



2016 Complaint Rankings
Accident & Health
Auto Insurance

Katharine L. Wade
Insurance Commissioner

The Connecticut Insurance Department closely monitors insurance companies to make certain they are financially solvent and adhere to state insurance laws. They must be able to make good on their promises to policyholders, a critical part of our primary mission of consumer protection. The Department's responsibilities include comprehensive financial oversight, review of products, policy forms and rates and company practices for compliance with the laws, and investigation consumer complaints.

In 2016, the Department's Consumer Affairs Unit (CAU) returned nearly \$6 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 2016
- Complaints used to determine complaint ratio were those closed during calendar year 2016 and coded “Justified” or “Questionable”

Ranking of Auto Insurance Companies & Groups With earned premium of \$5 million or more

Company with the lowest complaint ratio is ranked No. 1

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

COMPANY NAME		EARNED PREMIUM \$	UNDER- WRITING		MARKETING /SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		Complaint Ratio	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Horace Mann Grp	*	5,798,652	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Federated Mut Grp (1)	*	5,949,517	0	0	0	0	0	0	0	0	0	0	0	0	0	1
New London County	*	6,091,918	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Pure Companies Grp	*	6,674,222	0	0	0	0	0	0	0	0	0	0	0	0	0	1
American Natl Fncl Grp	*	8,216,969	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Sentry Ins Grp	*	8,479,778	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Quincy Mut Grp	*	10,079,122	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Selective Ins	*	12,082,171	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Tokio Marine Holdings Inc Grp	*	12,892,979	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Wr Berkley Corp Grp	*	18,676,518	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Utica Natl Ins Grp	*	25,490,320	0	0	0	0	0	0	0	0	0	0	0	0	0	1
American Intrnl Grp	*	25,547,466	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Main Street Amer Grp	*	30,205,715	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Chubb Ltd Grp (1)	*	57,502,091	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Amica Mut Grp	*	105,176,168	0	0	0	0	0	1	0	0	0	0	0	1	0.01	15
Arbella Ins Grp	*	26,107,017	0	0	0	0	1	0	0	0	0	0	1	0	0.038	16
Berkshire Hathaway Grp	*	486,631,737	0	0	0	0	14	3	0	0	1	1	15	4	0.039	17
Zurich Ins Grp	*	21,394,628	0	0	0	0	0	1	0	0	0	0	0	1	0.047	18
Nationwide Corp Grp	*	147,321,039	0	0	0	0	4	2	0	0	1	0	5	2	0.048	19

Metropolitan Grp	*	98,544,399	0	0	0	0	4	0	0	0	1	0	5	0	0.051	20
St Paul Travelers Grp	*	211,802,035	1	0	0	0	6	3	1	0	0	1	8	4	0.057	21
Central Mut I C Oh	*	14,773,712	0	0	0	0	1	0	0	0	0	0	1	0	0.068	22
Qbe Ins Grp	*	14,399,555	0	0	0	0	0	1	0	0	0	0	0	1	0.069	23
Amtrust Ngh Grp (1)	*	13,562,818	0	0	0	0	0	1	0	0	0	0	0	1	0.074	24
Progressive Grp	*	261,281,326	1	0	0	0	12	5	1	0	2	0	16	5	0.08	25
The Hanover Ins Grp	*	47,428,081	0	0	0	0	3	1	0	0	0	0	3	1	0.084	26
State Farm II Grp	*	167,551,098	1	0	0	0	8	5	0	0	1	0	10	5	0.09	27
Hartford Fire & Cas Grp	*	136,497,196	3	0	0	0	3	1	1	0	3	2	10	3	0.095	28
Allstate Ins Grp	*	327,506,358	0	0	0	0	17	9	1	1	2	2	20	12	0.098	29
Farmers Ins Grp	*	52,973,088	0	0	0	0	5	0	0	0	1	0	6	0	0.113	30
Liberty Mut Grp	*	335,709,497	2	0	0	0	31	8	2	0	1	0	36	8	0.131	31
Kemper Corp Grp	*	13,561,359	0	0	0	0	1	0	0	0	1	0	2	0	0.147	32
Electric Ins Grp	*	6,775,743	0	0	0	0	0	1	0	0	0	0	0	1	0.148	33
Mapfre Ins Grp	*	84,126,863	0	0	0	0	10	3	0	0	0	0	10	3	0.155	34
Cna Ins Grp (1)	*	6,270,824	0	0	0	0	0	0	0	1	0	0	0	1	0.159	35
American Financial Grp (1)	*	5,808,111	0	0	0	0	1	0	0	0	0	0	1	0	0.172	36
Plymouth Rock Ins Grp	*	29,013,466	0	1	0	0	2	1	1	0	0	0	3	2	0.172	36
Csaa Ins Grp	*	45,911,535	0	0	0	0	4	2	0	0	2	0	6	2	0.174	38
Ohio Mut Grp (1)	*	5,690,966	1	0	0	0	0	0	0	0	0	0	1	0	0.176	39
United Services Automobile Asn	*	116,771,399	0	1	0	0	18	2	0	0	0	0	18	3	0.18	40
Cincinnati Fncl Cp Grp (1)	*	5,407,965	0	0	0	0	1	0	0	0	0	0	1	0	0.185	41
State Auto Mut Grp	*	28,878,430	0	0	0	0	5	1	0	0	0	0	5	1	0.208	42
Ameriprise Financial Grp	*	11,319,851	1	0	1	0	2	0	0	0	0	0	4	0	0.353	43
American Independent Ins Grp	*	6,766,140	0	0	0	0	3	0	0	0	0	0	3	0	0.443	44
TOTALS		3,068,649,842	10	2	1	0	156	51	7	2	16	6	190	61		

*Denotes a group of companies

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles.

Alphabetical List of Auto Insurance Companies & Groups With earned premium below \$5 million

(Rankings not applicable with earned premium below \$5 million)

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

COMPANY NAME		EARNED PREMIUM \$	UNDER-WRITING		MARKETING /SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		Complaint Ratio
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q	
Aegis Grp (2)	*	35,458	0	0	0	0	0	0	0	0	0	0	0	0	0
Allianz Ins Grp	*	1,008,548	0	0	0	0	0	0	0	0	0	0	0	0	0
Allied World Assur Holding Grp	*	12,995	0	0	0	0	0	0	0	0	0	0	0	0	0
Ally Ins Holdings Grp (1)	*	949,430	0	0	0	0	0	0	0	0	0	0	0	0	0
Amerco Corp Grp (1)	*	1,000	0	0	0	0	0	0	0	0	0	0	0	0	0
American Family Ins Grp	*	4,735,211	0	0	0	0	2	0	0	0	0	0	2	0	0.422
American Road Ins		7,825	0	0	0	0	0	0	0	0	0	0	0	0	0
Amerisure Co (1)	*	8,614	0	0	0	0	0	0	0	0	0	0	0	0	0
Arch Ins Grp (1)	*	3,723,281	0	0	0	0	0	0	0	0	0	0	0	0	0
Argonaut Grp (1)	*	3,531,066	0	0	0	0	0	0	0	0	0	0	0	0	0
Assurant Inc Grp (1)	*	1,523,932	0	0	0	0	0	0	0	0	0	0	0	0	0
Atlas Financial Holdings Grp	*	1,613,690	1	0	0	0	0	0	0	0	0	0	1	0	0.62
Axis Capital Grp (1)	*	228,232	0	0	0	0	0	0	0	0	0	0	0	0	0
Baldwin & Lyons Grp	*	115,455	0	0	0	0	0	0	0	0	0	0	0	0	0
Bankamerica Corp Grp	*	6,488	0	0	0	0	0	0	0	0	0	0	0	0	0
Brotherhood Mutual Insurance Co (1)		121,340	0	0	0	0	0	0	0	0	0	0	0	0	0
California Cas Mgmt	*	2,011,091	0	0	0	0	1	0	0	0	0	0	1	0	0.497
Canal Grp (1)	*	2,463,674	1	0	0	0	0	0	0	0	0	0	1	0	0.406

Church Mut Grp	*	346,677	0	0	0	0	0	0	0	0	0	0	0	0	0
Country Ins & Financial Servic	*	1,872,276	0	0	0	0	1	0	0	0	0	0	1	0	0.534
Coverys Grp	*	13,025	0	0	0	0	0	0	0	0	0	0	0	0	0
Cuna Mut Grp (1)	*	153,553	0	0	0	0	0	0	0	0	0	0	0	0	0
Emc Ins Co (1)	*	3,623,229	1	0	0	0	0	0	0	0	0	0	1	0	0.276
Enstar Grp	*	91,439	0	0	0	0	0	0	0	0	0	0	0	0	0
Everest Rein Hol Inc (1)	*	161,455	0	0	0	0	0	0	0	0	0	0	0	0	0
Fairfax Financial Grp (1)	*	3,108,800	0	0	0	0	0	0	0	0	0	0	0	0	0
Global Ind Grp (1)	*	109,447	0	0	0	0	0	0	0	0	0	0	0	0	0
Greater Ny Grp (1)	*	110,378	0	0	0	0	0	0	0	0	0	0	0	0	0
Hannover Grp (1)	*	2,838,582	0	0	0	0	0	0	0	0	0	0	0	0	0
Houston Intl Ins Grp (1)	*	192,442	0	0	0	0	0	0	0	0	0	0	0	0	0
Iat Reins Co Grp (1)	*	1,064,675	0	0	0	0	0	0	0	0	0	0	0	0	0
Ifg Co (1)	*	313,431	0	0	0	0	0	0	0	0	0	0	0	0	0
Infinity Prop & Cas Ins Grp	*	4,760,622	0	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Grp (1)	*	414,849	0	0	0	0	0	0	0	0	0	0	0	0	0
Lancer Financial Grp (1)	*	4,402,968	0	0	0	0	0	0	0	0	0	0	0	0	0
Markel Corp Grp (1)	*	1,683,055	0	0	0	0	0	0	0	0	0	0	0	0	0
Meadowbrook Ins Grp (1)	*	299,920	0	0	0	0	0	0	0	0	0	0	0	0	0
Ms & Ad Ins Grp (1)	*	184,449	0	0	0	0	0	0	0	0	0	0	0	0	0
Munich Re Grp (1)	*	4,790,399	0	0	0	0	0	0	0	0	0	0	0	0	0
Navigators Grp Inc	*	60,577	0	0	0	0	0	0	0	0	0	0	0	0	0
Old Republic Grp (1)	*	1,746,880	0	0	0	0	0	0	0	0	0	0	0	0	0
Pennsylvania Lumbermens Grp (1)	*	778,195	0	0	0	0	0	0	0	0	0	0	0	0	0
Pharmacists Mut Grp (1)	*	142,665	0	0	0	0	0	0	0	0	0	0	0	0	0
Prosight Grp (1)	*	2,443,783	0	0	0	0	0	0	0	0	0	0	0	0	0
Providence Grp	*	2,670,033	0	0	0	0	0	0	0	0	0	0	0	0	0
Rli Ins Grp (1)	*	588,600	0	0	0	0	0	0	0	0	0	0	0	0	0
Samsung Fire & Marine Insurance		119,616	0	0	0	0	0	0	0	0	0	0	0	0	0

Sompo Japan Nipponkoa Holdings	*	167,585	0	0	0	0	0	0	0	0	0	0	0	0	0
Starr Grp (1)	*	1,127,072	0	0	0	0	0	0	0	0	0	0	0	0	0
State Natl Grp (1)	*	2,162,164	0	0	0	0	0	0	0	0	0	0	0	0	0
Swiss Re Grp (1)	*	86,132	0	0	0	0	0	0	0	0	0	0	0	0	0
T.H.E. Insurance Co. (1)	*	116,369	0	0	0	0	0	0	0	0	0	0	0	0	0
Western Service Contract Grp (1)	*	134	0	0	0	0	0	0	0	0	0	0	0	0	0
White Mountains Grp	*	1,288,772	0	0	0	0	0	0	0	0	0	0	0	0	0
Wt Holdings Grp	*	126,615	0	0	0	0	0	0	0	0	0	0	0	0	0
XI Amer Grp (1)	*	1,042,452	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS		67,300,645	3	0	0	0	4	0	0	0	0	0	7	0	

**Denotes a group of companies*

(1) Primarily insures commercial vehicles

(2) Primarily insures recreational vehicles and motorcycles



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 2016
- Complaints used to determine complaint ratio were those closed during calendar year 2016 and coded “Justified” or “Questionable”
- Accident & Health complaints address the following coverage types:
 - ✓ Medical Surgical and Major Medical
 - ✓ Hospital Expense
 - ✓ Hospital Indemnity
 - ✓ Disability Income
 - ✓ Accident Only
 - ✓ Credit Disability
 - ✓ Medicare Supplement
 - ✓ Long Term Care

Ranking of Health Insurance Companies and Groups With Justified or Questionable Complaints

Company with the lowest complaint ratio is ranked No. 1

COMPANY NAME		DIRECT PREMIUM \$	UNDER- WRITING		MARKETIN /SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		Complaint Ratio	RANK
			J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
Unumprovident Corp Grp	*	76,192,645	0	0	0	0	0	1	0	0	0	0	0	1	0.013	1
Emblem Hlth Grp	*	1,046,147,388	0	0	1	0	6	1	3	1	3	0	13	2	0.014	2
Cigna Health Grp	*	411,531,242	0	0	0	0	3	1	0	0	2	0	5	1	0.015	3
Metropolitan Grp	*	124,416,826	0	0	0	0	2	0	0	0	0	0	2	0	0.016	4
Aegon Us Holding Grp	*	44,288,615	0	0	0	0	1	0	0	0	0	0	1	0	0.023	5
Humana Inc Grp	*	41,977,857	0	0	0	0	1	0	0	0	0	0	1	0	0.024	6
Unitedhealth Grp	*	722,955,185	1	0	5	0	7	0	1	0	4	0	18	0	0.025	7
Aetna Grp	*	620,953,405	0	0	2	0	10	0	1	0	3	0	16	0	0.026	8
Hartford Fire & Cas Grp	*	38,262,554	0	0	0	0	1	0	0	0	0	0	1	0	0.026	8
John Hancock Grp	*	26,811,860	0	0	0	0	0	0	1	0	0	0	1	0	0.037	10
Guardian Life Grp	*	51,693,177	0	0	0	0	2	0	0	0	0	0	2	0	0.039	11
Anthem Health Plans, Inc		1,208,359,883	0	0	9	0	25	0	7	1	7	2	48	3	0.042	12
Prudential Of Amer Grp	*	21,361,563	0	0	0	0	1	0	0	0	0	0	1	0	0.047	13
American Intrnl Grp	*	8,820,435	0	0	0	0	1	0	0	0	0	0	1	0	0.113	14
Assurant Inc Grp	*	8,264,804	0	0	0	0	0	0	0	0	1	0	1	0	0.121	15
Cno Financial Grp	*	12,870,193	0	0	0	0	1	0	1	0	0	0	2	0	0.155	16
Cna Ins Grp	*	6,989,432	1	0	0	0	0	0	3	0	0	0	4	0	0.572	17
Amtrust Ngh Grp	*	682,189	0	0	0	0	0	0	2	0	0	0	2	0	2.932	18
Axis Capital Grp	*	408,453	0	0	0	0	0	0	0	0	2	0	2	0	4.897	19
TOTALS		4,472,987,706	2	0	17	0	61	3	19	2	22	2	121	7		

**Denotes a group of companies*

NUMERICAL RANKING OF HEALTH MAINTENANCE ORGANIZATIONS (HMOs)

THE HMO WITH THE LOWEST COMPLAINT RATIO IS RANKED NO. 1

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

COMPANY NAME	DIRECT PREMIUM \$	UNDER-WRITING		MARKETING /SALES		CLAIMS HANDLING		POLICY SERVICE		OTHER		TOTAL		Complaint Ratio	RANK
		J	Q	J	Q	J	Q	J	Q	J	Q	J	Q		
ConnectiCare Inc	200,235,929	1	0	0	0	0	0	3	0	2	0	6	0	0.03	1
CIGNA HealthCare of Connecticut	9,759,374	0	0	0	0	3	0	0	0	0	0	3	0	0.307	2
Oxford Health Plans (CT), Inc	24,006,739	0	0	3	0	4	0	0	0	2	0	9	0	0.375	3
Aetna Health Inc	4,212,438	0	0	0	0	3	0	1	0	1	0	5	0	1.187	4
Harvard Pilgrim Health Care of	3,861,918	0	0	0	0	4	0	0	0	1	0	5	0	1.295	5
TOTALS	242,076,398	1	0	3	0	14	0	4	0	6	0	28	0		

Health Insurance Companies & Groups With No Justified or Questionable Complaints

COMPANY NAME		DIRECT PREMIUM \$
Aaa Life Grp	*	62,967
Aegis Grp	*	78,826
Aflac Grp	*	48,302,981
Allianz Ins Grp	*	1,555,575
Allstate Ins Grp	*	3,387,767
Amalgamated Life Insurance Co	*	239,781
Amerco Corp Grp	*	27,051
American Enterprise Mut Grp	*	309,822
American Fidelity Corp Grp	*	6,553,819
American Financial Grp	*	6,584
American Natl Fncl Grp	*	482,060
Ameriprise Financial Grp	*	7,950,392
Ameritas Mut Holding Grp	*	9,546,049
Amex Assurance Company		1,461,188
Amfirst Holdings Grp	*	958
Anthem Inc Grp	*	21,569,107
Arch Ins Grp	*	1,225,739
Assurity Grp	*	1,127,201
Athene Grp	*	381,054
Axa Ins Grp	*	988,874
Baltimore Life Insurance Co		598
Banner Life Grp	*	567
Bcbs Of Sc Grp	*	3,983,240
Bcs Ins Grp	*	2,017,276
Berkshire Hathaway Grp	*	51,926
Blue Cross & Blue Shield Of Mi	*	102,887
Boston Mut Grp	*	2,388,394
Centene Corp Grp	*	194,972
Central States Grp	*	596,918
China Minsheng Grp	*	112,499
Chubb Ltd Grp	*	26,675,553
Cincinnati Fncl Cp Grp	*	2,531

Columbian Life Grp	*	1,606
Commercial Travelers Mut Ins Co		593,385
Continental General Ins Co		613,107
Country Ins & Financial Servic	*	40,961
Cuna Mut Grp	*	8,726,828
CVS Caremark Grp	*	46,376,028
Delta Dental Grp	*	529,167
Dentegra Group	*	21,016,436
EMC National Life Company		122
Enstar Grp	*	87,391
Envision Insurance Company		2,174,281
Equitable Life & Cas Ins Co		31,759
Express Scripts Holding Group	*	7,253,459
Fairfax Financial Grp	*	2,062,172
Farmers Ins Grp	*	864
Federal Life Insurance Company		7
Federated Mut Grp	*	491,714
Fidelity Life Asc, A Leg Res Life Ins Co		4,157
Fidelity Security Grp	*	15,373,571
Financial Hol Corp	*	33,034
Fortress Grp	*	11,476
General Electric Grp	*	61,579
Geneve Hol Inc Grp	*	2,749,139
Genworth Financial Grp	*	60,015,738
Ggc Grp	*	152,595
Goldman Sachs Grp	*	9,278
Gpm Life Grp	*	46,456
Great West L Asr Grp	*	896,010
Guarantee Trust Grp	*	5,461,152
Harvard Pilgrim Hlth Care Grp	*	93,185,394
Hcsc Grp	*	619,960
Healthmarkets Grp	*	4,781,815
Highmark Inc Grp	*	4,609,523
Horace Mann Grp	*	13,029
Houston Intl Ins Grp	*	661,997
Illinois Mutual Life Ins Co		435,424
Industrial Alliance Grp	*	13

Jackson Natl Grp	*	252,928
Jefferson National Grp	*	4,182
Kansas City Life Ins Grp	*	217
Kemper Corp Grp	*	6,831
Liberty Mut Grp	*	17,230,474
Lifetime Healthcare Grp	*	3,595,032
Lincoln Heritage Life Ins Co		1,914
Lincoln Natl Grp	*	15,532,790
Manhattan Life Grp	*	243,505
Mapfre Ins Grp	*	5,070
Markel Corp Grp	*	136,685
Mass Mut L I C Grp	*	19,949,381
Meiji Yasuda Life Ins Grp	*	22,362,780
Minnesota Mut Grp	*	4,648,750
Munich Re Grp	*	327,834
Mutual of America Life Ins Co		48,038
Mutual Of Omaha Grp	*	17,940,017
National Guardian Life Ins Grp	*	5,562,599
National Life Group	*	480,573
National Teachers Assoc Life G	*	6,550
Nationwide Corp Grp	*	7,710,639
Nestle Sa Grp	*	8,726,682
New Era Life Grp	*	6,465
New York Life Grp	*	4,803,707
Northwestern Mut Grp	*	51,192,680
Ohio Natl Life Grp	*	429,447
Oneamerica Financial Partners	*	111,045
Pan Amer Life Grp	*	605,030
Partnerre Grp	*	1,674,990
Penn Mut Grp	*	288,626
Physicians Mut Grp	*	982,893
Plateau Grp	*	4,861
Primerica Grp	*	29,060
Principal Fin Grp	*	23,356,494
Protective Life and Ann Ins Co		247
Protective Life Ins Grp	*	630,322
Qbe Ins Grp	*	885,625

Regal Rein Grp	*	454,817
Renaissance Hlth Serv Corp Grp	*	1,138,422
Resolution Life Grp	*	232,954
Sammons Enterprises Grp	*	5,019
Security Mut Life Ins Co of NY		420,096
Sentry Ins Grp	*	140,084
Shelterpoint Grp Inc	*	481,251
Southland Natl Holding Grp	*	408
Starmount Life Ins Co		144,087
Starr Grp	*	71,536
State Farm II Grp	*	2,377,734
Sumitomo Life Ins Grp	*	7,015,871
Sun Life Assur Co Of Cn Grp	*	38,086,294
Surety Life Insurance Company		6,258
Swiss Re Grp	*	512,961
Tiaa Family Of Co Grp	*	384,229
Tokio Marine Holdings Inc Grp	*	22,201,911
Torchmark Corp Grp	*	12,296,082
Trustmark Mut Holding Co Grp	*	3,272,301
Unified Life Insurance Company		1,869,459
Union Labor Grp	*	2,049,170
United Services Automobile Asn	*	4,767,567
Universal American Financial C	*	485,584
Vision Service Plan Group	*	24,910,874
Voya Financial Grp	*	11,382,687
Wellcare Group	*	12,613,647
West Southern Grp	*	11,542
White Mountains Grp	*	111,678
Wilton Re Grp	*	4,497
Wr Berkley Corp Grp	*	3,734,647
XI Amer Grp	*	431,729
Zale Corp Grp	*	7,327
Zurich Ins Grp	*	5,374,257
TOTALS		\$787,277,726

**Denotes a group of companies*