



STATE OF CONNECTICUT INSURANCE DEPARTMENT



2015 Complaint Rankings *Accident & Health* *Auto Insurance*

Katharine L. Wade
Insurance Commissioner

Consumer protection is the primary mission of the Connecticut Insurance Department. Our efforts include making certain that insurance companies are financially solvent and adhere to state insurance laws so that they are able to make good on their promises to policyholders. We do this through comprehensive financial oversight, review of products, policy forms and rates and company practices for compliance with the laws, and by investigating consumer complaints against companies and agents.

In 2015, the Department's Consumer Affairs Unit (CAU) returned more than \$4 million behalf of the hundreds of consumers who turned to us for help. 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 report, the [Department's complaint data](#) for all business lines can be found online through our Web site and the state's Open Data Portal.

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



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Glossary

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

Complaint Categories

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



Auto Insurance Complaint Rankings

- Rankings apply only to insurers with earned premium in excess of \$5 million
- Insurer with lowest complaint ratio is ranked No. 1
- Insurers with earned premium below \$5 million are unranked and listed alphabetically
- Earned premiums reflect premiums used for calendar year 2015
- Complaints used to determine complaint ratio were those closed during calendar year 2015 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	Earned Premium	Under Writing		Marketing Sales		Claims Handling		Policy Service		Other		Total		Complaint Ratio	Rank
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
	\$														
Federated Mut Grp	5,196,133	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Munich Re Grp	6,060,055	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
New London County Grp	6,227,195	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Electric Ins Grp	7,045,360	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Cna Ins Grp	7,177,731	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Financial Grp	7,898,470	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Quincy Mut Grp	9,369,388	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Sentry Ins Grp	9,678,512	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Tokio Marine Holdings Inc Grp	12,266,844	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Central Mut I C Oh	12,533,933	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Chubb Ltd Grp	14,627,142	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Kemper Corp Grp	17,666,062	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
American Intrnl Grp	18,024,725	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Zurich Ins Grp	20,233,550	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Utica Natl Ins Grp	24,174,062	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Selective Ins	11,084,275	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Arbella Ins Grp	27,275,930	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
Amica Mut Grp	102,550,901	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
St Paul Travelers Grp	197,578,311	1	0	0	0	1	0	0	0	1	0	3	0	0.015	19

Mapfre Ins Grp	48,831,819	0	0	0	0	1	0	0	0	0	0	1	0	0.020	20
The Hanover Ins Grp	46,449,781	0	0	0	0	0	1	0	0	0	0	0	1	0.022	21
Progressive Grp	238,059,891	0	0	1	0	3	2	0	0	0	0	4	2	0.025	22
Chubb Inc Grp	38,789,451	0	0	0	0	1	0	0	0	0	0	1	0	0.026	23
Nationwide Corp Grp	144,246,659	0	0	0	0	2	1	1	0	0	0	3	1	0.028	24
Farmers Ins Grp	53,023,825	0	0	0	0	0	0	1	0	1	0	2	0	0.038	25
Berkshire Hathaway	453,111,261	0	0	0	0	12	11	0	0	1	0	13	11	0.053	26
State Farm Il Grp	150,981,361	0	0	1	0	3	4	0	0	0	0	4	4	0.053	26
Wr Berkley Corp Grp	17,953,056	1	0	0	0	0	0	0	0	0	0	1	0	0.056	28
Metropolitan Grp	100,535,651	0	0	0	0	4	1	0	0	2	0	6	1	0.070	29
Allstate Ins Grp	330,237,582	0	0	0	0	9	13	1	0	1	0	11	13	0.073	30
Qbe Ins Grp Ltd	10,840,438	0	0	0	0	1	0	0	0	0	0	1	0	0.092	31
Country Ins & Financial Servic	31,673,905	0	0	0	0	1	1	0	0	1	0	2	1	0.095	32
Hartford Fire & Cas Grp	134,648,380	0	0	0	0	3	4	1	0	5	0	9	4	0.097	33
Liberty Mut Grp	337,343,963	0	0	0	0	22	9	0	1	1	1	23	11	0.101	34
United Services Automobile Asn	108,963,849	0	0	0	0	9	2	0	0	1	0	10	2	0.110	35
Plymouth Rock Ins Grp	25,436,481	0	0	0	0	0	3	0	0	0	0	0	3	0.118	36
State Auto Mut Grp	31,235,464	0	0	0	0	1	3	0	0	0	0	1	3	0.128	37
Main Street Amer Grp	26,897,323	1	0	0	0	1	2	0	0	0	0	2	2	0.149	38
Csaa Ins Grp	36,649,534	1	0	0	0	5	1	0	0	0	0	6	1	0.191	39
Pure Companies Grp	5,171,065	0	0	0	0	0	1	0	0	0	0	0	1	0.193	40
Horace Mann Grp	5,122,944	0	0	0	0	0	0	0	0	1	0	1	0	0.195	41
American Natl Fncl Grp	8,216,904	0	0	0	0	2	0	0	0	0	0	2	0	0.243	42
Ameriprise Financial Grp	12,009,114	1	0	0	0	2	0	0	0	0	0	3	0	0.250	43
American Independent Ins Grp	7,951,784	0	0	0	0	2	0	1	0	0	0	3	0	0.377	44
TOTALS	\$2,921,050,064	5	0	2	0	85	59	5	1	15	1	112	61		

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	Earned Premium \$	Under Writing		Marketing Sales		Claims Handling		Policy Service		Other		Total		Complaint Ratio
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q	
Aegis Grp	44,852	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Allianz Ins Grp	4,483,906	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ally Ins Holdings Grp	792,173	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Amerco Corp Grp	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0.000
American Family Ins Grp	4,603,368	0	0	0	0	0	0	0	0	0	0	0	0	0.000
American Road Insurance Company	7,959	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Amerisure Co	10,892	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Amtrust Ngh Grp	4,474,121	0	0	0	0	2	1	0	0	0	0	2	1	0.671
Arch Ins Grp	3,459,186	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Argonaut Grp	3,877,661	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Assurant Inc Grp	1,475,322	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Atlas Financial Holdings Grp	1,268,873	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Axis Capital Grp	198,232	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Baldwin & Lyons Grp	134,214	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Bankamerica Corp Grp	13,148	0	0	0	0	0	0	0	0	0	0	0	0	0.000

Brotherhood Mutual Insurance Co	93,840	0	0	0	0	0	0	0	0	0	0	0	0	0.000
California Cas Mgmt	1,970,878	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Canal Grp	2,412,330	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Catalina Holdings Grp	44,574	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Church Mut Grp	336,938	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Cincinnati Fncl Cp Grp	3,250,245	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Coverys Grp	85,994	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Cuna Mut Grp	85,669	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Emc Ins Co	3,717,426	0	0	0	0	0	1	0	0	0	0	0	1	0.269
Enstar Grp	107,403	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Everest Rein Hol Inc	148,010	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Fairfax Financial Grp	2,400,793	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Global Ind Grp	147,949	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Greater NY Grp	96,537	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Hannover Grp	2,640,627	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Houston Intl Ins Grp	178,850	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Iat Reins Co Grp	1,071,938	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ifg Co	257,023	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Infinity Prop & Cas Ins Grp	4,945,401	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ironshore Grp	411,305	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Knightbrook Ins Grp	998,932	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Lancer Financial Grp	3,594,589	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Markel Corp Grp	1,648,488	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Meadowbrook Ins Grp	378,667	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ms & Ad Ins Grp	190,597	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Navigators Grp Inc	25,974	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Ohio Mut Grp	4,953,578	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Old Republic Grp	1,545,625	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pennsylvania Lumbermens Grp	733,265	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Pharmacists Mut Grp	179,941	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Prosight Grp	2,405,647	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Providence Grp	1,175,734	0	0	0	0	0	0	0	0	0	0	0	0	0.000

Rli Ins Grp	512,435	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Samsung Fire & Marine Insurance	154,657	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Sompo Japan Nipponkoa Holdings	155,927	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Starr Grp	976,984	0	0	0	0	0	0	0	0	0	0	0	0	0.000
State Natl Grp	453,694	0	0	0	0	1	0	0	0	0	0	1	0	2.204
Swiss Re Grp	82,393	0	0	0	0	0	0	0	0	0	0	0	0	0.000
T.H.E. Insurance Company	120,748	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Wbl Grp	94,635	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western Service Contract Grp	300	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Western World Grp	211,347	0	0	0	0	0	0	0	0	0	0	0	0	0.000
White Mountains Grp	1,649,772	0	0	0	0	0	0	0	0	0	0	0	0	0.000
Xl Amer Grp	591,939	0	0	0	0	0	0	0	0	0	0	0	0	0.000
TOTALS	\$72,084,505	0	0	0	0	3	2	0	0	0	0	3	2	



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 2015
- Complaints used to determine complaint ratio were those closed during calendar year 2015 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	Underwriting		Marketing Sales		Claims Handling		Policy Service		Other		Total		Complaint Ratio	Ranking
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Aegon Us Holding Grp	44,519,855	0	0	0	0	0	0	0	0	1	0	1	0	0.022	1
Hartford Fire & Cas Grp	38,452,395	0	0	0	0	1	0	0	0	0	0	1	0	0.026	2
Metropolitan Grp	114,655,619	0	0	0	0	3	0	0	0	0	0	3	0	0.026	2
Cigna Health Grp	419,813,315	1	0	2	0	7	0	0	0	1	0	11	0	0.026	2
Unitedhealth Grp	716,687,193	0	0	1	1	10	1	4	1	2	0	17	3	0.028	5
Emblem Hlth Grp	922,182,817	0	0	5	0	13	0	9	0	0	1	27	1	0.030	6
Sun Life Assur Co Of Cn Grp	31,009,654	0	0	0	0	1	0	0	0	0	0	1	0	0.032	7
Assurant Inc Grp	26,548,076	0	0	1	0	0	0	0	0	0	0	1	0	0.038	8
Liberty Mut Grp	24,888,434	0	0	0	0	1	0	0	0	0	0	1	0	0.040	9
Chubb Ltd Grp	23,786,019	1	0	0	0	0	0	0	0	0	0	1	0	0.042	10
Aetna Grp	701,164,556	0	0	7	0	14	0	7	0	3	0	31	0	0.044	11
Principal Fin Grp	21,708,128	0	0	0	0	0	1	0	0	0	0	0	1	0.046	12
Stancorp Financial Grp	20,620,698	0	0	0	0	1	0	0	0	0	0	1	0	0.048	13
Lincoln Natl Grp	16,925,548	0	0	0	0	1	0	0	0	0	0	1	0	0.059	14
HealthyCT, Inc.	183,115,579	0	0	3	0	6	0	2	0	0	0	11	0	0.060	15
Cno Financial Grp	12,823,021	0	0	0	0	1	0	0	0	0	0	1	0	0.078	16
Tokio Marine Holdings Inc Grp	24,742,151	0	0	0	0	2	0	0	0	0	0	2	0	0.081	17
Anthem Health Plans, Inc	1,248,980,966	1	0	17	1	61	0	15	0	24	0	118	1	0.095	18
Torchmark Corp Grp	10,816,958	0	0	0	0	0	1	0	0	1	0	1	1	0.185	19
TOTALS	\$4,603,440,982	3	0	36	2	122	3	37	1	32	1	230	7		

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	Underwriting		Marketing Sales		Claims Handling		Policy Service		Other		Total		Complaint Ratio	Rank
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Harvard Pilgrim Health Care of	1,618,040	0	0	0	0	0	0	0	0	0	0	0	0	0.000	1
ConnectiCare Inc.	230,701,028	0	0	1	0	7	0	0	0	0	0	8	0	0.035	2
Oxford Health Plans (CT), Inc.	33,565,094	0	0	0	0	6	0	0	0	0	0	6	0	0.179	3
CIGNA HealthCare of CT	10,146,698	0	0	1	0	4	0	0	0	0	0	5	0	0.493	4
Aetna Health Inc.	17,006,212	1	0	0	0	4	0	4	0	2	0	11	0	0.647	5
Totals	293,037,072	1	0	2	0	21	0	4	0	2	0	30	0		

Health Insurance Companies & Groups With No Justified or Questionable Complaints

COMPANY NAME	DIRECT PREMIUM \$
Aegis Grp	70,671
Aflac Grp	46,323,515
Allianz Ins Grp	1,601,472
Allstate Ins Grp	3,589,585
Amalgamated Life Insurance Company	185,090
Amerco Corp Grp	28,556
American Enterprise Mut Grp	353,486
American Fidelity Corp Grp	5,051,304
American Financial Grp	8,112
American Intrnl Grp	9,912,003
American Natl Fncl Grp	922,860
Ameriprise Financial Grp	7,982,718
Ameritas Mut Holding Grp	8,564,968
Amex Assurance Company	1,647,123
Amfirst Holdings Grp	1,043
Amtrust Ngh Grp	232,177
Arch Ins Grp	1,584,287
Assurity Life Insurance Company	1,158,567
Athene Grp	453,340
Automobile Club Mi Grp	65,789
Axa Ins Grp	1,003,036
Axis Capital Grp	352,485
Baltimore Life Insurance Company	1,149
Banner Life Grp	920
Bcbs Of Sc Grp	4,457,638
Bcs Ins Grp	1,505,004
Berkshire Hathaway	66,347
Blue Cross & Blue Shield Of Mi	56,655
Boston Mut Grp	2,534,946
Centene Corp Grp	247,036
Central States Grp	696,951
Chubb Inc Grp	1,739,904
Cincinnati Fncl Cp Grp	1,692
Cna Ins Grp	6,097,650
Columbian Life Grp	330
Commercial Travelers Mutual Ins Co	411,461
Country Ins & Financial Servic	48,031
Cuna Mut Grp	8,551,781

CVS Caremark Grp	48,491,576
Dentegra Grp	20,835,697
EMC National Life Company	122
Enstar Grp	111,526
Envision Insurance Company	763,471
Equitable Life & Casualty Ins Co	29,859
Express Scripts Holding Grp	3,317,838
Fairfax Financial Grp	1,270,532
Farmers Ins Grp	803
Federal Life Insurance Co (Mutual)	8
Federated Mut Grp	448,935
Fidelity Life Asc, A Legal Resv Life Ins Co	4,523
Fidelity Security Grp	15,293,177
Financial Hol Corp Grp	21,949
Fortress Grp	20,452
General Electric Grp	78,446
Geneve Hol Inc Grp	2,873,835
Genworth Financial Grp	58,741,464
Goldman Sachs	7,051
Gpm Life Grp	74,116
Great West L Asr Grp	1,047,858
Guarantee Trust Grp	5,348,163
Guardian Life Grp	53,432,482
Harris Ins Holdings Grp	184,793
Harvard Pilgrim Hlth Care Grp	49,390,697
Hc2 Holdings Grp	659,311
Hcsc Grp	729,751
Healthmarkets Grp	4,580,048
Highmark Inc Grp	4,794,728
Horace Mann Grp	12,587
Houston Intl Ins Grp	125,861
Humana Inc Grp	41,722,802
Illinois Mutual Life Insurance Co	475,629
Industrial Alliance Grp	13
Jackson Natl Grp	309,222
Jefferson National Grp	4,182
John Hancock Grp	28,405,403
Kansas City Life Ins Grp	5,729
Kemper Corp Grp	5,931
Lifetime Healthcare Grp	3,805,612
Mapfre Ins Grp	8,094
Markel Corp Grp	158,366
Mass Mut L I C Grp	19,573,616
Minnesota Mut Grp	4,881,940

Munich Re Grp	343,307
Mutual of America Life Ins Co	43,731
Mutual Of Omaha Grp	17,176,868
National Guardian Life Ins Grp	924,036
National Life Group	547,809
National Teachers Assoc Life Grp	5,689
Nationwide Corp Grp	9,689,442
Nestle Sa Grp	3,721,779
New Era Life Grp	6,665
New York Life Grp	4,290,584
Northwestern Mut Grp	50,383,823
Ohio Natl Life Grp	389,123
Old Republic Grp	3,215
Oneamerica Financial Partners	124,453
Pan Amer Life Grp	928,855
Partnerre Grp	1,466,398
Penn Mut Grp	274,859
Phoenix Co Grp	21,176
Physicians Mut Grp	848,635
Plateau Grp	2,454
Primerica Grp	28,460
Protective Life and Annuity Ins Co	197
Protective Life Ins Grp	985,008
Prudential Of Amer Grp	18,502,023
Qbe Ins Grp Ltd	962,805
Renaissance Hlth Serv Corp Grp	1,040,184
Resolution Life Grp	24,385
Sammons Enterprises Grp	7,585
Security Amer Financial Enterp	420,021
Security Mutual Life Ins Co of NY	372,982
Sentry Ins Grp	127,718
Shelterpoint Grp Inc	341,414
Southland Natl Holding Grp	926
Starmount Life Insurance Company	76,254
Starr Grp	100,760
State Farm II Grp	2,306,569
Surety Life Insurance Company	6,588
Swiss Re Grp	499,520
Symphonix Health Insurance, Inc.	4,437
Tiaa Family Of Co Grp	393,083
Trustmark Mut Holding Co Grp	4,247,928
Unified Life Insurance Company	480,020
Union Labor Grp	1,370,229
United Services Automobile Asn	4,937,754

Universal American Financial C	613,369
Unumprovident Corp Grp	85,521,487
Vantislife Grp	8,589
Vision Serv Plan Grp	22,531,488
Voya Financial Grp	13,781,919
Wellcare Grp	13,337,673
West Southern Grp	10,083
White Mountains Grp	9,860,507
Wilton Re Grp	8,758
Wr Berkley Corp Grp	3,434,165
Xl Amer Grp	100,830
Zale Corp Grp	6,686
Zurich Ins Grp	6,586,389
TOTALS:	\$773,789,574