



**Annual Report of the  
Commissioner of Insurance**

**To  
The Colorado General Assembly**

**On  
Complaints Against Insurers**

**FY 2006-2007**

**October 1, 2007**

## **Introduction and Statutory Authority**

The statutory priorities for the Colorado Division of Insurance are to:

1. Regulate insurance to ensure that insurance rates are not excessive, inadequate, or unfairly discriminatory;
2. Give consumers the greatest choice of policies at the most reasonable cost possible;
3. Permit and encourage open competition between insurers on a sound financial basis;
4. Avoid regulation of insurance rates except as specifically authorized; and
5. Require all persons having to do with insurance services to the public to:
  - a. Act with good faith in everything pertaining thereto;
  - b. Abstain from deceptive and misleading practices; and
  - c. Keep, observe and practice the principles of law and equity in all matters pertaining to such business.

CRS 10-1-101. To effectuate these statutory goals, the operational goals of the Division of Insurance are that:

1. Consumers have as many legitimate choices as possible;
2. Consumers have access to needed information to make these choices; and
3. Companies competing for consumers' business are in full compliance with the rules and laws of Colorado.

The Division of Insurance's ICARE (Insurance Consumer Awareness and Regulatory Enforcement) Section has primary responsibility for handling complaints, including investigating the allegations of complaints and working with consumers, providers, carriers, employers and others to ensure that the insurance policy provisions, laws and regulations are followed. ICARE deals with all types of insurance, including health, life, auto, homeowners, inland marine, viatical settlements, and title.

## **Overview of the Complaint Process**

There are many ways the Division of Insurance (DOI) receives concerns about how insurance companies and health carriers are dealing with individual consumers – telephone, fax, e-mail, the DOI’s website complaint form, and walk-in visitors. In addition, inquiries and complaints are lodged with the Division’s ICARE Section from individual consumers, employers, providers and provider groups, insurance producers (agents and brokers), legislators on behalf of constituents, and even from companies about their competitors.

The ICARE Section makes a distinction between inquiries, which generally come into the Division by telephone call or e-mail and are generally more informational in nature, as opposed to formal complaints and protests which are required to be in writing and assert a specific dispute or disputes.

Inquiries are often made by persons seeking general information. They include consumer questions about what the insurance laws and regulations require, asking whether a company or producer is licensed by Colorado, how to reach the company, and/or what avenues or options a consumer has to question an insurance company or health carrier’s determinations. Others inquiries include producer and company calls about where a particular issue is addressed in the statutes or regulations.

Complaints, as distinguished from inquiries, are more specific and are required to be in writing or filed on-line through the Division’s website. They require specific information about the company involved, including type of coverage, policy number, claim number, contact information for the insurance agent, a description of the issue and a statement of what resolution is desired.

For both inquiries and complaints, the first thing the ICARE staff does is to determine whether the Division of Insurance has jurisdiction. Not all insurance plans are regulated by the Division of Insurance, particularly in the health area. This would include plans such as: government employee plans; self-funded employer plans and labor-management trust plans; Medicare; Medicaid; the Child Health Plus plan; and plans and policies written and issued outside of Colorado. If the Division of Insurance does not have jurisdiction, the complainant is so notified and advised of the correct complaint contact information.

Once the threshold question of the Division’s jurisdiction is determined, a staff member of ICARE is assigned to review the complaint and to conduct an investigation. The assigned staff member sends a letter to the company on behalf of the consumer enclosing a copy of the consumer’s complaint. The consumer is copied on all correspondence between the company and the DOI pertinent to the specific complaint. The company is given a specified time period, usually 20 days, to research and respond to the consumer’s complaint, though the company may request an extension, which, if warranted, may be granted.

When the company's response is received, the assigned staff member reviews it, ensures the consumer has received a copy, and determines if the law, a regulation, or a contract provision has been violated. If a violation has occurred, the Division may issue a "show cause" order as preparatory to imposing a fine on the company or licensed producer. Moreover, the company or producer may be ordered to comply with the laws, regulations and policy provisions in the matter at-hand and in all future transactions pertaining to the subject matter of the complaint. If the investigation indicates criminal violations or activity, such as an unlicensed company or producer, the matter may be referred to the Division of Insurance's Investigations Unit for further work or to the Attorney General's office for prosecution.

Once a matter has been resolved, both the consumer and the company are informed of the outcome of the complaint and closure of the Division of Insurance file. For quality control purposes, consumers are sent a postcard when the file is closed asking for their evaluation of the ICARE staff's handling of the matter.

Complaint statistics and trends are regularly evaluated by Division of Insurance staff to identify the "Hot Consumer Topics" and to determine whether a pattern or practice is developing by a single company or within a segment of the industry. This analysis may lead in one or more directions – clarification of the Division of Insurance's interpretation of a law or regulation via a bulletin, amendment of a regulation to strengthen those provisions, or recommendation for a change in statute. Trends and analysis of the complaint statistics also identify issues to be reviewed in scheduled market conduct examinations, or may trigger a special, targeted market conduct investigation, desk audit or market analysis of the identified issues. The ICARE Section also uses this information to determine if additional consumer and producer education needs to be made available. New and revised information is regularly developed and entered into the marketplace, including on the Division's website at [www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance).

## Complaint Analysis and Trends

The Division of Insurance ICARE Section logged over 26,000 incoming telephone calls, e-mails, walk-ins, and other initial contacts with consumers in 2006-2007. This is a substantial increase over the 2005-2006 level of 16,000 incoming communications.<sup>1</sup>

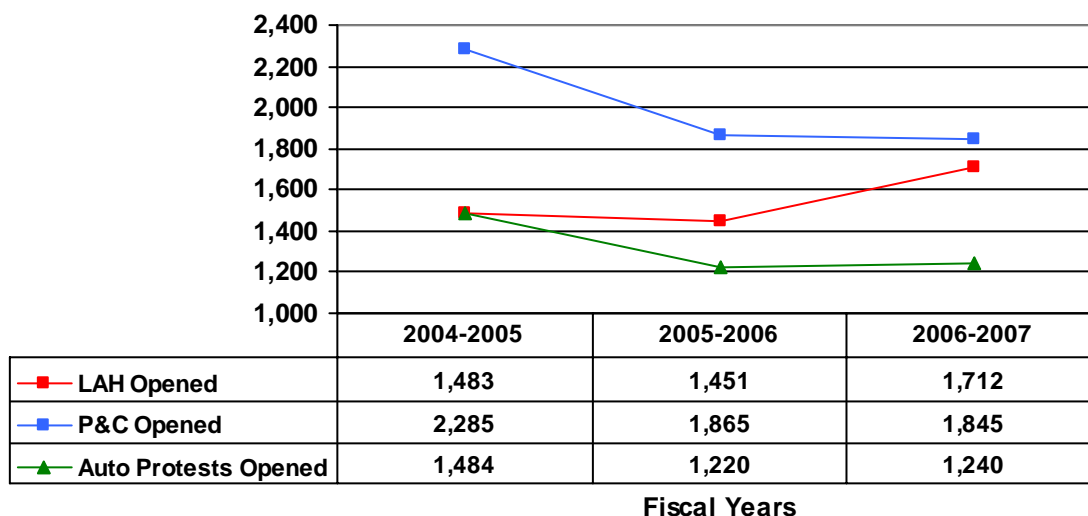
In FY 2006-2007, the ICARE Section handled complaint files as follows:

	<b>Life, Accident and Health</b>	<b>Property and Casualty</b>	<b>Auto Protests</b>	<b>Total</b>
<b>Opened Complaints</b>	1,712	1,845	1,240	4,797
<b>Closed Complaints</b>	1,618	2,100	1,111	4,829

\*Totals for "closed complaints" include some cases opened in prior years.

Compared to prior years, the number of complaints handled by the ICARE Section has begun to rise after dipping in the 2005-2006 fiscal year. In 2006-2007, ICARE analysts resolved 9 percent more complaints than the previous year. In 2006-2007, ICARE received 4,797 complaints compared to 4,536 for the prior year. ICARE closed 4,829 complaints in 2006-2007 in contrast to the 4,420 the previous year.

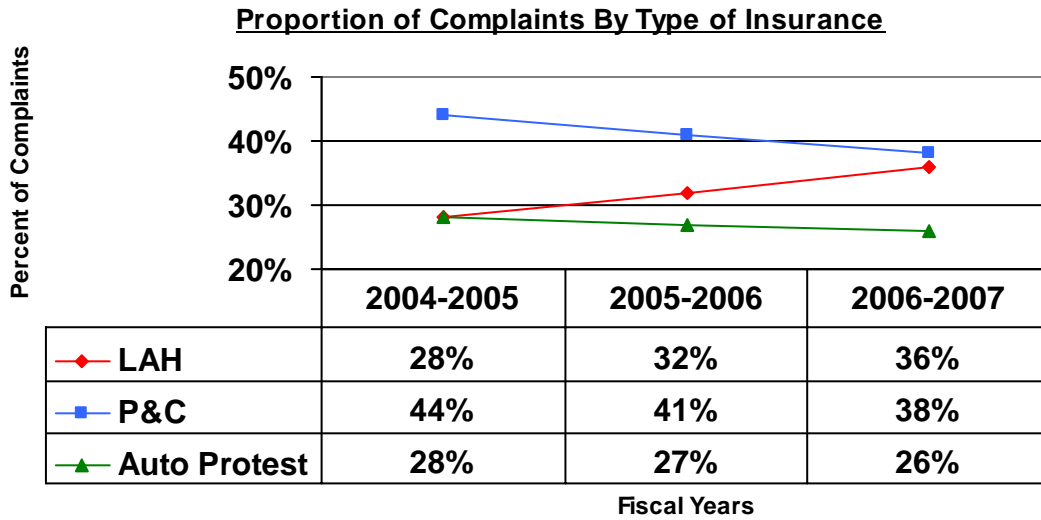
### Complaints Opened



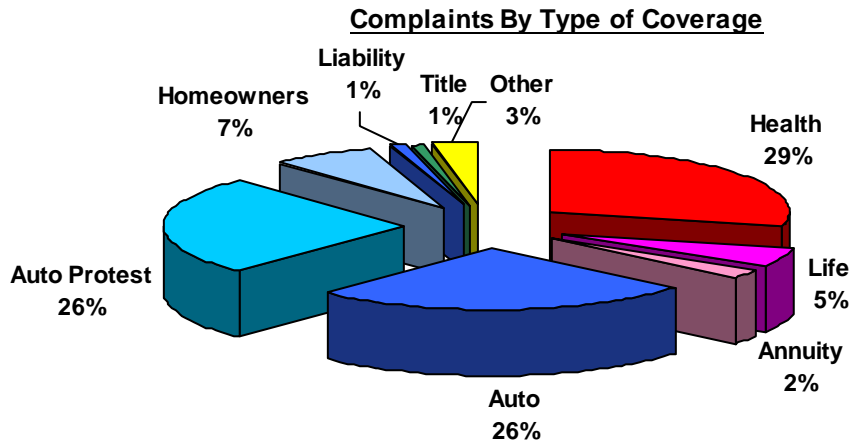
Of the complaints opened in 2006-2007, 36 percent involved Life, Accident and Health (LAH), 38 percent were Property and Casualty complaints (P&C), and 26 percent were auto protests. It should be noted that the P&C section handles automobile insurance (including liability, medical payment, comprehensive and collision, and uninsured and underinsured motorist coverage), along with homeowners, title, and commercial insurance issues. The LAH issues include long-term care, individual and group health

<sup>1</sup> The FY 2005-2006 report of 31,000 communications included both incoming and outgoing communication contacts. This year's total does not include outgoing communications.

coverages, disability, annuities, Medicare Supplement and credit life and health policies. Auto protests are consumer challenges to an auto carrier's imposition of surcharges, cancellation or non-renewal, or increases in premium/reduction in coverage. The 2006-2007 complaint percentages indicate an increasing proportion of the incoming complaints are in the life and health area.



The breakdown of complaints by the type of coverage for 2006-2007 is:



\* Percentages vary slightly due to rounding.

As noted previously, the proportion of health complaints has increased over previous years, while auto complaints and protests have decreased somewhat in comparison. Complaints involving life insurance and annuities have increased slightly and title insurance complaints have decreased.

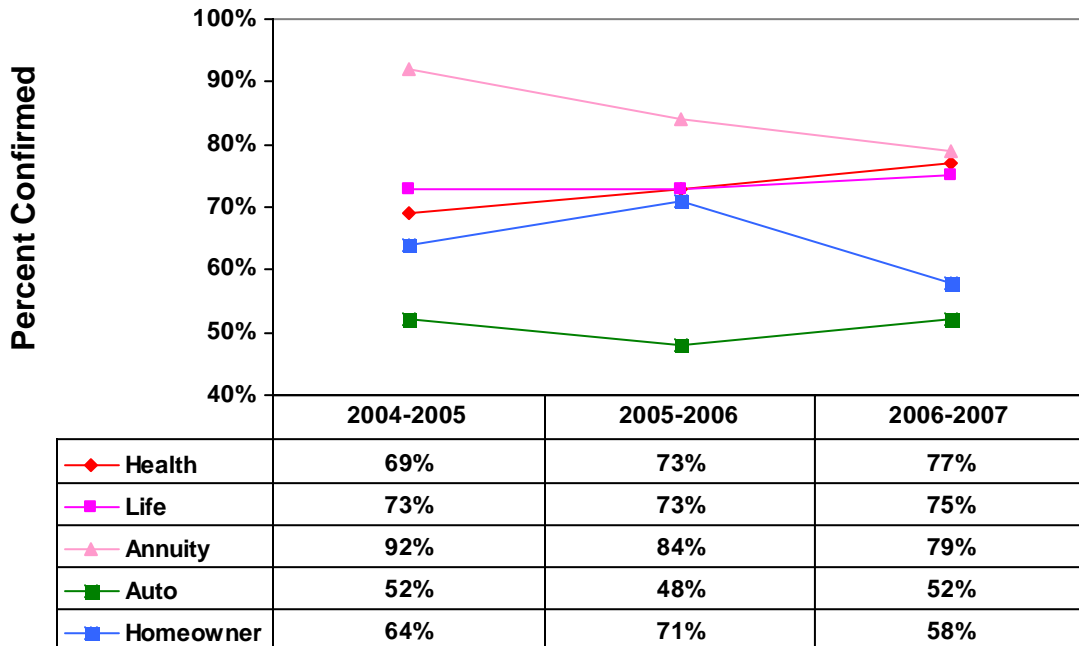
**Proportion of Complaints by Policy Type**

	<b>2004-2005</b>	<b>2005-2006</b>	<b>2006-2007</b>
<b>Health</b>	23.4%	25.6%	29.0%
<b>Life</b>	3.8%	4.5%	4.8%
<b>Annuity</b>	0.9%	1.7%	1.8%
<b>Auto Complaints</b>	28.1%	28.2%	25.8%
<b>Auto Protests</b>	28.3%	26.9%	25.8%
<b>Homeowner</b>	8.9%	7.1%	7.1%
<b>Liability</b>	1.4%	1.1%	1.4%
<b>Title</b>	1.4%	2.4%	1.2%
<b>Other</b>	3.8%	2.5%	3.1%

\* Percentages may not total to 100% because of rounding.

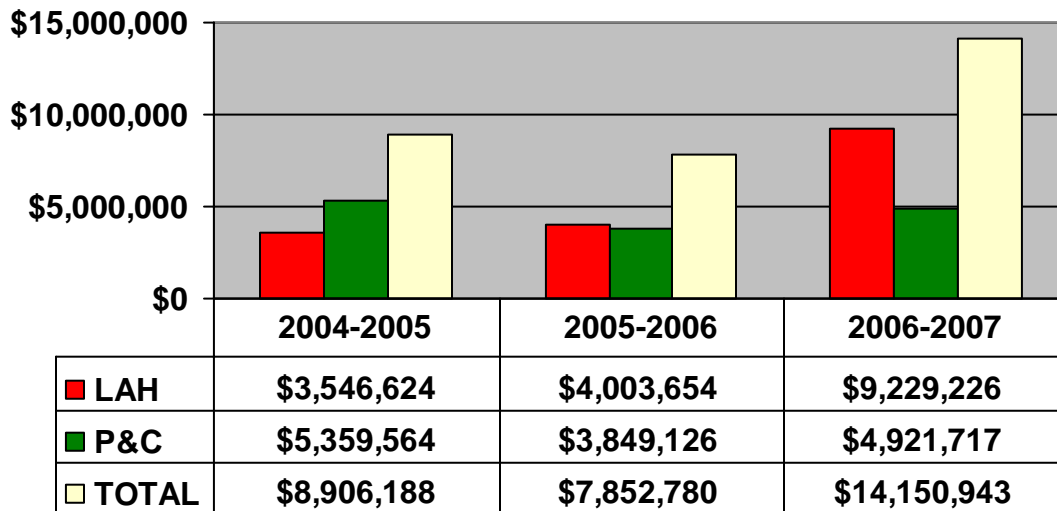
The Division of Insurance also calculates the percentage of complaints in which the insurance carrier was found to be wholly or partially in violation of the law or their policy provisions. Health carriers' percentage of confirmed complaints is increasing, indicating that the Division is finding in the consumer's favor more often than previously. Annuity and homeowners carriers' confirmed complaint percentages are decreasing, and thus showing improvement. Auto (excluding protests) and homeowners remain the lowest confirmed complaint percentages. Attached to this report are the 2006 Complaint Ratio Reports for the major lines, which identify by company and market share, the number of complaints lodged and found to be confirmed.

**Confirmed Complaints**



In FY 2006-2007, the work of ICARE resulted in benefit to consumers of over \$14 million in claim payments, overturned denials of benefits, reinstatements of coverage and in cancellation of policies and return of consumers' money. The recoveries in 2006-2007 were particularly high due to several actions involving unsuitable annuity sales. In these complaints, the Division of Insurance was able to have the annuity cancelled and the funds returned to the consumer rather than be "locked up" in the annuity with substantial early surrender charges.

### ICARE Recoveries



### Auto Complaints

Of the auto complaints (including auto protests), almost 95 percent of the complaints involved private passenger auto, 4 percent commercial auto, and the remainder spread among motorcycle, motor home, and rental insurance issues. Virtually all auto protests were private passenger auto. Excluding auto protests, private passenger auto complaints remain over 90 percent of the auto complaints while commercial increased to 8.5 percent. Motorcycle complaints have decreased over past years, as have complaints for all other types of vehicles.

For auto insurance, the top complaint area was underwriting due to the inclusion of auto protests. Issues were broken into four areas: Underwriting (UW), Claims Handling (CH), Marketing and Sales (MS) and Policyholder Service (PS). Complaints often have more than one issue and the major issues are categorized by the area of concern and the reason that it was raised. The top reasons for auto complaints, and the areas involved, in 2006-2007 were:

- |                          |     |
|--------------------------|-----|
| 1. Premium & Rating (UW) | 35% |
| 2. Delay (CH)            | 11% |
| 3. Denial of Claim (CH)  | 10% |



4. Unsatisfactory Settlement Offer (CH)	8%
5. Surcharge (UW)	7%
6. Cancellation (UW)	4%
7. Comparative Negligence (CH)	3%
8. Non-renewal (UW)	3%
9. Liability Dispute (CH)	2%
10. Premium Refund (PS)	1%

It should be noted that the Division of Insurance’s authority to address consumer complaints is limited where the complaint concerns issues of liability such as Liability Disputes and Comparative Negligence unless a judicial determination has been made.

### **Health Insurance**

For health insurance, a little over half the complaints (52.4 percent) concerned group health insurance, and 46.9 percent involved individual health coverage. Most health insurance complaints involved Claims Handling, followed by Policyholder Services, Underwriting and Marketing and Sales. For health, the top complaint reasons in 2006-2007 were:

1. Denial of Claim (CH)	21%
2. Delay (CH)	18%
3. Unsatisfactory Settlement Offer (CH)	7%
4. Premium & Rating (UW)	5%
5. Coverage Question (PS)	5%
6. Out-of-Network Benefits (CH)	4%
7. Premium Refund (PS)	4%
8. Cancellation (UW)	3%
9. Premium Notice/Billing (PS)	3%
10. Pre-existing Condition (CH)	2%

It should be noted that many consumers contact the Division on complaints against their employer’s self-funded health plan. Federal ERISA law governs most employer self-funded plans. Because the Division does not have jurisdiction over complaints involving most self-funded plans, consumers are referred to their company’s Human Resources department and the U.S. Department of Labor.

### **Homeowners Insurance**

For homeowners insurance, 78 percent of complaints involved regular homeowners insurance, 9 percent concerned condominium or townhouse coverage, and renters and farm insurance were each 3 percent of the complaints lodged with the Division. In 2006-2007, the major homeowners insurance complaint reasons were:

1. Denial of Claim (CH)	26%
2. Delay (CH)	13%

3. Unsatisfactory Settlement Offer (CH)	13%
4. Premium & Rating (UW)	8%
5. Cancellation (UW)	6%
6. Non-renewal (UW)	3%
7. Premium Refund (PS)	3%
8. Unsatisfactory Repairs (CH)	3%
9. Credit Scoring (UW)	2%
10. Coverage Question (PS)	2%

### **Life Insurance**

Ninety-three percent of life insurance complaints involved individual life policies, with group and credit life insurance making up the balance. Most life insurance complaints involved Policyholder Services, then Claims Handling, Marketing and Sales, and finally, Underwriting. Reasons for life insurance complaints in 2006-2007, in order of frequency, were:

1. Information Requested (PS)	14%
2. Premium Refund (PS)	9%
3. Cash Value (PS)	7%
4. Coverage Question (PS)	7%
5. Misrepresentation (MS)	6%
6. Premium Notice/Billing (PS)	5%
7. Cancellation (UW)	4%
8. Denial of Claim (CH)	4%
9. Delay (CH)	4%
10. Suitability (MS)	3%

### **Annuities**

Annuities are generally sold by life insurance companies. The majority of complaints involved Marketing and Sales, followed by Policyholder Services. There are minimal Claims Handling and no Underwriting complaints for annuities due to the nature of the product. The primary reasons for annuity complaints in 2006-2007 were:

1. Misrepresentation (MS)	27%
2. Suitability (MS)	25%
3. Agent Handling (MS)	7%
4. Premium Refund (PS)	5%
5. High Pressure Tactics (MS)	5%
6. Surrender (PS)	4%
7. Information Requested (PS)	4%
8. Cash Value (PS)	3%
9. Churning (MS)	3%

- |   |           |
|---|-----------|
| 10. Delay (CH), Class Action (PS),<br>Coverage Question (PS),<br>Delay/No Response (PS),<br>1035 Exchanges (PS) | 2% (each) |
|---|-----------|

In recent years, the predominant regulatory issues over annuity sales have involved producer sales of products that are inappropriate or unsuitable for the consumers purchasing them. The Division has pursued action against both producers and the companies issuing the annuities to resolve these complaints.

**Title Insurance**

In 2006-2007, title insurance complaints represented 1.2 percent of all complaints filed with the Division. For title complaints, the major consumer issues were:

- |                                     |     |
|-------------------------------------|-----|
| 1. Coverage Questions (PS)          | 45% |
| 2. Other (MS)                       | 13% |
| 3. Denial of Claim (CH)             | 7%  |
| 4. Premium & Rating (UW)            | 5%  |
| 5. Agent Handling (MS)              | 4%  |
| 6. Other (PS)                       | 4%  |
| 7. Delay (CH)                       | 3%  |
| 8. Other (CH)                       | 3%  |
| 9. Misstatement on Application (MS) | 3%  |
| 10. Premium Refund (PS)             | 3%  |

**2006 Complaint Ratio Report**

The Division of Insurance recently released its 2006 Calendar Year Complaint Ratio Report to provide consumers with information about the number of complaints and questions lodged against the various insurance companies and health carriers. New for the 2006 Complaint Ratio Report, the Division has created an interactive search capability.

Standard reports are available for the major consumer lines – Auto, Health, HMO, Life, Annuity, and Homeowners insurance – listing all carriers with at least five complaints or a market share of at least 0.10 percent. The interactive reports provide information on the same lines of insurance, but include carriers with fewer than five complaints and less than 0.10 percent market share. These interactive reports permit searches by line of business or company name. The results can be sorted on the web by *premium written, market share, total complaints, confirmed complaints* and *complaint ratio*, and the results may be downloaded into a spreadsheet.

The online and interactive 2006 Complaint Ratio Reports may be found at [http://www.dora.state.co.us/pls/real/Ins\\_Comp\\_Ratio\\_Report.Home](http://www.dora.state.co.us/pls/real/Ins_Comp_Ratio_Report.Home). Copies of the standard reports for the major insurance lines are attached as an Appendix to this report.

## **Appendix**



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## Insurance Complaint Ratio Information

### Complaint Ratio Home

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This online interactive report search is a public service of the Division of Insurance that allows you to obtain Complaint Ratios for a variety of companies.

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### New This Year

We've changed some of the ways we present information on insurance companies and complaint ratios.

- This is the first year we have provided an interactive report, allowing the consumer to determine how to view the information.
- Now you can choose to view selected companies, or compare specific data, see all data, or sort the information in a variety of ways. You can sort for a specific company or by companies with the most or fewest complaints, the amount of premiums written in Colorado, or by ascending or descending order of the actual complaint ratios.
- We are reporting "Life" and "Annuity" complaints and premiums separately. In past years, companies selling either type of insurance were included in a single report, but now this information is shown separately to make comparisons more accurate.
- In the health insurance arena, Medicare, Medicaid and Excess Loss, and Federal Employee Health benefit plan premiums are excluded from the complaint ratios, where possible, since the Division of Insurance does not have authority over complaints in these areas.

We hope this presentation makes the information more useful for you when comparing and selecting insurance.

Please let us know if you have suggestions or comments so we can continue to improve our service to Colorado's consumers.

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### About Consumer Complaint Ratios

The consumer complaint ratios of insurance companies and health carriers illustrate the number of overall complaints received by the Division of Insurance. It also shows how many complaints are "confirmed" - where the company was found to be in the wrong. The amount of premium written in Colorado is included to indicate how large or small the company is, and is a general indication of how many people are insured by the company.

These reports show that some companies generate more complaints per \$1 million of premium than other companies. The ratios provide helpful information to consumers interested in evaluating insurance companies.

This online search process will display the complaint ratio, total complaint counts, the number of and percentage of confirmed complaints, premium volume, market share and the name of the group of companies that this company is associated with, if applicable.

For the purposes of these ratios:

- A complaint is defined as written correspondence expressing a grievance against an insurer or carrier.

- "Confirmed complaints" are those in which the consumer prevailed, in whole or in part, in a complaint against the company.
- A total complaint ratio of 4.40, for example, means the company had approximately 4.40 complaints per \$1 million worth of business.
- Information is included by the type, or "line," of insurance accounting for the greatest number 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 usually have lower than average complaint ratios.
- Large differences can be seen among competing companies; small differences should not be considered meaningful.

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

### Standard Reports

The standard reports provide a list of 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.

### Interactive Reports

The interactive reports provide the ability to search for specific companies and/or by policy type. All companies with any premium written in Colorado or at least one complaint are included in the database, not just those listed in the standard reports.

***Please Note: The companies included in the standard reports and interactive reports 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, these reports may contain unverified information.***



[Standard Reports](#)



[Interactive Reports](#)



[Insurance Division Home](#)

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### E-Mail the **Division of Insurance**

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Open Monday through Friday (8:00 a.m. to 5:00 p.m.)

## Insurance Complaint Ratio Information

### Standard Reports

The standard reports provide a list of 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 because those complaints are not counted against the company.

Information is 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 than average complaint ratios.

These reports provide the complaint ratio, total complaint counts, the number of and percentage of confirmed complaints, premium volume, and market share. "Confirmed complaints" are those in which the consumer prevailed, in whole or in part, in their complaint against the company.

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.

Please click on the link to view the report.

If you'd like to search for a specific company that is not included in the standard report, click on the "Interactive Reports" link below and enter your search criteria. The interactive reports provide the ability to search for specific companies and/or by policy type. All companies are included in the database, not just those listed in the standard reports.

***Please Note: The companies included in the standard reports 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, these reports may contain unverified information.***

 **Standard Reports for 2006:**      [Auto](#)   [Home](#)   [Health](#)   [Annuity](#)   [Life](#)   [HMO](#)

 [Interactive Reports](#)

 [Complaint Ratio Home](#)

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## Insurance Complaint Ratio Information

### Search Results

The 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.

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

**Please Note: The companies included in the standard reports 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, these reports may contain unverified information.**

#### Search Criteria:

- Reporting Year: **2006**
- Company Name/Alias: **Not Specified**
- Policy Type: **Private Passenger Automobile Insurance**
- (At least 5 Total Complaints **OR** a Marketshare of at least 0.10% for this Standard Report)

#### Private Passenger Automobile Insurance

<u>Company Name</u>	<u>Industry Group</u>	<u>Market Share</u>	<u>Premium (\$Millions)</u>	<u>Total Complaints</u>	<u>Confirmed Complaints</u>	<u>Complaint Ratio</u>
AIG Casualty Company (AIG)	American Intrnl Grp	0.19%	\$5.25M	6	4	1.14
AIU Insurance Company (AIG)	American Intrnl Grp	0.35%	\$9.63M	17	10	1.77
Allied Property and Casualty Insurance Company	Nationwide Corp	0.66%	\$18.11M	13	4	0.72
Allstate Fire and Casualty Insurance Company	Allstate Ins Grp	0.81%	\$22.27M	1	1	0.04
Allstate Indemnity Company	Allstate Ins Grp	0.59%	\$16.24M	16	13	0.99
Allstate Insurance Company	Allstate Ins Grp	3.60%	\$98.62M	60	36	0.61
Allstate Property and Casualty Insurance Company	Allstate Ins Grp	3.02%	\$82.56M	61	25	0.74
Amco Insurance Company	Nationwide Corp	0.73%	\$20.03M	11	6	0.55
American Family Mutual Insurance Company	American Family Ins Grp	7.86%	\$214.96M	227	95	1.06
American International Insurance Company (AIG)	American Intrnl Grp	0.15%	\$4.01M	7	6	1.74



American Intl Pacific Ins (AIG)	American Intrnl Grp	0.11%	\$3.00M	0	0	0.00
American National Property and Casualty Company	American Natl Fncl Grp	0.94%	\$25.71M	28	15	1.09
American Standard Insurance Company of Wisconsin	American Family Ins Grp	2.24%	\$61.36M	50	26	0.81
Amex Assurance Company	Ameriprise Financial Grp	0.27%	\$7.40M	11	6	1.49
Amica Mutual Insurance Company	Amica Mut Grp	0.49%	\$13.34M	5	3	0.37
Auto-Owners Insurance Company	Auto Owners Grp	0.13%	\$3.65M	3	0	0.82
Automobile Insurance Company of Hartford Connecticut, The	St Paul Travelers Grp	0.04%	\$1.18M	6	3	5.07
Bristol West Insurance Company	Bristol West Ins Grp	0.46%	\$12.50M	10	4	0.80
California Casualty Indemnity Exchange	California Cas Mgmt	0.44%	\$12.08M	14	8	1.16
Charter Oak Fire Insurance Company, The	St Paul Travelers Grp	0.22%	\$5.93M	5	4	0.84
Colorado Casualty Insurance Company (Liberty Mutual)	Liberty Mut Grp	0.35%	\$9.53M	9	6	0.94
Colorado Farm Bureau Mutual Insurance Co		0.97%	\$26.66M	21	8	0.79
Country Mutual Insurance Company	Country Ins & Financial Services Grp	0.73%	\$19.93M	14	8	0.70
Country Preferred Insurance Company	Country Ins & Financial Services Grp	0.46%	\$12.69M	3	1	0.24
Dairyland Insurance Company	Sentry Ins Grp	0.20%	\$5.34M	4	2	0.75
Deerbrook Insurance Company	Allstate Ins Grp	0.11%	\$2.97M	6	5	2.02
Depositors Insurance Company	Nationwide Corp	0.11%	\$3.14M	3	2	0.95
Economy Premier Assurance Company (MetLife)	Metropolitan Grp	0.18%	\$5.04M	5	3	0.99
Encompass Indemnity Company	Allstate Ins Grp	0.27%	\$7.47M	6	2	0.80
Encompass Insurance Company of America	Allstate Ins Grp	0.47%	\$12.87M	10	6	0.78
Esurance Insurance Company	White Mountains Grp	0.82%	\$22.56M	20	12	0.89
Farmers Alliance Mutual Insurance Company	Alliance Ins Grp	0.15%	\$4.18M	2	1	0.48
Farmers Insurance Exchange (Farmers)	Zurich Ins Grp	9.42%	\$257.72M	172	101	0.67
Federal Ins Co	Chubb & Son Inc	0.10%	\$2.87M	0	0	0.00
Financial Indemnity Company	Unitrin Grp	0.18%	\$4.86M	2	2	0.41
Foremost Insurance Company Grand Rapids, Michigan (Farmers)	Zurich Ins Grp	0.10%	\$2.63M	3	2	1.14
Geico Casualty Company (GEICO)	Berkshire Hathaway	0.72%	\$19.76M	27	15	1.37

GEICO General Insurance Company (GEICO)	Berkshire Hathaway	1.53%	\$41.81M	31	19	0.74
GEICO Indemnity Company (GEICO)	Berkshire Hathaway	0.85%	\$23.32M	13	6	0.56
General Insurance Company of America	Safeco Ins Grp	0.17%	\$4.61M	9	8	1.95
Glens Falls Insurance Company, The	Cna Ins Grp	0.00%	\$0.00M	5	4	999
Government Employees Insurance Company (GEICO)	Berkshire Hathaway	0.93%	\$25.49M	10	5	0.39
Grange Insurance Association	Grange Ins	0.10%	\$2.77M	2	1	0.72
Great Northern Insurance Company	Chubb & Son Inc	0.26%	\$7.13M	1	1	0.14
Hartford Insurance Company of the Midwest	Hartford Fire & Cas Grp	0.18%	\$4.89M	7	2	1.43
Hartford Underwriters Insurance Company	Hartford Fire & Cas Grp	1.13%	\$31.00M	72	19	2.32
Horace Mann Property & Casualty Insurance Company	Horace Mann Grp	0.10%	\$2.74M	3	1	1.09
IDS Prop Cas Ins Co	Ameriprise Financial Grp	0.14%	\$3.71M	0	0	0.00
Illinois National Insurance Co. (AIG)	American Intrnl Grp	0.17%	\$4.52M	6	5	1.33
Infinity Insurance Company	Infinity Prop & Cas Ins Grp	0.06%	\$1.63M	8	8	4.90
Insurance Company of the State of Pennsylvania (AIG)	American Intrnl Grp	0.10%	\$2.67M	2	1	0.75
Integon Indemnity Corporation	Gmac Ins Holding	0.13%	\$3.44M	1	0	0.29
Liberty Mutual Fire Insurance Company (Liberty Mutual)	Liberty Mut Grp	1.50%	\$41.10M	37	19	0.90
Mendakota Insurance Company	St Paul Travelers Grp	0.54%	\$14.75M	12	9	0.81
Mendota Insurance Company	St Paul Travelers Grp	0.15%	\$4.04M	15	12	3.71
Metropolitan Casualty Insurance Company (MetLife)	Metropolitan Grp	0.21%	\$5.87M	6	3	1.02
Mid-Century Insurance Company (Farmers)	Zurich Ins Grp	3.93%	\$107.55M	95	59	0.88
National Farmers Union Property and Casualty Company	Obe Ins Grp Ltd	0.58%	\$15.91M	11	6	0.69
National General Insurance Company	Gmac Ins Holding	0.29%	\$7.86M	7	3	0.89
Nationwide Insurance Company of America	Nationwide Corp	0.36%	\$9.71M	7	3	0.72
Nationwide Mutual Insurance Company	Nationwide Corp	0.01%	\$0.23M	6	4	25.96
New Hampshire Indemnity Company, Inc. (AIG)	American Intrnl Grp	1.24%	\$33.85M	35	26	1.03
Owners Ins Co	Auto Owners Grp	0.30%	\$8.28M	0	0	0.00
Progressive Casualty Insurance Company	Progressive Grp	1.20%	\$32.73M	18	11	0.55

Progressive Direct Insurance Company (Halcyon)	Progressive Grp	3.32%	\$90.77M	52	23	0.57
Progressive Mountain Insurance Company	Progressive Grp	0.13%	\$3.48M	4	3	1.15
Progressive Preferred Insurance Company	Progressive Grp	2.31%	\$63.09M	37	19	0.59
Progressive Specialty Insurance Company	Progressive Grp	0.26%	\$7.04M	7	2	0.99
Property and Casualty Insurance Company of Hartford	Hartford Fire & Cas Grp	0.97%	\$26.55M	72	21	2.71
Safeco Insurance Company of America	Safeco Ins Grp	1.65%	\$45.10M	50	26	1.11
Safeco Insurance Company of Illinois	Safeco Ins Grp	0.39%	\$10.56M	11	6	1.04
Sentinel Insurance Company, Ltd.	Hartford Fire & Cas Grp	0.54%	\$14.67M	14	4	0.95
Sentry Insurance A Mutual Company	Sentry Ins Grp	0.11%	\$3.10M	8	5	2.58
Shelter Mutual Insurance Company	Shelter Ins Cos	0.76%	\$20.68M	14	9	0.68
Standard Fire Insurance Company, The	St Paul Travelers Grp	0.19%	\$5.25M	11	4	2.09
State Farm Fire and Casualty Company	State Farm II	1.41%	\$38.69M	53	14	1.37
State Farm Mutual Automobile Insurance Company	State Farm II	19.58%	\$535.80M	186	77	0.35
Teachers Insurance Company	Horace Mann Grp	0.17%	\$4.55M	5	3	1.10
Titan Indemnity Company	Nationwide Corp	0.31%	\$8.45M	11	8	1.30
Travelers Home and Marine Insurance Company, The	St Paul Travelers Grp	0.54%	\$14.79M	15	6	1.01
Travelers Indemnity Company of America, The	St Paul Travelers Grp	0.14%	\$3.78M	19	10	5.02
Travelers Property Casualty Company of America	St Paul Travelers Grp	0.23%	\$6.40M	10	8	1.56
Twin City Fire Insurance Company	Hartford Fire & Cas Grp	0.27%	\$7.51M	1	1	0.13
United Services Automobile Association (USAA)	United Services Automobile Asn Grp	3.54%	\$96.86M	128	32	1.32
Unitrin Auto and Home Insurance Company	Unitrin Grp	0.30%	\$8.23M	17	7	2.06
USAA Casualty Insurance Company (USAA)	United Services Automobile Asn Grp	3.02%	\$82.76M	89	30	1.08
USAA General Indemnity Company (USAA)	United Services Automobile Asn Grp	0.16%	\$4.37M	1	0	0.23
Victoria Fire & Casualty Company	Nationwide Corp	0.17%	\$4.60M	4	3	0.87
Viking Insurance Company of Wisconsin	Sentry Ins Grp	1.28%	\$34.92M	37	22	1.06
Western United Insurance Company	California St Auto Grp	0.40%	\$10.86M	7	2	0.64
Young America Insurance Company		0.70%	\$19.22M	11	10	0.57



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## Insurance Complaint Ratio Information

### Search Results

The 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.

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

**Please Note: The companies included in the standard reports 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, these reports may contain unverified information.**

#### Search Criteria:

- Reporting Year: **2006**
- Company Name/Alias: **Not Specified**
- Policy Type: **Homeowners/Farmowners Insurance**
- (At least 5 Total Complaints **OR** a Marketshare of at least 0.10% for this Standard Report)

#### Homeowners/Farmowners Insurance

<u>Company Name</u>	<u>Industry Group</u>	<u>Market Share</u>	<u>Premium (\$Millions)</u>	<u>Total Complaints</u>	<u>Confirmed Complaints</u>	<u>Complaint Ratio</u>
ACA Ins Co	California St Auto Grp	0.28%	\$3.40M	0	0	0.00
Alliance Insurance Company, Inc.	Alliance Ins Grp	0.14%	\$1.64M	2	1	1.22
Allied Property and Casualty Insurance Company	Nationwide Corp	0.99%	\$11.89M	4	3	0.34
Allstate Indemnity Company	Allstate Ins Grp	1.54%	\$18.44M	5	4	0.27
Allstate Insurance Company	Allstate Ins Grp	3.92%	\$46.83M	16	10	0.34
Allstate Property and Casualty Insurance Company	Allstate Ins Grp	3.39%	\$40.51M	6	3	0.15
Amco Insurance Company	Nationwide Corp	1.13%	\$13.53M	4	3	0.30
American Automobile Ins Co	Allianz Ins Grp	0.34%	\$4.07M	0	0	0.00
American Bankers Insurance Company of Florida (Assurant Health)	Assurant Inc Grp	0.26%	\$3.15M	2	2	0.63
American Family Mutual Insurance Company	American Family Ins Grp	12.72%	\$152.10M	41	24	0.27
American Ins Co	Allianz Ins Grp	0.16%	\$1.88M	0	0	0.00

American Intl Ins Co (AIG)	American Intrnl Grp	0.72%	\$8.66M	0	0	0.00
American National Property and Casualty Company	American Natl Fncl Grp	1.10%	\$13.20M	3	2	0.23
American States Ins Co	Safeco Ins Grp	0.11%	\$1.26M	0	0	0.00
Amex Assurance Company	Ameriprise Financial Grp	0.22%	\$2.60M	2	2	0.77
Amica Mutual Insurance Company	Amica Mut Grp	0.57%	\$6.81M	2	1	0.29
Armed Forces Ins Exchange		0.14%	\$1.64M	0	0	0.00
Auto-Owners Insurance Company	Auto Owners Grp	0.23%	\$2.80M	3	1	1.07
Automobile Insurance Company of Hartford Connecticut, The	St Paul Travelers Grp	0.20%	\$2.41M	3	3	1.24
Balboa Insurance Company	Balboa Ins Grp	0.50%	\$5.94M	7	5	1.18
California Casualty Indemnity Exchange	California Cas Mgmt	0.22%	\$2.58M	2	2	0.78
Charter Oak Fire Insurance Company, The	St Paul Travelers Grp	0.22%	\$2.69M	6	4	2.23
Colorado Casualty Insurance Company (Liberty Mutual)	Liberty Mut Grp	0.89%	\$10.70M	3	2	0.28
Colorado Farm Bureau Mutual Insurance Co		1.85%	\$22.17M	6	3	0.27
Country Mutual Insurance Company	Country Ins & Financial Services Grp	1.34%	\$16.05M	9	6	0.56
Economy Premier Assur Co (MetLife)	Metropolitan Grp	0.33%	\$3.93M	0	0	0.00
Empire Fire and Marine Insurance Company (Farmers)	Zurich Ins Grp	0.12%	\$1.42M	1	1	0.70
Encompass Indemnity Company	Allstate Ins Grp	0.31%	\$3.72M	1	1	0.27
Encompass Insurance Company of America	Allstate Ins Grp	0.65%	\$7.72M	2	1	0.26
Farmers Alliance Mutual Insurance Company	Alliance Ins Grp	0.48%	\$5.76M	1	1	0.17
Farmers Insurance Exchange (Farmers)	Zurich Ins Grp	0.16%	\$1.94M	2	1	1.03
Federal Insurance Company	Chubb & Son Inc	0.70%	\$8.39M	1	1	0.12
Fidelity National Property and Casualty Insurance Company	Fidelity Natl Fin Inc	0.22%	\$2.63M	3	2	1.14
Fire Insurance Exchange (Farmers)	Zurich Ins Grp	13.18%	\$157.65M	41	25	0.26
Firemans Fund Ins Co	Allianz Ins Grp	0.17%	\$2.03M	0	0	0.00
Foremost Insurance Company Grand Rapids, Michigan (Farmers)	Zurich Ins Grp	0.91%	\$10.84M	5	2	0.46
Foremost Property & Cas Ins Co (Farmers)	Zurich Ins Grp	0.10%	\$1.18M	0	0	0.00
Grange Insurance Association	Grange Ins	0.39%	\$4.67M	2	1	0.43
Great Northern Insurance Company	Chubb & Son Inc	2.23%	\$26.62M	2	2	0.08
Hartford Casualty Insurance Company	Hartford Fire & Cas Grp	0.22%	\$2.61M	2	2	0.77

Hartford Insurance Company of the Midwest	Hartford Fire & Cas Grp	0.19%	\$2.31M	2	1	0.87
Hartford Underwriters Insurance Company	Hartford Fire & Cas Grp	1.13%	\$13.52M	2	1	0.15
Homesite Ind Co	Homesite Ins Grp	0.32%	\$3.78M	0	0	0.00
IDS Prop Cas Ins Co	Ameriprise Financial Grp	0.12%	\$1.39M	0	0	0.00
Liberty Mutual Fire Insurance Company (Liberty Mutual)	Liberty Mut Grp	1.46%	\$17.46M	3	2	0.17
Metropolitan Drt Prop & Cas Ins Co (MetLife)	Metropolitan Grp	0.17%	\$2.04M	0	0	0.00
Metropolitan Property & Cas Ins Co (MetLife)	Metropolitan Grp	0.14%	\$1.70M	0	0	0.00
National Farmers Union Property and Casualty Company	Qbe Ins Grp Ltd	0.99%	\$11.81M	1	0	0.08
Nationwide Ins Co Of Amer	Nationwide Corp	0.24%	\$2.87M	0	0	0.00
Nationwide Mutual Insurance Company	Nationwide Corp	0.11%	\$1.27M	1	1	0.79
Owners Insurance Company	Auto Owners Grp	0.61%	\$7.32M	1	0	0.14
Property and Casualty Insurance Company of Hartford	Hartford Fire & Cas Grp	1.15%	\$13.73M	6	4	0.44
Safeco Insurance Company of America	Safeco Ins Grp	1.51%	\$18.03M	8	7	0.44
Sentinel Insurance Company, Ltd.	Hartford Fire & Cas Grp	0.89%	\$10.63M	2	0	0.19
Sentry Ins A Mut Co	Sentry Ins Grp	0.18%	\$2.16M	0	0	0.00
Shelter Mutual Insurance Company	Shelter Ins Cos	0.99%	\$11.81M	6	4	0.51
Standard Fire Insurance Company, The	St Paul Travelers Grp	3.19%	\$38.12M	6	5	0.16
State Farm Fire and Casualty Company	State Farm II	23.16%	\$276.99M	38	26	0.14
Teachers Ins Co	Horace Mann Grp	0.17%	\$2.03M	0	0	0.00
Travelers Ind Co	St Paul Travelers Grp	0.11%	\$1.32M	0	0	0.00
Travelers Ind Co Of CT	St Paul Travelers Grp	0.11%	\$1.33M	0	0	0.00
Travelers Indemnity Company of America, The	St Paul Travelers Grp	0.42%	\$4.97M	2	0	0.40
Twin City Fire Ins Co Co	Hartford Fire & Cas Grp	0.13%	\$1.60M	0	0	0.00
Union Ins Co Of Providence	Emc Ins Co	0.12%	\$1.41M	0	0	0.00
Unitrin Auto & Home Ins Co	Unitrin Grp	0.33%	\$3.92M	0	0	0.00
USAA (USAA)	United Services Automobile Asn Grp	3.88%	\$46.39M	0	0	0.00
USAA Casualty Insurance Company (USAA)	United Services Automobile Asn Grp	2.56%	\$30.62M	4	2	0.13
Vigilant Ins Co	Chubb & Son Inc	0.43%	\$5.16M	0	0	0.00
West American Insurance Company	Ohio Cas Grp	0.19%	\$2.26M	1	1	0.44

Western Mutual Insurance Company	Western Mut Ins Grp	0.11%	\$1.26M	2	2	1.59
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## Insurance Complaint Ratio Information

### Search Results

The 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.

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**Please Note: The companies included in the standard reports 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, these reports may contain unverified information.**

#### Search Criteria:

- Reporting Year: **2006**
- Company Name/Alias: **Not Specified**
- Policy Type: **Health, including HMO, Accident, Dental and Prepaid Dental**
- (At least 5 Total Complaints **OR** a Marketshare of at least 0.10% for this Standard Report)

#### Health, including HMO, Accident, Dental and Prepaid Dental

<u>Company Name</u>	<u>Industry Group</u>	<u>Market Share</u>	<u>Premium (\$Millions)</u>	<u>Total Complaints</u>	<u>Confirmed Complaints</u>	<u>Complaint Ratio</u>
Aetna Health Inc.	Aetna	1.54%	\$96.03M	6	4	0.06
Aetna Life Insurance Company	Aetna	1.43%	\$88.98M	10	4	0.11
Allianz Life Ins Co Of North Amer	Allianz Ins Grp	0.18%	\$11.21M	0	0	0.00
American Family Life Assurance Company of Columbus (AFLAC)	American Family Corp	0.65%	\$40.57M	6	4	0.15
American Family Mut Ins Co	American Family Ins Grp	0.14%	\$8.96M	0	0	0.00
American Fidelity Assur Co	American Fidelity Corp Grp	0.12%	\$7.60M	0	0	0.00
American Medical Security Life Insurance Company (United Healthcare)	Unitedhealth Grp	0.22%	\$13.49M	7	6	0.52
American Republic Insurance Company	American Republic Mut Grp	0.32%	\$20.16M	6	2	0.30
Anthem Ins Co Inc	Wellpoint Inc Grp	0.14%	\$8.80M	0	0	0.00
Bankers Life and Casualty Company	Conseco Grp	0.31%	\$19.10M	7	5	0.37
Celtic Insurance Company		0.06%	\$3.51M	11	7	3.13

Cigna Dental Health of CO Inc	Cigna Health Grp	0.15%	\$9.63M	0	0	0.00
CIGNA Healthcare of Colorado, Inc.	Cigna Health Grp	1.94%	\$121.05M	12	9	0.10
Colonial Life & Accident Insurance Company	Unumprovident Corp Grp	0.11%	\$6.84M	1	0	0.15
Colorado Dental Service, Inc. (Delta Dental Plan of Colorado, Inc.)		1.56%	\$96.98M	5	3	0.05
Combined Insurance Company of America	Aon Corp	0.19%	\$11.59M	2	2	0.17
Companion Life Insurance Company	Companion L I C	0.15%	\$9.57M	1	1	0.10
Connecticut General Life Insurance Company	Cigna Health Grp	2.09%	\$129.92M	9	7	0.07
Conseco Senior Health Insurance Company	Conseco Grp	0.05%	\$3.03M	8	7	2.64
Continental Casualty Company	Cna Ins Grp	0.16%	\$9.74M	2	1	0.21
Denver Health Medical Plan Inc		0.53%	\$32.96M	0	0	0.00
Empire Fire and Marine Insurance Company (Farmers)	Zurich Ins Grp	0.09%	\$5.74M	5	0	0.87
Equitable Life & Casualty Insurance Company		0.16%	\$10.07M	1	1	0.10
Genworth Life & Health Ins Co	Ge Global Grp	0.17%	\$10.49M	0	0	0.00
Genworth Life Ins Co	Ge Global Grp	0.52%	\$32.68M	0	0	0.00
Golden Rule Insurance Company (United Healthcare)	Unitedhealth Grp	0.83%	\$51.54M	15	7	0.29
Great West Healthcare of CO Inc	Great West L Asr	0.40%	\$24.61M	0	0	0.00
Great West Life & Annuity Ins Co	Great West L Asr	1.63%	\$101.74M	0	0	0.00
Guardian Life Insurance Company of America, The	Guardian Life Grp	0.93%	\$57.72M	9	5	0.16
Hartford Life and Accident Insurance Company	Hartford Fire & Cas Grp	0.73%	\$45.33M	1	1	0.02
HCC Life Ins Co	Hcc Ins Holdings Grp	0.15%	\$9.06M	0	0	0.00
HMO Colorado, Inc. (HMO Blue)	Wellpoint Inc Grp	2.77%	\$172.61M	14	10	0.08
Humana Insurance Company	Humana Inc	3.54%	\$220.67M	27	25	0.12
Humanadental Ins Co	Humana Inc	0.23%	\$14.30M	0	0	0.00
Jefferson Pilot Financial Insurance Company	Jefferson Pilot Cp	0.28%	\$17.75M	3	3	0.17
John Alden Life Insurance Company (Assurant Health)	Assurant Inc Grp	0.16%	\$10.05M	3	3	0.30
John Hancock Life Insurance Company	John Hancock Grp	0.37%	\$23.24M	2	1	0.09
Kaiser Foundation Health Plan of Colorado	Kaiser Foundation	18.03%	\$1123.18M	50	32	0.04
Kaiser Permanente Insurance Company	Kaiser Foundation	0.44%	\$27.13M	10	8	0.37
Life Insurance Company of North America	Cigna Health Grp	0.24%	\$14.67M	3	1	0.20
Life Investors Insurance Company of America	Aegon Us Holding Grp	0.28%	\$17.23M	12	6	0.70

Massachusetts Mutual Life Insurance Company	Mass Mut L I C	0.12%	\$7.32M	1	0	0.14
MEGA Life and Health Insurance Company, The	Healthmarkets Grp	0.66%	\$41.38M	26	22	0.63
Metropolitan Life Insurance Company (MetLife)	Metropolitan Grp	1.08%	\$67.33M	7	5	0.10
Mid-West National Life Insurance Company of Tennessee	Healthmarkets Grp	0.22%	\$13.55M	10	8	0.74
Mutual Of Omaha Ins Co	Mutual Of Omaha	0.40%	\$24.65M	0	0	0.00
National Foundation Life Insurance Company	Westbridge Capital Grp	0.10%	\$6.38M	3	3	0.47
New England Life Insurance Company (MetLife)	Metropolitan Grp	0.10%	\$6.09M	2	2	0.33
New York Life Ins Co	New York Life Grp	0.17%	\$10.58M	0	0	0.00
Northwestern Mut Life Ins Co	Northwestern Mut	0.30%	\$18.68M	0	0	0.00
Pacific Life & Annuity Company	Pacific Life Ins Co	0.03%	\$1.66M	9	6	5.44
PacifiCare Life and Health Insurance Company (United Healthcare)	Unitedhealth Grp	0.44%	\$27.69M	2	1	0.07
PacifiCare Life Assurance Company (United Healthcare)	Unitedhealth Grp	2.90%	\$180.88M	57	50	0.32
PacifiCare of Colorado, Inc. (United Healthcare)	Unitedhealth Grp	5.98%	\$372.48M	37	30	0.10
Pennsylvania Life Insurance Company	Universal American Financial Corp	0.11%	\$6.56M	3	2	0.46
Physicians Mutual Insurance Company	Physicians Mut	0.13%	\$7.97M	4	4	0.50
Principal Life Insurance Company	Principal Fin Grp	0.57%	\$35.71M	4	3	0.11
Provident Life and Accident Insurance Company	Unumprovident Corp Grp	0.16%	\$10.12M	1	1	0.10
Prudential Insurance Company of America, The	Prudential Of Amer	0.18%	\$11.30M	4	3	0.35
Reliance Standard Life Insurance Company	Delphi Fin Grp	0.11%	\$7.06M	1	1	0.14
Reliastar Life Ins Co	Ing America Ins Holding Grp	0.14%	\$8.50M	0	0	0.00
Rocky Mountain Health Maintenance Organization, Incorporated (Rocky Mountain HMO)	Rocky Mountain Health Plans	2.64%	\$164.25M	22	18	0.13
Rocky Mountain Healthcare Options, Inc. (Rocky Mountain HCO)	Rocky Mountain Health Plans	1.89%	\$117.74M	5	2	0.04
Rocky Mountain Hospital and Medical Service, Inc. (Anthem Blue Cross and Blue Shield)	Wellpoint Inc Grp	8.90%	\$554.47M	127	94	0.23
San Luis Valley HMO inc (San Luis Valley HMO)		0.22%	\$13.72M	0	0	0.00
Sierra Health & Life Ins Co Inc	Sierra Health Svc Grp	0.11%	\$6.62M	0	0	0.00
SilverScript Ins Co		0.10%	\$6.02M	0	0	0.00
Standard Insurance Company	Stancorp Financial Grp	0.65%	\$40.54M	3	3	0.07

State Farm Mut Auto Ins Co	State Farm II	0.35%	\$22.08M	0	0	0.00
Sun Life Assurance Company of Canada	Sun Life Assur Co Of Cn	0.15%	\$9.09M	1	1	0.11
Thrivent Financial for Lutherans	Thrivent Financial For Lutherans	0.12%	\$7.71M	2	1	0.26
Time Insurance Company (Assurant Health)	Assurant Inc Grp	1.32%	\$81.95M	47	31	0.57
Unicare Life & Health Insurance Company	Wellpoint Inc Grp	0.21%	\$13.27M	1	1	0.08
Union Security Insurance Company (Assurant Health)	Assurant Inc Grp	0.23%	\$14.23M	1	0	0.07
United American Insurance Company	Liberty Natl	0.18%	\$11.05M	8	7	0.72
United Concordia Companies Inc		7.11%	\$442.90M	0	0	0.00
United Healthcare Insurance Company (United Healthcare)	Unitedhealth Grp	11.87%	\$739.35M	109	80	0.15
United Healthcare of Colorado, Inc. (United Healthcare)	Unitedhealth Grp	0.47%	\$29.05M	7	5	0.24
United Of Omaha Life Ins Co	Mutual Of Omaha	0.10%	\$6.24M	0	0	0.00
United States Life Insurance Company In the City of NY, The (AIG)	American Intrnl Grp	0.12%	\$7.64M	3	2	0.39
Unum Life Insurance Company of America	Unumprovident Corp Grp	0.51%	\$31.58M	7	2	0.22
Vision Service Plan Ins Co	Vision Service Plan Grp	0.50%	\$30.97M	0	0	0.00
Wellcare Prescription Ins Inc	Wellcare Grp	0.14%	\$8.45M	0	0	0.00
World Insurance Company	American Republic Mut Grp	0.25%	\$15.51M	11	7	0.71

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## Insurance Complaint Ratio Information

### Search Results

The 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.

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

**Please Note: The companies included in the standard reports 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, these reports may contain unverified information.**

#### Search Criteria:

- Reporting Year: **2006**
- Company Name/Alias: **Not Specified**
- Policy Type: **Annuity Insurance**
- (At least 5 Total Complaints **OR** a Marketshare of at least 0.10% for this Standard Report)

Annuity Insurance						
<u>Company Name</u>	<u>Industry Group</u>	<u>Market Share</u>	<u>Premium (\$Millions)</u>	<u>Total Complaints</u>	<u>Confirmed Complaints</u>	<u>Complaint Ratio</u>
AGL Life Assur Co	Phoenix Co	0.92%	\$35.60M	0	0	0.00
AIG Annuity Insurance Company (AIG)	American Intrnl Grp	0.69%	\$26.93M	3	3	0.11
AIG Life Ins Co (AIG)	American Intrnl Grp	0.15%	\$5.79M	0	0	0.00
AIG SunAmerica Life Assur Co (AIG)	American Intrnl Grp	2.02%	\$78.12M	0	0	0.00
Allianz Life Insurance Company of North America	Allianz Ins Grp	5.80%	\$224.76M	16	14	0.07
Allstate Life Ins Co	Allstate Ins Grp	2.15%	\$83.45M	0	0	0.00
American Equity Investment Life Insurance Company	American Equity Investment Grp	1.04%	\$40.45M	4	2	0.10
American Gen Life Ins Co (AIG)	American Intrnl Grp	0.26%	\$10.00M	0	0	0.00
American Investors Life Insurance Company, Inc.	Amerus Grp	0.76%	\$29.55M	2	2	0.07
American Natl Ins Co	American Natl Fncl Grp	0.58%	\$22.40M	0	0	0.00

American Skandia Life Assurance Corporation	Prudential Of Amer	3.34%	\$129.36M	1	0	0.01
American United Life Ins Co	Oneamerica Financial Partners Grp	1.56%	\$60.35M	0	0	0.00
Ameritas Life Ins Corp	Unifi Companies	0.24%	\$9.28M	0	0	0.00
AmerUs Life Insurance Company	Amerus Grp	0.68%	\$26.37M	4	3	0.15
Aviva Life Ins Co	Aviva Grp	0.15%	\$5.80M	0	0	0.00
AXA Equitable Life Ins Co	Axa Ins Grp	7.93%	\$307.60M	0	0	0.00
Bankers Life and Casualty Company	Conseco Grp	0.27%	\$10.48M	4	4	0.38
Beneficial Life Ins Co	Beneficial Life	0.30%	\$11.49M	0	0	0.00
Chase Ins Life and Annuity Co	Jpmorgan Chase & Co Grp	0.47%	\$18.24M	0	0	0.00
CM Life Ins Co	Mass Mut L I C	0.23%	\$8.99M	0	0	0.00
Cuna Mut Ins Society	Cuna Mut Grp	0.15%	\$5.92M	0	0	0.00
Cuna Mut Life Ins Co		0.12%	\$4.78M	0	0	0.00
Equitrust Life Ins Co	Iowa Farm Bureau	1.11%	\$42.87M	0	0	0.00
Farm Bureau Life Ins Co	Iowa Farm Bureau	0.17%	\$6.49M	0	0	0.00
Farmers New World Life Ins Co (Farmers)	Zurich Ins Grp	0.10%	\$3.97M	0	0	0.00
Fidelity Investments Life Insurance Company	Fidelity Invest Ins & Annuity Grp	0.67%	\$26.01M	1	1	0.04
First Colony Life Ins Co	Ge Global Grp	0.15%	\$5.65M	0	0	0.00
Genworth Life & Annuity Ins Co	Ge Global Grp	0.75%	\$28.94M	0	0	0.00
Genworth Life Ins Co	Ge Global Grp	0.41%	\$15.70M	0	0	0.00
Great American Life Ins Co	American Financial Grp	0.31%	\$12.10M	0	0	0.00
Great West Life & Annuity Ins Co	Great West L Asr	6.99%	\$271.13M	0	0	0.00
Horace Mann Life Ins Co	Horace Mann Grp	0.18%	\$6.94M	0	0	0.00
Independent Order Of Foresters Us Br	Ind Ord Foresters	0.20%	\$7.90M	0	0	0.00
Ing Life Ins & Annuity Co	Ing America Ins Holding Grp	1.76%	\$68.14M	0	0	0.00
ING USA Annuity and Life Insurance Company	Ing America Ins Holding Grp	4.54%	\$175.96M	3	0	0.02
Integrity Life Ins Co	West Southern Grp	0.39%	\$15.31M	0	0	0.00
Jackson National Life Insurance Company	Jackson Natl Grp	7.74%	\$300.08M	1	0	0.00
Jefferson National Life Insurance Company	Inviva Grp	0.18%	\$6.79M	1	0	0.15
Jefferson Pilot Life Insurance Company	Jefferson Pilot Cp	0.33%	\$12.97M	1	1	0.08
Kansas City Life Ins Co	Kansas City Life Ins	0.31%	\$12.12M	0	0	0.00
Kemper Investors Life Ins Co (Farmers)	Zurich Ins Grp	0.10%	\$3.83M	0	0	0.00
Lincoln Benefit Life Co	Allstate Ins Grp	1.20%	\$46.52M	0	0	0.00

Lincoln Natl Life Ins Co	Lincoln Natl	5.75%	\$222.77M	0	0	0.00
Massachusetts Mut Life Ins Co	Mass Mut L I C	0.49%	\$19.12M	0	0	0.00
Merrill Lynch Life Ins Co	Merrill Lynch Ins Grp	0.34%	\$13.23M	0	0	0.00
Metlife Ins Co of CT (MetLife)	Metropolitan Grp	0.80%	\$31.11M	0	0	0.00
MetLife Investors Ins Co (MetLife)	Metropolitan Grp	0.96%	\$37.37M	0	0	0.00
MetLife Investors USA Ins Co (MetLife)	Metropolitan Grp	3.00%	\$116.18M	0	0	0.00
Metropolitan Life Insurance Company (MetLife)	Metropolitan Grp	1.79%	\$69.32M	1	1	0.01
Midland National Life Insurance Company	Midland Natl Life Ins Grp	1.87%	\$72.44M	2	2	0.03
Minnesota Life Ins Co	Minnesota Mut	0.13%	\$4.99M	0	0	0.00
Modern Woodmen Of Amer		0.27%	\$10.50M	0	0	0.00
National Western Life Insurance Company		0.25%	\$9.55M	1	1	0.10
New England Life Ins Co (MetLife)	Metropolitan Grp	0.65%	\$25.21M	0	0	0.00
New York Life Ins & Annuity Corp	New York Life Grp	2.17%	\$84.30M	0	0	0.00
North American Co Life & Hlth Ins	Midland Natl Life Ins Grp	0.24%	\$9.27M	0	0	0.00
Northwestern Mut Life Ins Co	Northwestern Mut	0.56%	\$21.84M	0	0	0.00
Ohio Natl Life Ins Co	Ohio Natl Life Grp	0.42%	\$16.45M	0	0	0.00
OM Financial Life Insurance Company	Old Mut Us Life Holding Grp	1.15%	\$44.55M	1	0	0.02
Pacific Life & Annuity Co	Pacific Life Ins Co	2.42%	\$94.00M	0	0	0.00
Peoples Benefit Life Ins Co	Aegon Us Holding Grp	0.49%	\$18.83M	0	0	0.00
PHL Variable Ins Co	Phoenix Co	0.27%	\$10.52M	0	0	0.00
Principal Life Ins Co	Principal Fin Grp	0.68%	\$26.33M	0	0	0.00
Protective Life Ins Co	Protective Life Ins Grp	0.31%	\$12.02M	0	0	0.00
Pruco Life Ins Co	Prudential Of Amer	0.53%	\$20.59M	0	0	0.00
Prudential Insurance Company of America, The	Prudential Of Amer	0.85%	\$32.78M	2	2	0.06
Reliastar Life Ins Co	Ing America Ins Holding Grp	0.13%	\$4.92M	0	0	0.00
RiverSource Life Ins Co	Ameriprise Financial Grp	2.02%	\$78.50M	0	0	0.00
Security Benefit Life Ins Co	Security Benefit	0.86%	\$33.43M	0	0	0.00
Sentry Life Ins Co	Sentry Ins Grp	0.11%	\$4.35M	0	0	0.00
State Farm Life Insurance Company	State Farm II	0.18%	\$7.14M	1	0	0.14
Sun Life Assur Co Of Canada US	Sun Life Assur Co Of Cn	0.97%	\$37.59M	0	0	0.00
Symetra Life Ins Co	White Mountains Grp	0.33%	\$12.92M	0	0	0.00
Teachers Ins & Ann Assoc Of Amer	Tiaa Family Of Co	3.56%	\$137.84M	0	0	0.00



Thrivent Financial For Lutherans	Thrivent Financial For Lutherans	0.96%	\$37.23M	0	0	0.00
Transamerica Financial Life Ins Co	Aegon Us Holding Grp	0.42%	\$16.45M	0	0	0.00
Transamerica Life Insurance Company	Aegon Us Holding Grp	1.62%	\$62.68M	1	0	0.02
USAA Life Ins Co (USAA)	United Services Automobile Asn Grp	0.35%	\$13.68M	0	0	0.00
Variable Annuity Life Ins Co (AIG)	American Intrnl Grp	1.84%	\$71.20M	0	0	0.00
Western Reserve Life Assur Co of OH (Pioneer Wester Life Insurance Co)	Aegon Us Holding Grp	0.76%	\$29.50M	0	0	0.00

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## Insurance Complaint Ratio Information

### Search Results

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

**Please Note: The companies included in the standard reports 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, these reports may contain unverified information.**

#### Search Criteria:

- Reporting Year: **2006**
- Company Name/Alias: **Not Specified**
- Policy Type: **Life Insurance**
- (At least 5 Total Complaints **OR** a Marketshare of at least 0.10% for this Standard Report)

Life Insurance						
<u>Company Name</u>	<u>Industry Group</u>	<u>Market Share</u>	<u>Premium (\$Millions)</u>	<u>Total Complaints</u>	<u>Confirmed Complaints</u>	<u>Complaint Ratio</u>
5 Star Life Ins Co		0.17%	\$3.26M	0	0	0.00
AAA Life Ins Co		0.10%	\$1.88M	0	0	0.00
Aetna Life Ins Co	Aetna	0.56%	\$10.43M	0	0	0.00
AIG Life Ins Co (AIG)	American Intrnl Grp	0.16%	\$3.00M	0	0	0.00
Allianz Life Insurance Company of North America	Allianz Ins Grp	0.31%	\$5.90M	3	3	0.51
Allstate Life Insurance Company	Allstate Ins Grp	0.53%	\$10.03M	2	1	0.20
American Bankers Life Assur Co Of FL (Assurant Health)	Assurant Inc Grp	0.14%	\$2.62M	0	0	0.00
American Family Life Insurance Company	American Family Ins Grp	1.39%	\$26.13M	1	1	0.04
American Fidelity Assurance Company	American Fidelity Corp Grp	0.18%	\$3.47M	1	0	0.29
American General Life Insurance Company (AIG)	American Intrnl Grp	2.30%	\$43.10M	5	5	0.12
American Income Life Ins Co	Liberty Natl	0.33%	\$6.27M	0	0	0.00

American Memorial Life Insurance Company (Assurant Health)	Assurant Inc Grp	0.17%	\$3.20M	3	2	0.94
American National Insurance Company	American Natl Fncl Grp	0.48%	\$9.01M	2	2	0.22
Ameritas Life Ins Corp	Unifi Companies	0.11%	\$2.13M	0	0	0.00
Ameritas Variable Life Ins Co	Unifi Companies	0.18%	\$3.29M	0	0	0.00
AmerUs Life Insurance Company	Amerus Grp	0.57%	\$10.75M	1	1	0.09
Anthem Life Ins Co	Wellpoint Inc Grp	0.33%	\$6.22M	0	0	0.00
Aviva Life Ins Co	Aviva Grp	0.13%	\$2.36M	0	0	0.00
AXA Equitable Life Insurance Company	Axa Ins Grp	1.40%	\$26.28M	3	3	0.11
Bankers Life and Casualty Company	Conseco Grp	0.12%	\$2.26M	2	2	0.89
Banner Life Insurance Company	Banner Life Grp	0.34%	\$6.39M	2	2	0.31
Beneficial Life Ins Co	Beneficial Life	0.11%	\$2.09M	0	0	0.00
Chase Ins Life and Annuity Co	Jpmorgan Chase & Co Grp	0.47%	\$8.80M	0	0	0.00
Chase Insurance Life Company	Jpmorgan Chase & Co Grp	0.21%	\$3.91M	1	1	0.26
CM Life Ins Co	Mass Mut L I C	0.23%	\$4.37M	0	0	0.00
Colonial Life & Accident Ins Co	Unumprovident Corp Grp	0.13%	\$2.45M	0	0	0.00
Commonwealth Annuity and Life Insurance Company	Goldman Sachs Grp	0.26%	\$4.91M	1	1	0.20
Connecticut General Life Insurance Company	Cigna Health Grp	0.64%	\$11.98M	1	0	0.08
Conseco Life Insurance Company	Conseco Grp	0.24%	\$4.57M	3	2	0.66
Country Life Insurance Company	Country Ins & Financial Services Grp	0.24%	\$4.60M	1	1	0.22
Cuna Mut Ins Society	Cuna Mut Grp	0.35%	\$6.60M	0	0	0.00
Empire General Life Assur Corp	Protective Life Ins Grp	0.37%	\$6.91M	0	0	0.00
Farm Bureau Life Insurance Company	Iowa Farm Bureau	0.38%	\$7.13M	1	1	0.14
Farmers New World Life Insurance Company (Farmers)	Zurich Ins Grp	1.67%	\$31.31M	3	3	0.10
First Colony Life Ins Co	Ge Global Grp	1.47%	\$27.53M	0	0	0.00
First Investors Life Ins Co		0.11%	\$2.07M	0	0	0.00
First Penn Pacific Life Ins Co	Lincoln Natl	0.27%	\$5.02M	0	0	0.00
Forethought Life Insurance Company	Forethought Fincial Services Inc	0.19%	\$3.53M	1	0	0.28
General American Life Insurance Company (MetLife)	Metropolitan Grp	0.50%	\$9.38M	1	0	0.11
Genworth Life Ins Co	Ge Global Grp	0.12%	\$2.22M	0	0	0.00
Gerber Life Ins Co		0.13%	\$2.41M	0	0	0.00
Globe Life and Accident Insurance Company	Liberty Natl	0.28%	\$5.18M	3	3	0.58

Golden Rule Ins Co (United Healthcare)	Unitedhealth Grp	0.16%	\$2.94M	0	0	0.00
Great West Life & Annuity Ins Co	Great West L Asr	0.81%	\$15.19M	0	0	0.00
Guardian Life Ins Co Of Amer	Guardian Life Grp	1.46%	\$27.41M	0	0	0.00
Hartford Life & Annuity Ins Co	Hartford Fire & Cas Grp	1.63%	\$30.60M	0	0	0.00
Hartford Life and Accident Insurance Company	Hartford Fire & Cas Grp	1.04%	\$19.49M	2	2	0.10
Hartford Life Ins Co	Hartford Fire & Cas Grp	0.36%	\$6.77M	0	0	0.00
Horace Mann Life Ins Co	Horace Mann Grp	0.10%	\$1.83M	0	0	0.00
Humana Insurance Company	Humana Inc	0.13%	\$2.40M	1	0	0.42
Independent Order Of Foresters Us Br	Ind Ord Foresters	0.11%	\$2.03M	0	0	0.00
Indianapolis Life Ins Co	Amerus Grp	0.49%	\$9.28M	0	0	0.00
Jackson National Life Insurance Company	Jackson Natl Grp	0.49%	\$9.24M	4	2	0.43
Jefferson Pilot Financial Insurance Company	Jefferson Pilot Cp	0.89%	\$16.64M	1	1	0.06
Jefferson Pilot Life Ins Co	Jefferson Pilot Cp	0.84%	\$15.85M	0	0	0.00
John Hancock Life Ins Co	John Hancock Grp	0.15%	\$2.85M	0	0	0.00
John Hancock Life Ins Co (USA)	John Hancock Grp	2.50%	\$46.87M	0	0	0.00
John Hancock Variable Life Ins Co	John Hancock Grp	0.90%	\$16.85M	0	0	0.00
Kansas City Life Insurance Company	Kansas City Life Ins	0.42%	\$7.98M	1	1	0.13
Knights Of Columbus		0.34%	\$6.37M	0	0	0.00
Lafayette Life Ins Co	West Southern Grp	0.18%	\$3.31M	0	0	0.00
Liberty Life Assur Co Of Boston (Liberty Mutual)	Liberty Mut Grp	0.13%	\$2.43M	0	0	0.00
Liberty Natl Life Ins Co	Liberty Natl	0.29%	\$5.40M	0	0	0.00
Life Ins Co Of North Amer	Cigna Health Grp	0.69%	\$12.98M	0	0	0.00
Life Insurance Company of the Southwest	National Life Group	0.23%	\$4.34M	1	1	0.23
Life Investors Ins Co Of Amer	Aegon Us Holding Grp	0.28%	\$5.22M	0	0	0.00
Lincoln Benefit Life Co	Allstate Ins Grp	0.95%	\$17.88M	0	0	0.00
Lincoln Natl Life Ins Co	Lincoln Natl	1.30%	\$24.45M	0	0	0.00
Massachusetts Mut Life Ins Co	Mass Mut L I C	1.55%	\$29.13M	0	0	0.00
Metlife Ins Co of CT (MetLife)	Metropolitan Grp	0.17%	\$3.18M	0	0	0.00
MetLife Investors USA Insurance Company (MetLife)	Metropolitan Grp	0.21%	\$3.95M	1	1	0.25
Metlife Life & Annuity Co of CT (MetLife)	Metropolitan Grp	0.37%	\$7.02M	0	0	0.00
Metropolitan Life Insurance Company (MetLife)	Metropolitan Grp	4.84%	\$90.88M	12	9	0.13
Midland Natl Life Ins Co	Midland Natl Life Ins Grp	0.80%	\$15.00M	0	0	0.00

Minnesota Life Ins Co	Minnesota Mut	0.91%	\$17.13M	0	0	0.00
Modern Woodmen of America		0.16%	\$3.01M	1	0	0.33
Monumental Life Ins Co	Aegon Us Holding Grp	0.25%	\$4.78M	0	0	0.00
Mony Life Ins Co	Axa Ins Grp	0.16%	\$2.99M	0	0	0.00
Mony Life Ins Co Of Amer	Axa Ins Grp	0.21%	\$3.97M	0	0	0.00
National Life Ins Co	National Life Group	0.10%	\$1.97M	0	0	0.00
Nationwide Life and Annuity Company of America	Nationwide Corp	0.17%	\$3.18M	1	1	0.31
Nationwide Life Ins Co	Nationwide Corp	0.46%	\$8.54M	0	0	0.00
New England Life Insurance Company (MetLife)	Metropolitan Grp	1.06%	\$19.97M	3	3	0.15
New York Life Insurance and Annuity Corporation	New York Life Grp	1.45%	\$27.24M	1	1	0.04
New York Life Insurance Company	New York Life Grp	3.36%	\$63.15M	4	4	0.06
North American Company for Life and Health Insurance	Midland Natl Life Ins Grp	0.54%	\$10.06M	2	1	0.20
Northwestern Mut Life Ins Co	Northwestern Mut	7.40%	\$138.94M	0	0	0.00
Ohio National Life Insurance Company, The	Ohio Natl Life Grp	0.30%	\$5.61M	2	1	0.36
Ohio Natl Life Assur Corp	Ohio Natl Life Grp	0.46%	\$8.72M	0	0	0.00
OM Financial Life Insurance Company	Old Mut Us Life Holding Grp	0.52%	\$9.78M	2	2	0.20
Ozark Natl Life Ins Co		0.18%	\$3.47M	0	0	0.00
Pacific Life Insurance Company	Pacific Life Ins Co	1.98%	\$37.08M	1	0	0.03
Penn Mut Life Ins Co	Penn Mut Grp	0.56%	\$10.48M	0	0	0.00
PHL Variable Ins Co	Phoenix Co	0.33%	\$6.17M	0	0	0.00
Phoenix Life Insurance Company	Phoenix Co	0.33%	\$6.16M	1	1	0.16
Physicians Life Insurance Company	Physicians Mut	0.11%	\$2.01M	1	1	0.50
Primerica Life Insurance Company	Citigroup	1.07%	\$20.17M	4	2	0.20
Principal Life Insurance Company	Principal Fin Grp	1.03%	\$19.36M	1	0	0.05
Protective Life Insurance Company	Protective Life Ins Grp	0.47%	\$8.80M	2	2	0.23
Provident Life & Accident Ins Co	Unumprovident Corp Grp	0.96%	\$18.10M	0	0	0.00
Pruco Life Ins Co	Prudential Of Amer	0.88%	\$16.49M	0	0	0.00
Prudential Insurance Company of America, The	Prudential Of Amer	3.85%	\$72.32M	10	8	0.14
Reassure America Life Insurance Company	Swiss Re Grp	0.27%	\$4.99M	2	2	0.40
Reliance Standard Life Ins Co	Delphi Fin Grp	0.21%	\$3.91M	0	0	0.00
ReliaStar Life Insurance Company	Ing America Ins Holding Grp	1.31%	\$24.68M	4	2	0.16
RiverSource Life Ins Co	Ameriprise Financial Grp	0.62%	\$11.71M	0	0	0.00

Security Financial Life Ins Co	Assurity Security Grp	0.21%	\$3.93M	0	0	0.00
Security Life Of Denver Ins Co (ING Reinsurance)	Ing America Ins Holding Grp	1.36%	\$25.58M	0	0	0.00
Shelter Life Ins Co	Shelter Ins Cos	0.15%	\$2.74M	0	0	0.00
Standard Insurance Company	Stancorp Financial Grp	1.09%	\$20.48M	1	1	0.05
State Farm Life Insurance Company	State Farm II	3.49%	\$65.54M	3	2	0.05
Stonebridge Life Insurance Company	Aegon Us Holding Grp	0.13%	\$2.43M	2	1	0.82
Symetra Life Ins Co	White Mountains Grp	0.19%	\$3.63M	0	0	0.00
Teachers Ins & Ann Assoc Of Amer	Tiaa Family Of Co	0.26%	\$4.86M	0	0	0.00
Thrivent Financial For Lutherans	Thrivent Financial For Lutherans	1.33%	\$24.95M	0	0	0.00
Transamerica Life Ins Co	Aegon Us Holding Grp	1.07%	\$20.14M	0	0	0.00
Transamerica Occidental Life Insurance Company	Aegon Us Holding Grp	1.87%	\$35.13M	2	1	0.06
U.S. Financial Life Insurance Company	Axa Ins Grp	0.28%	\$5.29M	2	2	0.38
Union Central Life Ins Co		0.18%	\$3.42M	0	0	0.00
Union Security Insurance Company (Assurant Health)	Assurant Inc Grp	0.40%	\$7.47M	1	1	0.13
United Investors Life Ins Co	Liberty Natl	0.17%	\$3.10M	0	0	0.00
United Life Ins Co	United Fire & Cas Grp	0.10%	\$1.91M	0	0	0.00
United of Omaha Life Insurance Company	Mutual Of Omaha	1.14%	\$21.47M	2	0	0.09
United States Life Ins Co In NYC (AIG)	American Intrnl Grp	0.13%	\$2.44M	0	0	0.00
Unum Life Ins Co Of Amer	Unumprovident Corp Grp	1.23%	\$23.01M	0	0	0.00
US Branch SunLife Assur Co Of Canada	Sun Life Assur Co Of Cn	1.64%	\$30.85M	0	0	0.00
USAA Life Ins Co (USAA)	United Services Automobile Asn Grp	0.96%	\$18.04M	0	0	0.00
Valley Forge Life Ins Co	Swiss Re Grp	0.72%	\$13.55M	0	0	0.00
Washington National Insurance Company	Conseco Grp	0.03%	\$0.47M	6	4	12.64
West Coast Life Ins Co	Protective Life Ins Grp	0.57%	\$10.77M	0	0	0.00
Western Reserve Life Assurance Co. of Ohio (Pioneer Wester Life Insurance Co)	Aegon Us Holding Grp	0.63%	\$11.83M	3	3	0.25

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## Insurance Complaint Ratio Information

### Search Results

The 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.

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

**Please Note: The companies included in the standard reports 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, these reports may contain unverified information.**

#### Search Criteria:

- Reporting Year: **2006**
- Company Name/Alias: **Not Specified**
- Policy Type: **Health Maintenance Organization**
- (At least 5 Total Complaints **OR** a Marketshare of at least 0.10% for this Standard Report)

#### Health Maintenance Organization

<u>Company Name</u>	<u>Industry Group</u>	<u>Market Share</u>	<u>Premium (\$Millions)</u>	<u>Total Complaints</u>	<u>Confirmed Complaints</u>	<u>Complaint Ratio</u>
Aetna Health Inc.	Aetna	1.54%	\$96.03M	6	4	0.06
CIGNA Healthcare of Colorado, Inc.	Cigna Health Grp	1.94%	\$121.05M	12	9	0.10
Denver Health Medical Plan Inc		0.53%	\$32.96M	0	0	0.00
Great West Healthcare of CO Inc	Great West L Asr	0.40%	\$24.61M	0	0	0.00
HMO Colorado, Inc. (HMO Blue)	Wellpoint Inc Grp	2.77%	\$172.61M	14	10	0.08
Kaiser Foundation Health Plan of Colorado	Kaiser Foundation	18.03%	\$1123.18M	50	32	0.04
PacifiCare of Colorado, Inc. (United Healthcare)	Unitedhealth Grp	5.98%	\$372.48M	37	30	0.10
Rocky Mountain Health Maintenance Organization, Incorporated (Rocky Mountain HMO)	Rocky Mountain Health Plans	2.64%	\$164.25M	22	18	0.13
San Luis Valley HMO inc (San Luis Valley HMO)		0.22%	\$13.72M	0	0	0.00
United Healthcare of Colorado, Inc. (United Healthcare)	Unitedhealth Grp	0.47%	\$29.05M	7	5	0.24





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