

**Accident and  
Health**

**Home Farm  
Owners**

**HMO**

**Life Annuity**

**Auto**

The 2000 consumer complaint ratios of insurance companies/carriers illustrate how some companies generate more complaints per \$1 million of premiums than others. The ratios provide helpful information to consumers interested in evaluating their insurance companies/carriers, and to state regulators in targeting companies/carriers requiring closer review.

In the tables below, a complaint ratio of 4.40, for example, means that the company had approximately 4.40 complaints per \$1 million worth of business. Total complaint numbers are also listed, together with premium volume and market share. In this report, a complaint is defined as written correspondence expressing a grievance against an insurer. No judgment is made in the ratios as to whether the complaint is justified. Private passenger automobile protests are included in the number of complaints. Federal Employees Health Benefit Plan premiums are not included in this report because the complaints are not counted against the company/carrier.

Where available, complaint ratios for previous years are provided. These can be used to determine whether a company/carrier has a history of consistently high or low ratios or an upward or downward trend.

The report includes companies/carriers with at least five (5) complaints or one percent (1%) of the premium volume in a particular line of insurance. Therefore, the report looks at only those companies/carriers with significant numbers of complaints or significant market share, rather than examining every insurer that writes business in Colorado. Due to advanced technology in identifying marketshares for all life products, additional life insurance companies with marketshares of 1% or higher are listed on this year's report. Additionally, due to the small number of health maintenance organizations, all have been included in the report.

Tables are included for the lines of insurance that account for the greatest numbers of complaints and premiums written. On average, private passenger automobile insurance generates the highest complaint ratios, followed by accident and health and homeowners/farmowners insurance. Life insurance companies and health maintenance organizations have lower average complaint ratios, and significant differences can be seen between companies within these lines. Health maintenance organizations have internal and external review processes in their contracts, which have historically reduced the number of complaints reported to the Division of Insurance.

Large differences can be seen among competing companies, and 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 adequate measures 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 when selecting an insurance company.

**Please Note: All numbers have been rounded to two (2) decimal places.**

## Accident and Health Insurance (Excluding HMOs) Complaints

Company	2000 Complaint Ratio	Number of Complaints	Premium (\$ Millions)	Market Share	Complaint Ratios for Previous Years		
					1999	1998	1997
Aetna Life Insurance Co.	0.54	12	22.02	1.18%	1.14	0.50	-
Alta Health and Life Insurance Co.	1.16	6	5.19	0.28%	0.17	-	-
American Family Mutual Insurance Co.	6.38	6	0.94	0.05%	-	-	-
American Republic Insurance Co.	0.86	16	18.70	1.00%	0.55	-	-
Anthem Blue Cross/Blue Shield of Colorado	1.39	209	149.89	8.04%	0.63	0.65	0.34
CIGNA Dental Health of Colorado, Inc.	0.58	6	10.27	0.55%	-	-	-
Colorado Dental Service, Inc.	0.04	6	144.86	7.77%	0.04	0.06	0.04
Connecticut General Life Insurance Co.	0.18	20	109.32	5.86%	0.19	0.39	0.66
Conseco Medical Insurance Co.	1.63	24	14.70	0.76%	3.13	1.68	-
Employers Health Insurance Co.	0.34	92	268.94	14.42%	0.41	0.59	0.58
Fortis Benefits Insurance Co.	0.10	2	19.29	1.03%	0.28	-	0.71
Fortis Insurance Co.	1.09	37	33.99	1.82%	0.92	0.89	0.93
General Electric Capital Assurance Co.	0.00	0	18.63	1.00%	-	-	-
Golden Rule Insurance Co.	0.65	7	10.74	0.58%	1.73	0.59	0.69

Great-West Life & Annuity Insurance Co.	0.07	2	30.69	1.65%	-	-	-
Guardian Life Insurance Co. of America	0.27	9	32.94	1.77%	0.29	-	0.28
MEGA Life and Health Insurance Co.	0.62	10	16.01	0.86%	1.18	0.67	0.78
Metropolitan Life Insurance Co.	0.38	6	15.66	0.84%	0.76	0.97	0.81
Mid-West National Life Insurance Co. of TN	1.71	15	8.77	0.47%	4.30	13.16	4.38
Mutual of Omaha Insurance Co.	0.60	11	18.22	0.98%	0.31	0.70	0.59
National Travelers Life Co.	1.89	7	3.71	0.20%	-	-	-
Pacific Life & Annuity Co.	0.27	7	26.07	1.40%	-	-	-
Pioneer Life Insurance Co.	1.46	5	3.43	0.18%	3.33	4.57	3.31
Principal Life Insurance Co.	0.38	26	68.09	3.65%	0.28	0.24	0.34
Provident American Life & Health Insurance Co.	6.05	14	2.31	0.12%	19.75	18.89	6.67
Prudential Insurance Co. of America	0.18	8	43.35	2.32%	0.22	0.19	0.28
Standard Insurance Co.	0.52	11	20.98	1.13%	0.17	0.32	-
Unicare Life & Health Insurance Co.	1.02	5	4.89	0.26%	-	-	-
United American Insurance Co.	0.97	6	6.18	0.33%	1.48	-	1.31
United Dental Care Insurance Co.	0.65	6	9.24	0.50%	0.44	-	0.56
United Healthcare Insurance Co.	0.22	16	73.41	3.94%	0.12	0.86	0.27
United of Omaha Life Insurance Co.	0.54	9	16.76	0.90%	0.45	1.02	0.76

United States Life Insurance Co. in the City of NY	1.45	16	11.05	0.59%	1.49	0.76	0.53
United Wisconsin Life Insurance Co.	1.47	40	27.2	1.46%	1.10	2.09	1.79
UNUM Life Insurance Co. of America	0.31	13	42.22	2.26%	0.12	0.19	0.26
Vision Service Plan Insurance Co. (assuming Colorado Vision Services, Inc. business)	0.00	0	31.34	1.68%	-	-	-
World Insurance Co.	1.39	27	19.44	1.04%	1.82	1.85	3.02

## HMO Complaints

Company	2000 Complaint Ratio	Number of Complaints	Premium (\$ Millions)	Market Share	Complaint Ratios for Previous Years		
					1999	1998	1997
Aetna US Healthcare of Colorado	0.27	57	212.59	10.51%	0.29	0.65	0
Antero Health Plans	0.97	20	20.59	1.02%	1.14	0.74	0.48
CIGNA Healthcare of Colorado, Inc.	0.28	24	87.12	4.31%	0.45	0.64	0.44
Community Health Plan of the Rockies, Inc.	1.85	34	18.35	0.91%	0.75	0.83	0.25
Denver Health Medical Plan	0.00	0	9.32	0.46%	0	-	-
Health Network of Colorado Springs, Inc.	0.00	0	19.32	0.95%	0.38	0.23	0.06
HMO Colorado, Inc.	0.62	93	149.6	7.39%	0.55	0.33	0.32
Kaiser Foundation Health Plan of Colorado	0.13	65	497.31	24.58%	0.08	0.09	0.06

One Health Plan of Colorado, Inc.	0.23	16	68.97	3.41%	0.10	0	0
PacifiCare of Colorado, Inc.	0.31	134	434.09	21.45%	0.14	0.23	0.22
Prudential Health Care Plan, Inc.	0.59	49	82.52	4.08%	0.83	2.10	0.44
Qualmed Plans for Health of Colorado, Inc.	2.02	13	6.44	0.32%	0.30	0.43	0.27
Rocky Mountain HMO, Inc.	0.23	36	158.30	7.82%	0.12	0.10	0.10
Sloans Lake Health Plan, Inc.	0.21	21	100.88	4.99%	0.39	0.42	0.21
United Healthcare of Colorado, Inc.	0.16	25	158.06	7.81%	0.34	0.54	0.20

## Life Insurance and Annuity Complaints

Company	2000 Complaint Ratio	Number of Complaints	Premium (\$ Millions)	Market Share	Complaint Ratios for Previous Years		
					1999	1998	1997
AIG Life Insurance Co.	0.00	0	122.78	1.70%	-	-	-
Allmerica Financial Life Insurance and Annuity Co.	0.00	0	108.03	1.49%	-	-	-
Allstate Life Insurance Co.	0.15	5	32.47	0.45%	0.18	-	-
American National Insurance Co.	0.39	5	12.76	0.18%	-	-	-
American Skandia Life Assurance Corp.	0.00	1	311.41	4.31%	-	-	-
Banner Life Insurance Co.	1.78	5	2.81	0.04%	-	-	-
Connecticut General Life Insurance Co.	0.04	4	92.21	1.28%	-	-	-

Conseco Life Insurance Co.	1.47	10	6.80	0.09%	0.93	-	-
Equitable Life Assurance Society of the United States	0.03	5	170.37	2.36%	-	-	-
General Electric Life and Annuity Assurance Co.	0.00	0	166.68	2.31%	-	-	-
Golden American Life Insurance Co.	0.00	0	124.94	1.73%	-	-	-
Great-West Life & Annuity Insurance Co.	0.00	0	591.79	8.18%	-	-	-
Guarantee Reserve Life Insurance Co.	5.02	6	1.20	0.02%	-	-	-
Hartford Life and Annuity Insurance Co.	0.01	1	120.90	1.67%	-	-	-
Hartford Life Insurance Co.	0.04	3	73.69	1.02%	0.05	-	-
Jackson National Life Insurance Co.	0.00	1	300.29	4.15%	0.02	-	0.04
Lincoln National Life Insurance Co.	0.03	4	119.36	1.65%	0	-	-
Manufacturers Life Insurance Co. of North America	0.00	0	81.26	1.12%	-	-	-
Manufacturers Life Insurance Co. of USA	0.00	0	88.66	1.23%	-	-	-
Metropolitan Life Insurance Co.	0.03	12	463.94	6.42%	0.02	0.13	0.13
Nationwide Life Insurance Co.	0.00	0	243.65	3.37%	-	-	-
New York Life Insurance Co.	0.02	2	120.79	1.67%	0.08	0.07	0.11
Northwestern Mutual Life Insurance Co.	0.01	1	109.61	1.52%	0.04	0.05	0.05
Pacific Life Insurance Co.	0.00	1	227.20	3.14%	0.02	-	-

Pierce National Life Insurance Co.	4.11	8	1.95	0.03%	-	-	-
Principal Life Insurance Co.	0.00	1	205.66	2.84%	0.02	0.06	0.01
Pruco Life Insurance Co.	0.00	0	90.64	1.25%	-	-	-
Prudential Insurance Co. of America	0.05	11	214.99	2.97%	0.07	0.05	0.06
Security Life of Denver Insurance Co.	0.07	6	81.64	1.13%	0.02	0.15	-
Teachers Insurance and Annuity Assoc. of America	0.00	0	98.88	1.37%	-	-	-
TransAmerica Life Insurance Co. (was PFL Life Insurance Company)	0.00	0	118.75	1.64%	0.08	-	-
United of Omaha Life Insurance Co.	0.04	3	77.49	1.07%	-	-	-
USG Annuity & Life Co.	0.20	5	25.21	0.35%	-	-	-
Valley Forge Life Insurance Co.	0.34	8	23.61	0.33%	-	-	-
Variable Annuity Life Insurance Co.	0.03	2	76.90	1.06%	0.01	-	-

## Private Passenger Auto Insurance Complaints

Company	2000 Complaint Ratio	Number of Complaints	Premium (\$ Millions)	Market Share	Complaint Ratios for Previous Years		
					1999	1998	1997
AIU Insurance Co.	2.94	46	15.67	0.70%	4.25	9.90	7.29
Allstate Indemnity Co.	1.02	44	43.29	1.92%	0.33	0.36	0.31

Allstate Insurance Co.	1.44	223	154.47	6.86%	1.74	2.76	2.20
AMCO Insurance Co.	0.79	8	10.18	0.45%	1.76	1.94	1.25
American Family Mutual Insurance Co.	2.13	334	157.17	6.98%	2.22	2.82	2.05
American International South Insurance Co.	5.56	9	1.62	0.07%	4.88	6.83	4.35
American National Property and Casualty Co.	1.34	20	14.91	0.66%	1.52	1.88	1.03
American Standard Insurance Co. of WI	1.13	48	42.35	1.88%	1.39	2.37	0.45
American States Insurance Co.	8.25	6	0.73	0.03%	-	-	-
Amica Mutual Insurance Co.	0.55	6	10.82	0.48%	0.60	0.59	0.69
Atlanta Casualty Co.	3.38	5	1.48	0.07%	2.62	1.67	3.16
California Casualty Indemnity Exchange	1.89	15	7.94	0.35%	1.67	2.36	1.29
Colonial Penn Franklin Insurance Co.	2.05	5	2.44	0.11%	-	-	-
Colonial Penn Insurance Co.	4.64	5	1.08	0.05%	-	-	-
Colorado Farm Bureau Mutual Insurance Co.	1.91	46	24.03	1.07%	1.10	1.61	0.37
Continental Insurance Co.	1.58	37	23.38	1.04%	1.89	2.68	1.55
Country Mutual Insurance Co.	1.52	23	15.14	0.67%	1.97	2.03	3.30
Dairyland Insurance Co.	1.68	23	13.67	0.61%	1.98	2.37	1.52
Employers' Fire Insurance Co.	1.05	7	6.67	0.30%	0.96	2.50	1.36



Farmers Insurance Exchange	0.96	269	280.42	12.45%	1.30	1.56	1.73
Financial Indemnity Co.	0.91	9	9.87	0.44%	-	-	-
Fireman's Fund Insurance Co. of NE	1.98	8	4.04	0.18%	-	-	-
GEICO Casualty Co.	1.30	23	17.74	0.79%	1.00	-	-
GEICO General Insurance Co.	1.16	48	41.32	1.83%	1.06	2.03	1.40
GEICO Indemnity Co.	1.14	13	11.40	0.51%	0.84	1.95	3.11
Government Employees Insurance Co.	0.76	21	27.79	1.23%	1.52	2.03	2.95
Guaranty National Insurance Co.	1.78	26	14.61	0.65%	2.81	2.84	1.36
Guideone Elite Insurance Co.	1.92	5	2.60	0.12%	2.19	-	2.91
Guideone Mutual Insurance Co.	4.17	5	1.20	0.05%	6.87	5.29	7.41
Guideone Specialty Mutual Insurance Co.	2.74	21	7.67	0.34%	3.35	2.64	2.02
Hartford Casualty Insurance Co.	7.42	5	0.67	0.03%	-	-	-
Hartford Insurance Co. of the Midwest	1.64	10	6.10	0.27%	-	-	-
Hartford Underwriters Insurance Co.	2.82	130	46.14	2.05%	3.02	3.65	3.33
Horace Mann Insurance Co.	3.03	11	3.63	0.16%	3.66	3.74	2.20
Illinois National Insurance Co.	3.53	22	6.24	0.28%	2.77	2.41	1.34
Infinity Insurance Co.	3.62	6	1.66	0.07%	9.39	3.31	3.62

Integon National Insurance Co.	1.64	18	10.99	0.49%	1.06	1.76	-
Liberty Insurance Corp.	4.71	9	1.91	0.08%	3.21	-	-
Liberty Mutual Fire Insurance Co.	2.14	49	22.85	1.01%	2.68	3.58	2.26
Mendota Insurance Co.	2.18	9	4.12	0.18%	-	-	-
Merastar Insurance Co.	5.06	9	1.78	0.08%	-	-	-
Metropolitan Casualty Insurance Co.	1.03	5	4.85	0.22%	-	-	-
Metropolitan Direct Property & Casualty Insurance Co.	3.67	7	1.91	0.08%	4.14	3.02	-
Mid-Century Insurance Co.	1.04	80	76.83	3.41%	1.37	1.62	1.47
Millers Casualty Insurance Co.	3.21	14	4.37	0.19%	-	-	-
National Farmers Union Property and Casualty Co.	1.17	12	10.26	0.46%	0.51	0.93	0.82
Nationwide Mutual Fire Insurance Co.	1.82	7	3.84	0.17%	2.69	1.74	-
Nationwide Mutual Insurance Co.	1.71	15	8.75	0.39%	3.00	3.88	1.33
PAFCO General Insurance Co.	6.00	39	6.50	0.29%	2.88	3.87	2.62
Progressive Casualty Insurance Co.	2.54	85	33.45	1.49%	1.07	2.34	1.36
Progressive Mountain Insurance Co.	2.70	52	19.27	0.86%	1.75	1.85	1.07
Progressive Preferred Insurance Co.	1.69	50	29.59	1.31%	0.39	14.12	-
Progressive Specialty Insurance Co.	3.01	139	46.14	2.05%	1.09	2.26	0.86

Prudential Property and Casualty Insurance Co.	1.57	13	8.30	0.37%	1.96	1.71	3.33
SAFECO Insurance Co. of America	1.01	42	41.54	1.84%	1.13	5.23	3.58
Sentry Insurance A Mutual Co.	2.98	9	3.02	0.13%	4.58	5.04	6.82
Shelter Mutual Insurance Co.	1.13	20	17.74	0.79%	1.01	1.45	1.51
State Farm Fire and Casualty Co.	0.77	22	28.57	1.27%	0.74	1.29	2.39
State Farm Mutual Automobile Insurance Co.	1.21	576	474.51	21.07%	1.08	1.37	1.63
Teachers Insurance Co.	3.03	19	6.28	0.28%	3.42	2.61	2.23
TIG Indemnity Co.	1.75	5	2.86	0.13%	3.61	-	-
Titan Indemnity Co.	1.30	29	22.38	0.99%	1.77	5.04	1.64
Travelers Indemnity Co. of America	1.75	18	10.31	0.46%	1.88	1.75	1.90
Travelers Indemnity Co. of Illinois	1.16	15	12.89	0.57%	1.02	-	0.90
Trinity Universal Insurance Co.	1.90	6	3.16	0.14%	2.87	2.71	1.23
United Services Automobile Association	1.76	138	78.36	3.48%	2.30	2.74	3.15
United States Fidelity and Guaranty Co.	6.87	6	0.87	0.04%	4.44	4.76	2.98
USAA Casualty Insurance Co.	1.10	66	60.26	2.68%	0.95	1.00	0.47
Viking Insurance Co. of WI	2.25	52	23.11	1.03%	0.97	-	-
West American Insurance Co.	1.28	7	5.48	0.24%	1.24	1.56	2.67

Worldwide Insurance Co.	3.27	14	4.29	0.19%	4.12	-	-
<b>Homeowners and Farmowners Insurance Complaints</b>							
Company	2000 Complaint Ratio	Number of Complaints	Premium (\$ Millions)	Market Share	Complaint Ratios for Previous Years		
					1999	1998	1997
Allstate Insurance Co.	0.56	34	60.89	8.57%	0.95	1.11	0.56
American Family Mutual Insurance Co.	0.52	40	77.60	10.92%	0.70	0.91	0.39
Colorado Farm Bureau Mutual Insurance Co.	0.70	10	14.23	2.00%	0.29	0.25	0.68
Continental Insurance Co.	0.88	8	9.09	1.28%	0.92	0.81	3.54
Fire Insurance Exchange	0.36	42	117.16	16.49%	0.73	0.93	0.38
Great Northern Insurance Co.	0.00	0	9.30	1.31%	-	-	-
Hartford Underwriters Insurance Co.	0.39	6	15.43	2.17%	1.27	0.45	0.27
Liberty Mutual Fire Insurance Co.	1.39	8	5.76	0.81%	1.56	-	-
SAFECO Insurance Co. of America	0.14	3	21.03	2.96%	0.69	0.50	0.42
Shelter Mutual Insurance Co.	1.00	6	5.98	0.84%	1.56	1.50	1.25
Standard Fire Insurance Co.	0.26	5	18.88	2.66%	0.26	-	-
State Farm Fire and Casualty Co.	0.23	38	166.58	23.44%	0.36	0.37	0.17

United Services Automobile Association	0.04	1	26.85	3.78%	0.20	0.30	0.10
USAA Casualty Insurance Co.	0.38	5	13.15	1.85%	0.18	-	0.49

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