelers Grp	*	210,991,979	0	0	0	0	4	1	1	0	0	0	5	1	0.028	24	
United Services Automobile Asn	*	152,154,176	1	0	0	0	8	4	0	0	1	1	1	0	5	0.099	39
Utica Natl Ins Grp	*(1)	42,314,002	0	0	0	0	1	0	0	0	0	0	1	0	0.024	22	
Wr Berkley Corp GRP	*	24,308,466	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1	
Zurich Ins Grp	*(1)	19,119,884	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1	
TOTALS		3,455,480,650	5	1	0	0	95	36	7	0	8	6	115	43			

* 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	*	29,841	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Allianz Ins Grp	*	1,473,059	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ally Ins Holdings Grp	*(1)	896,908	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Amerco Corp GRP	*(1)	3,496	0	0	0	0	0	0	0	0	0	0	0	0	0.000
American Independent Ins Grp	*	1,871,868	0	0	0	0	0	0	0	0	0	0	0	0	0.000
American Road Insurance Company	(1)	8,251	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Amerisure Co	*(1)	2,484	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ameritrust Grp Inc Grp	*(1)	255,436	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Amtrust Financial Serv Grp	*(1)	1,226,471	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Arch Ins Grp	*(1)	3,776,502	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Argo Grp Us Inc Grp	*(1)	3,831,765	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Assurant Inc Grp	*(1)	1,598,685	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Atlas Financial Holdings Grp	*	842,311	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Axa Ins Grp	*(1)	1,613,957	0	0	0	0	1	0	0	0	0	0	1	0	0.620
Axis Capital Grp	*(1)	421,582	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Benchmark Holding Grp	*	34,034	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Brotherhood Mutual Insurance Co	(1)	149,682	0	0	0	0	0	0	0	0	0	0	0	0	0.000
California Cas Mgmt	*	2,275,814	0	0	0	0	0	0	0	0	0	0	0	0	0.000

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP
Canal Grp	*(1)	2,277,308	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Church Mut Grp	*(1)	639,710	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Clear Blue Financial Grp	*(1)	192,461	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Core Specialty Ins Holdings Grp	*	133,921	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Cuna Mut Grp	*(1)	120,260	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Emc Ins Co	*(1)	4,353,881	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Everest Rein Hol GRP	*(1)	1,058,517	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Fairfax Financial GRP	*(1)	3,553,342	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Global Ind Grp	*(1)	51,928	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Greater Ny	*(1)	139,067	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Guideone Ins Grp	*	563,672	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Hallmark Financial Services Grp	*(1)	185,709	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Hannover Grp	*(1)	24,357	0	0	0	0	0	0	0	0	0	0	0	0	0.000
lat Reins Co Grp	*(1)	2,506,229	0	0	0	0	0	0	0	0	0	0	0	0	0.000
lfg Co	*(1)	355,489	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Intact Financial Grp	*(1)	592,158	0	0	0	0	0	0	0	0	0	0	0	0	0.000
James River Grp Inc	*(1)	2,032,030	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Lancer Financial Grp	*(1)	3,729,629	0	0	0	0	0	0	0	1	0	0	0	1	0.268
Markel Corp Grp	*(1)	3,374,608	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ms & Ad Ins Grp	*(1)	137,472	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Munich Re Grp	*(1)	2,863,441	0	0	0	0	0	0	0	0	0	0	0	0	0.000
New Jersey Manufacturers	*	137,067	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Lumbermens Grp	*(1)	596,828	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut Grp	*(1)	102,144	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Prosight Grp	*(1)	4,149,791	0	0	0	0	0	0	0	0	0	0	0	0	0.000

COMPANY NAME		\$ EARNED PREMIUM	UNDER-WRITING		MARKETING SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		RATIO COMPL /EP
Protective Ins Corp Grp	*(1)	1,763,113	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Qbe Ins Grp Ltd	*	2,838,351	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Rli Ins Grp	*	1,326,085	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Root Inc Grp	*	3,283,588	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Skyward Specialty Ins Grp Inc	*	692,017	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sompo Grp	*(1)	426,671	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Starr Grp	*(1)	1,706,925	0	0	0	0	1	0	0	0	0	0	1	0	0.586
Swiss Re Grp	*(1)	103,248	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Wt Holdings Grp	*	1,925,890	0	0	0	0	0	0	0	0	0	0	0	0	0.000
TOTALS		68,249,053	0	0	0	0	2	0	0	1	0	0	2	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 2020
- Complaints used to determine complaint ratio were those closed during calendar year 2020 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		
Metropolitan Grp	*	109,641,575	0	0	0	0	1	0	0	0	0	0	1	0	0.009	1
Cigna Health Grp	*	553,448,398	0	0	0	0	7	0	0	0	0	0	7	0	0.013	2
Cvs Grp	*	363,845,576	0	0	1	0	4	0	0	0	0	0	5	0	0.014	3
Unitedhealth Grp	*	1,167,564,353	0	0	0	0	17	0	1	0	0	0	18	0	0.015	4
Emblem Hlth Grp	*	1,095,074,907	0	0	1	0	16	0	1	0	0	0	18	0	0.016	5
Guardian Life Grp	*	52,957,622	0	0	0	0	1	0	0	0	0	0	1	0	0.019	6
Aflac Grp	*	50,164,048	0	0	0	0	1	0	0	0	0	0	1	0	0.020	7
Anthem Health Plans, Inc		1,186,449,205	0	0	3	0	28	0	1	0	3	0	35	0	0.029	8
Humana GRP	*	24,364,153	0	0	1	0	0	0	0	0	0	0	1	0	0.041	9
Chubb Ltd Grp	*	21,115,863	0	0	0	0	1	0	0	0	0	0	1	0	0.047	10
Aegon Us Holding Grp	*	39,533,835	0	0	0	0	0	0	2	0	0	0	2	0	0.051	11
Cno Financial Grp	*	11,833,465	0	0	0	0	1	0	0	0	0	0	1	0	0.085	12
American Intrnl Grp	*	2,857,630	0	0	1	0	0	0	0	0	0	0	1	0	0.350	13
TOTALS		4,678,850,630	0	0	7	0	77	0	5	0	3	0	92	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		
Aetna Health Inc	635,883	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Harvard Pilgrim Health Care, In	43,779,369	0	0	0	0	2	0	0	0	0	0	2	0	0.046	2
ConnectiCare Inc	121,845,295	0	0	0	0	6	0	0	0	0	0	6	0	0.049	3
Cigna HealthCare of Connecticut	9,380,571	0	0	0	0	1	0	0	0	0	0	1	0	0.107	4
Oxford Health Plans (CT), Inc	42,594,575	1	0	3	0	11	0	1	0	1	0	17	0	0.399	5
TOTALS	218,235,693	1	0	3	0	20	0	1	0	1	0	26	0		

Health Insurance Companies & Groups With No Justified or Questionable Complaints

COMPANY NAME		\$ DIRECT PREMIUM
5 Star Life Insurance Company		102,460
Aaa Life Grp	*	195,892
Aegis Grp	*	37,013
Alleghany Grp	*	235,525
Allianz Ins Grp	*	1,417,000
Allstate Ins Grp	*	4,951,501
Amalgamated Life Insurance Company		448,427
Amerco Corp GRP	*	17,037
American Enterprise Mut Grp	*	155,285
American Fidelity Corp Grp	*	5,851,955
American Financial Grp	*	5,877
American Natl Fncl Grp	*	430,494
Ameriprise Financial Grp	*	7,162,316
Ameritas Mut Holding Grp	*	10,017,749
Amex Assurance Company		510,852
Amfirst Holdings Grp	*	1,592
Anthem Inc Grp	*	28,723,122
Apollo Global Mgmt Grp	*	209,484
Arch Ins Grp	*	516,924
Arkansas Bcbs Grp	*	13,958
Assurant Inc Grp	*	966,677
Assurity Grp	*	1,073,355
Axa Ins Grp	*	643,416
Axis Capital Grp	*	301,681
Baltimore Life Insurance Company		273
Banner Life Grp	*	115,003
Bcbs Of Sc Grp	*	12,120,942
Bcs Ins Grp	*	1,257,561
Beazley Grp	*	62,435
Berkshire Hathaway Grp	*	11,117,730
Blue Cross & Blue Shield Of Mi	*	200,716
Boston Mut Grp	*	1,837,032
Brighthouse Holdings Grp	*	15,953,814
Calton Holdings Grp	*	8,068
Catholic Financial Life		1,323
Centene Corp Grp	*	29,657,347
Central States Grp	*	323,316
Cincinnati Fncl GRP	*	2,234

COMPANY NAME		\$ DIRECT PREMIUM
Citizens Security Life Insurance Company		405,720
Cna Ins Grp	*	5,578,253
Columbian Life Grp	*	17
Continental General Insurance Company		527,032
Country Ins & Financial Servic	*	22,523
Croatian Fraternal Union of America		136
Cuna Mut Grp	*	7,330,389
Dai-Ichi Life Holdings Inc Grp	*	331,800
Delta Dental Grp	*	22,108,066
Dentegra Grp	*	6,304,078
Elixir Insurance Company		7,842,391
Equitable Holdings Inc Grp	*	3,375,104
Fairfax Financial GRP	*	5,520,020
Farmers Ins Grp	*	355
Federated Mut Grp	*	696,524
Fidelity Life Association, A Legal Reserve Life Insurance Company		2,872
Fidelity Security Grp	*	23,419,576
Financial Hol GRP	*	19,343
General Electric Grp	*	42,700
Geneve Hol Inc GRP	*	509,302
Genworth Financial Grp	*	60,169,155
Ggc Grp	*	107,790
Global Atlantic Grp	*	34,221
Globe Life Inc Grp	*	8,053,378
Gpm Life Grp	*	8,299
Great West GRP	*	750,408
Guarantee Trust GRP	*	5,659,072
Hartford Fire & Cas Grp	*	54,696,925
Harvard Pilgrim Hlth Care Grp	*	102,251,300
Hcsc Grp	*	336,896
Highmark GRP	*	4,283,815
Homeshield Capital Grp	*	13,965
Hopmeadow Holdings Grp	*	289,444
Horace Mann Grp	*	20,789
Illinois Mutual Life Insurance Company		419,011
Independent Order of Foresters		48,447
Insurance Capital Grp	*	1
Intact Financial Grp	*	616,829
Jackson Natl Grp	*	132,487
John Hancock Grp	*	25,896,065
Kansas City Life Ins GRP	*	36,254
Kemper Corp Grp	*	7,545

COMPANY NAME		\$ DIRECT PREMIUM
Knights of Columbus		1,134,406
KSKJ LIFE, American Slovenian Catholic Union		1,112
Kuvare Grp	*	232,586
Liberty Mut Grp	*	868,102
Lifetime Healthcare Grp	*	3,451,641
Lincoln Heritage Life Insurance Company		3,056
Lincoln Natl GRP	*	33,653,271
Manhattan Life Grp	*	868,702
Markel Corp Grp	*	120,422
Mass Mut L I C GRP	*	20,160,310
Meiji Yasuda Life Ins Grp	*	21,389,033
Minnesota Mut GRP	*	5,598,524
Mutual of America Life Insurance Company		38,709
Mutual Of Omaha GRP	*	22,258,867
National Gen Grp	*	2,700,746
National Guardian Life Ins Grp	*	1,752,910
National Life Group	*	237,045
Nationwide Corp GRP	*	11,560,767
New Era Life Grp	*	3,494
New York Life Grp	*	41,754,671
Nippon Life Insurance Company of America		52,165
Northwestern Mut GRP	*	54,154,493
Ohio Natl Life Grp	*	496,287
Oneamerica Financial Partners	*	556,446
Order of United Commercial Travelers of America (The)		13,183
Pan Amer Life GRP	*	1,074,727
Partnerre Grp	*	571,412
Penn Mut Grp	*	190,054
Physicians Mut GRP	*	1,363,936
Primerica Grp	*	23,822
Principal Fin Grp	*	22,981,653
Prudential Of Amer GRP	*	24,612,651
Qbe Ins Grp Ltd	*	2,841,172
Regal Rein Grp	*	235,025
Renaissance Health Service Cor	*	1,463,362
Royal Arcanum Supreme Coun		15,378
Royal Neighbors of America		3,390
Sammons Enterprises Grp	*	2,679
Security Mutual Life Insurance Company of New York		32,121
Sentry Ins Grp	*	25,029
Shelterpoint Grp Inc	*	341,674
Skyward Specialty Ins Grp Inc	*	906,394

COMPANY NAME		\$ DIRECT PREMIUM
Sons of Norway		239
Southland Natl Holding Grp	*	10,852
Starr Grp	*	12,267
State Farm GRP	*	3,423,563
Sterling Financial Ins Grp Inc	*	32,892
Sumitomo Life Ins Grp	*	8,938,929
Sun Life Assur Co Of Cn GRP	*	30,150,482
Surety Life Insurance Company		3,213
Swiss Re Grp	*	3,655,073
Thrivent Financial for Lutherans		1,114,987
Tiaa Family GRP	*	348,055
Tokio Marine Holdings Inc Grp	*	31,799,327
Trustmark Mut Holding Co Grp	*	2,473,276
Unified Life Insurance Company		40,903
Union Labor Grp	*	8,172,051
United Heritage Mut Grp	*	27
United Services Automobile Asn	*	4,287,647
Unum Grp	*	81,318,708
Vision Service Plan Group	*	29,685,447
Voya Financial Grp	*	12,653,634
West Southern Grp	*	7,609,243
Wilton Re Grp	*	3,909
Woodmen of the World Life Insurance Society		439
Workmens Benefit Fund of the U.S.A.		31
Wr Berkley Corp GRP	*	2,030,161
Zurich Ins Grp	*	6,945,714
TOTALS		\$998,972,179

**Denotes a group of companies*