

WES MOORE  
Governor

ARUNA MILLER  
Lt. Governor



KATHLEEN A. BIRRANE  
Commissioner

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March 12, 2024

The Honorable Wes Moore  
Governor  
State House, 100 State Circle  
Annapolis, MD 21401

The Honorable Bill Ferguson  
President of the Senate  
State House, Room H-107  
Annapolis, MD 21401

The Honorable Adrienne A. Jones  
Speaker of the House of Delegates  
State House, H-101  
Annapolis, Maryland 21401

**Re: Report Required by IN § 2-110(a) (MSAR # 1690) with EC § 6-307(b) (MSAR # 11106) FY 2021 REVISED**

Dear Governor Moore, President Ferguson, and Speaker Jones:

In light of a clerical error in the license examination fees, the Office of Legislative Audits requested a revised FY 2021 Annual Report from the Maryland Insurance Administration. Enclosed is the Revised FY 2021 Annual Report of the Maryland Insurance Administration. This revised report is respectfully submitted pursuant to § 2-110 of the Maryland Insurance Article. Also included as its own section of the Annual Report, is the “Job Creation Premium Tax Credit Report.” (MSAR # 11106) § 6-307(b) of the Economic Development Article requires that, in accordance with § 2-110 of the Insurance Article, the MIA report on each insurer claiming the credit against the insurance premium tax under § 6-114 of the Insurance Article, the total amount of credits claimed by those insurers, and the number of insurers claiming the credit.

Five printed copies of this report have been mailed to the DLS library for their records.

Should you have any questions regarding this report, please do not hesitate to contact me or my Director of Legislative and Regulatory Policy, Jamie Sexton, at [jamie.sexton@maryland.gov](mailto:jamie.sexton@maryland.gov).

Sincerely,

Kathleen A. Birrane  
Insurance Commissioner

cc: Sarah Albert, Department of Legislative Services (5 copies)



**Maryland**  
INSURANCE ADMINISTRATION

**FY 2021 MARYLAND INSURANCE  
ADMINISTRATION  
ANNUAL REPORT  
INSURANCE ARTICLE § 2-110**

**JOB CREATION PREMIUM TAX  
CREDIT REPORT  
ECONOMIC DEVELOPMENT ARTICLE  
§ 6-307(B)**

**Kathleen A. Birrane  
Commissioner**

**Revised Version 1  
March 12, 2024**

For further information concerning this document contact:

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This document is available in an alternative format upon request from a qualified individual with a disability.

Requests should be submitted in writing to:  
Jamie Sexton, Director, Legislative and Regulatory Policy  
Maryland Insurance Administration  
200 St. Paul Place, Suite 2700  
Baltimore, Maryland 21202  
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The Administration's website address:

[insurance.maryland.gov](http://insurance.maryland.gov)

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## **A. INTRODUCTION**

Section 2-110(a) of the Insurance Article of the Annotated Code of Maryland requires the Insurance Commissioner to file an annual report for the previous fiscal year. This report covers fiscal year (FY) 2021 (July 1, 2020 through June 30, 2021). The statute lists ten (10) discrete items that must be included in the annual report and this submission is organized to correspond with the statute.

Kathleen A. Birrane was appointed by Governor Larry Hogan to serve as Maryland's Insurance Commissioner, effective May 18, 2020, for a term ending May 31, 2023. The Maryland Insurance Administration (MIA or Administration) is an independent State agency that regulates Maryland's insurance industry and protects consumers by monitoring and enforcing insurers' and insurance professionals' compliance with State law. Through the diligence of a highly trained and professional staff of actuaries, financial analysts, auditors, examiners, accountants, lawyers, investigators, law enforcement officers and others, the Administration works to facilitate a strong insurance marketplace where consumers are well informed and treated fairly. Staff members are subject-matter experts who serve as a resource for lawmakers, consumers, and other public and private entities.

The MIA is charged with a range of responsibilities including the licensure of insurance companies and insurance producers (brokers/agents) operating in Maryland, the conduct of financial examinations of companies to monitor financial solvency, and the review and approval of rates and contract forms. The Administration investigates reports of consumer fraud and consumer complaints about life, health, automobile, homeowners, and/or property insurance. Insurance companies are subject to market conduct examinations to monitor compliance with Maryland law. The Administration's Consumer Education and Advocacy Unit participates in hundreds of events and reaches thousands of individual consumers annually.

The MIA does not receive money from the State's General Fund. The Administration is a specially funded state agency supported entirely through fees and assessments on the insurance industry. In lieu of a state income tax on insurance company profits, the MIA collects a 2 percent tax on premiums. Up to 60 percent of the MIA's annual appropriation may be funded by assessments on the insurance industry, with the remainder coming from fees. By law, these funds may not revert to the General Fund. Two separate funds support activities of the MIA: the Insurance Regulation Fund, which supports the administrative and regulatory activities of the MIA; and the Health Care Regulatory Fund, which funds the costs of complaint investigations concerning payment denials involving medical necessity.

The MIA contributed \$612,485,802 in revenue to the General Fund in FY 2021, \$208,623,626 to the Maryland Health Care Rate Stabilization Fund, and \$18,275,256 to the State's Insurance Regulation Fund.

## **B. COVID-19**

On March 5, 2020, Governor Lawrence J. Hogan, Jr. declared a state of emergency and catastrophic health emergency (the "SOE") for the entire State to control and prevent the spread of COVID-19 within the State. On March 6, 2020, Maryland confirmed its first cases of COVID-19, and on March 12, 2020, Governor Hogan ordered mandatory telework for all State employees. Because the MIA

had recently conducted a desk-top pandemic exercise and, in response, had updated its bandwidth and its COOP, the MIA was able to rapidly adjust to a virtual remote work environment without disturbing or diminishing core services to consumers and licensees.

During 2020, following the mandatory telework order, approximately 90 percent of the MIA's workforce operated remotely as full-time teleworkers. During the first half of 2021, the percentage of full-time teleworkers declined, as employees were gradually allowed to return to the workplace on a hybrid basis. Following the termination of mandatory telework ended on May 31, 2021 and the SOE on August 16, 2021, the percentage of full time teleworkers has continued to decline. As of the end of 2021, approximately 37% of the agency's workforce were full-time teleworkers, approximately 56% were hybrid workers, and approximately 7% were full-time office workers.

In response to COVID-19 in 2020, and throughout 2021, the MIA implemented and extended key emergency regulatory actions to protect consumers and provide guidance to insurers. On June 30, 2021, the MIA issued Bulletin 21-17 which provided an update to regulated entities on which bulletins were still in effect, with most state of emergency regulations expiring on July 1, 2021 or on August 15, 2021 and any permitted extensions of directives taken under emergency powers.

During the SOE, all quasi-legislative and quasi-judicial hearings before the MIA were held virtually. In 2021, the MIA Hearings Unit completed 70 quasi-judicial virtual hearings utilizing various meeting platforms. Upon the expiration of the SOE, the MIA resumed in-person hearings in those rare cases where a party was unwilling or unable to appear virtually.

Throughout the SOE, the MIA remained committed to communicating with all stakeholders. The MIA's actions included frequent virtual meetings with insurers, producers and providers. For consumer communications and education, the MIA created a special online COVID-19 Resource Center on our website that contains all relevant information about the pandemic. The MIA also increased its use of social media, by sharing information for the first time through NextDoor and increased posting to Facebook, Twitter and LinkedIn. During 2021, the MIA's engagement on Facebook increased by 20 percent and by 30 percent on Twitter. The MIA also established a presence on Instagram to reach a broader audience.

Prior to the COVID-19 pandemic, the Consumer Education and Advocacy Unit (CEAU) staff attended up to 500 live events per year to educate the community and disseminate information. In 2020, the unit shifted to a virtual presence, and began to host webinars, virtual town hall meetings, and similar activities. Working closely with the Communications Unit, the CEAU increased its virtual outreach and developed more sophisticated platforms and methods for consumer interface during 2021. The CEAU participated in 161 virtual events and 14 in-person events in FY21. In addition, the MIA established:

**Virtual Disaster Center:** CEAU and the Communications Unit established a virtual alternative to our in-person disaster centers, to allow the agency to disseminate information and assist affected consumers following a disaster. Using secure ZoomGov technology, the MIA offered citizens general information and one-on-one, breakout-room meetings for consumers in need of assistance. This technology based approach complements the MIA's on-the-ground presence in the wake of disasters and provides an attractive alternative to

traveling to a physical location. The MIA is able to host other state and local governmental agencies and resource providers, providing Marylanders with full service virtual options.

**Virtual Listening Sessions:** The MIA held a series of virtual Listening Sessions to assure that the lack of in-person communication did not impede awareness of consumer issues and needs. The Listening Sessions have provided valuable information that informed the development of tools, guides, and programs for consumers. The Listening Sessions in 2021 have included: Financial Security (Life and Disability) Insurance Issues for the LGBTQ+ Community, The Role of Insurance in Addressing Health Care Inequities, Health Care Insurance Needs and Challenges for Women and their Dependents, Insurance Considerations for Rural Marylanders and Health Insurance Issues for People with Disabilities.

**Ask Mia Marketing Campaign:** The MIA launched a new virtual marketing campaign in FY21 targeting nontraditional audiences for insurance-related information. We created a cartoon character known as "Mia" that we use to promote events, virtual webinars and our virtual open houses.

**Constituent Update:** The MIA created a Constituent Update in 2021 to help public officials throughout Maryland keep their constituents informed about the resources our agency provides, including virtual services. This update is an interactive document that public officials can easily share with their constituents.

**Dedicated Spanish and Korean Website Sections:** MIA created special landing pages for all of our translated Spanish and Korean content in 2021.

Technology has been used to make certain that consumers continue to be able to learn their options when shopping for insurance; receive information about their policies; and file complaints where appropriate. Most of MIA's operations occur during usual business hours. Customers can reach us via phone, in-person or via the Internet. We currently provide 24/7 support during weather-related events and for appeals/grievances related to health insurance matters.

## C. SECTION 2-110(a)(1)-(10) INFORMATION

### 1. Maryland Authorized Insurers and Summary Financial Statements

Section 2-110(a)(1) requires the submission of “a list of the authorized insurers transacting insurance business in the State, with any summary of their financial statement that the Commissioner considers appropriate.” This information is found in Appendix 1.

### 2. Closed Insurers

Section 2-110(a)(2) requires that the Commissioner report annually the “name of each insurer whose business was closed during the year, the cause of the closure, and the amount of assets and liabilities of the insurer that is ascertainable.” That information is contained in the following table except that, at the time the certificate of authority is relinquished, the assets and liabilities of these insurers are not ascertainable.

<b>Relinquished Certificate of Authority</b> <b>07/1/20 – 6/30/21</b>			
<b>Company Name</b>	<b>NAIC #</b>	<b>Effective</b>	<b>Action Taken</b>
Bedivere Insurance Company	21970	03/11/2021	In Liquidation
CGB Insurance Company	11445	12/28/2020	Merged into American Agri-Business Insurance Company
Employers Fire Insurance Company	20648	12/09/2020	Merged into Bedivere Insurance Company
Foresters Life Insurance and Annuity Company	63495	07/01/2020	Merged into Nassau Life Insurance Company
Indemnity Company of California	25550	12/31/2020	Merged into Developers Surety and Indemnity Company
Lamorak Insurance Company	20621	12/09/2020	Merged into Bedivere Insurance Company
Municipal Assurance Corp.	13559	04/01/2021	Merged into Assured Guaranty Municipal Corp.
Nassau Life Insurance Company of Texas	62359	12/31/2020	Merged into Nassau Life and Annuity Company
Transamerica Premier Life Insurance Company	66281	10/01/2020	Merged into Transamerica Life Insurance Company
Wilco Life Insurance Company	65900	12/31/2020	Merged into Wilcac Life Insurance Company

### **3. Delinquent Insurers**

Section 2-110(a)(3) asks for “the name of each insurer against whom delinquency or similar proceedings were initiated, a concise statement of facts about each delinquency or similar proceeding, and the status of each proceeding.”

On July 25, 2017, the MIA issued an Order prohibiting Evergreen Health, Inc. ("Evergreen Health") from making any disbursement, payment or transfer of assets without prior approval of the Commissioner, and prohibiting Evergreen Health from selling or renewing any large or small group insurance policies without the prior approval of the Commissioner (Order MIA 2017-07-041). In addition, on July 31, 2017, the MIA filed a Complaint and Petition for Immediate Order of Receivership by Consent in the Circuit Court for Baltimore City. That same day, the Court issued an Order of Rehabilitation by Consent (Case No. 24-C-17-003939) which appointed a Receiver to rehabilitate or liquidate Evergreen Health's business. On August 31, 2017, the Receiver filed a Motion to Liquidate Evergreen Health. On September 1, 2017, the Circuit Court for Baltimore City entered an Order Authorizing Liquidation of Evergreen Health and Order Directing Certain Health Maintenance Organizations to Offer Evergreen Members an Open Enrollment Period. The liquidation of Evergreen Health is ongoing.

On September 11, 2018, the MIA issued an order prohibiting Paramount Insurance Company ("Paramount") from making any disbursement, payment or transfer of assets without prior approval of the Commissioner, and ordering Paramount to cease writing new or renewal business in Maryland and the District of Columbia (Order MIA 2018-09-003). On September 13, 2018, the MIA filed a Complaint and Petition for Immediate Order of Receivership by Consent in the Circuit

Court for Baltimore City. That same day, the Circuit Court granted a motion and signed the Order of Rehabilitation by Consent (Case No. 24-C-18-005120) which appointed a Receiver to rehabilitate or liquidate Paramount's business. On January 9, 2019, the Circuit Court for Baltimore City entered an Order Authorizing Liquidation of Paramount. The liquidation of Paramount is on-going.

#### **4. Rulings and Decisions**

Section 2-110(a)(4) requests "a list of the rulings and decisions made in cases before the Administration during the year." This list is found in Appendix 2.

#### **5. Fees, Taxes, Administrative Fines, and Penalties**

Section 2-110(a)(5) provides that the Administration's report must include, "a statement of all fees, taxes, and administrative fines and penalties received by the Commissioner and deposited into the General Fund of the State."

#### **GENERAL FUND CONTRIBUTIONS FY 2020**

Premium Taxes	\$611,590,981
Retaliatory Taxes	\$16,829
Fines	\$877,992
<b>TOTAL</b>	<b>\$612,485,802</b>

In addition to contributions to the General Fund, the Administration collected approximately \$33M in Special Fund revenue.

#### **SPECIAL FUND REVENUE FY 2020**

Agent / Broker Licensing Fees	\$8,317,747
Rate & Form Filling Fees	\$2,621,907
Insurance Company Examination Fees	\$1,396,738
Insurance Fraud Prevention Fees	\$1,328,955
Assessments	\$18,275,256

Miscellaneous Income <sup>1</sup>	\$356,8667
Company Licensing Fees	\$1,751,960
Office of People's Counsel Transfer <sup>2</sup>	\$0
	\$34,049,430
<b>TOTAL</b>	

## 6. Complaint Data

Section 2-110(a)(6) requires “the ratio of complaints filed during the calendar year against each insurer for each major line of insurance written by the insurer and a summary of the resolution of the complaints.” This information is found in [Appendix 3](#). In FY 2021, the Administration received a total of 7,513 formal complaints.

<b>Unit</b>	<b>Total Complaints</b>
Life and Health	2,138
Appeals and Grievance	791
Property and Casualty	4,584
<b>TOTAL</b>	<b>7,513</b>

The Rapid Response Program provides informal dispute resolution between consumers and certain property and casualty insurers. The process is designed to address issues that can be resolved without the filing of a formal complaint. The Rapid Response Program received 1,276 inquiries, primarily regarding automobile, homeowners, and liability insurance.

## 7. Recommendations for Statutory Changes

Section 2-110(a)(7) asks for “recommendations of the Commissioner about changes in the law affecting insurance and about matters affecting the Administration.” The Commissioner’s recommendations for such changes included several bills that were enacted by the General Assembly:

- 1) a bill that repeals the requirement that a motor vehicle liability insurer send any cancellation and nonrenewal notice to an insured in triplicate and send any premium increase notice to insured in duplicate;
- 2) bill adopts changes made to the National Association of Insurance Commissioners’ (NAIC) Model Act #785 “Credit for Reinsurance Model Law.” Broadly, the bill authorizes the Insurance Commissioner to adopt rules and regulations governing a foreign reinsurer that is not considered a reciprocal jurisdiction; certified as a reinsurer in the State, or certified or licensed in a specific number of states while maintaining at least \$250 million in capital and surplus, as specified;
- 3) a bill that authorizes the MIA to send and receive certain notices or other communications using electronic means.

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<sup>1</sup> Miscellaneous income is revenue that does not fit into one of the MIA’s set fee or assessment accounts such as income from Public Information Act requests.

<sup>2</sup> The transfer of \$458,362 was pending and post-transit as of FY 2021. This amount will be jointly reflected in the 2022 Annual report.

A comprehensive report of the insurance legislation passed in 2021 by the General Assembly and signed into law by Governor Larry Hogan can be found on the MIA website at: <https://insurance.maryland.gov/Insurer/Documents/bulletins/20-24-Summary-of-Insurance-Enacted-in-2020.pdf>

## 8. Fraud Division

Section 2-110(a)(8) asks for information about the operation of the Fraud Division, including:

- (i) the number of complaints received that relate to insurance fraud, the nature of the complaints, and the resolution of the complaints;
- (ii) the number of complaints and cases referred to a State's Attorney and the resolution of the complaints or cases;
- (iii) the number of complaints and cases referred to the Office of the Attorney General and the resolution of the complaints or cases;
- (iv) the number of calls made to the insurance fraud hot line;
- (v) the number of complaints received from persons regulated by the Commissioner;
- (vi) the number of cases received from the Workers' Compensation Commission under § 9-310.2 of the Labor and Employment Article and the resolution of the cases;
- (vii) the total number of cases, by type of insurance fraud; and
- (viii) the number and percentage of cases that result in the imposition of civil or criminal penalties.

This information is set forth in the following table. In FY 2009, complaints more than doubled from the prior year, from 1,300 to 2,810. Thereafter, they steadily increased each year at the rate of 10 to 20%. Thus, during FY 2010, the total number of complaints reached 3,448. In FY 2011, the total number of complaints again increased to 3,657. In FY 2012, the number of referrals jumped to 4,157. FY 2013 this number increased yet again to 4,638. In FY 2014, fraud complaints decreased slightly to 4,441. FY 2015 saw another slight decrease to 4,275. Fraud complaints began trending upward in FY 2016 rising to 4,507. FY 2017 saw a downward trend to 4,123 fraud complaints. The trend moved up again in FY 2018 to 4,573 fraud referrals. FY-2019 reached a ten year high at 4,814 fraud referrals. At 4,743 referrals, FY-2020 saw a slight downward trend<sup>3</sup>. FY-2021 reached an all-time high of 5,036 referrals.

## STATISTICAL DATA – FY 2021<sup>4</sup>

### I. COMPLAINTS, NATURE OF COMPLAINTS, AND RESOLUTION

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<sup>3</sup> This slight decrease could be related to the COVID-19 pandemic.

<sup>4</sup> The data contained in this table represent *all* case-related activity in FY 2020 and is not limited to activity on those cases *received/referred in* FY 2020. For this reason, the number of received cases within a particular category will not equal the number of cases resolved/referred in that same category, for example. During the last quarter of FY 2020 the Covid-19 pandemic negatively impacted the ability to conduct investigations, pursue criminal charges and adjudicate cases.

A.	Total number of complaints received in FY 2020	5036
B.	Form of complaints	
	Written complaints	4848
	Tips	188
C.	Resolution of complaints in FY 2021	
	Closed at initial screening	4160
	Closed after initial investigation	156
	Opened for investigation by the Fraud Division	462
	Referred to other MIA divisions	37
	Referred to other law enforcement	88
	Referred to insurer for review	28
	In pending status awaiting insurance files	11

## II. CASES AND RESOLUTION OF CASES REFERRED TO:

### LOCAL STATE'S ATTORNEYS (Criminal Prosecution)

Cases referred for prosecution	16
Investigations closed by filing charges	7
Individuals charged	9
Prosecutions declined	3
Still under prosecution review	6
Cases adjudicated	7
Penalties Imposed	7

### INSURANCE COMMISSIONER (Civil Sanctions)

Cases referred for Civil Order	58
Investigations closed by filing Civil Order	58
Individuals sanctioned	38
Sanction declined	0
Still under AG review	0
Cases adjudicated	36
Penalties Imposed	36

## III. CASES AND RESOLUTION OF CASES REFERRED TO THE OFFICE OF THE ATTORNEY GENERAL ("OAG")

Cases referred	11
Opened for investigation by OAG	6
Returned to Fraud Division/recommended closure	5
Still under prosecution review	0
Investigations closed by filing charges	3
Individuals charged	2
Convictions	3

## IV. CALLS RECEIVED ON THE FRAUD HOTLINE 188

V. COMPLAINTS RECEIVED FROM REGULATED PERSONS 4848

VI. COMPLAINTS RECEIVED FROM THE WORKERS' COMPENSATION COMMISSION

Cases referred	2
Closed at initial screening	1
Opened for investigation	1
Referred for prosecution review	0
Referred to insurance carrier	0

VII. CASES BY INSURANCE FRAUD TYPE

Producer (agent/broker)	33
Health insurance claim fraud	123
False application	450
Property/Casualty claims fraud – automobile related	3018
Property/Casualty claims fraud – other	616
Workers' Compensation (claimant)	102
Disability claim fraud	24
Life Insurance claim fraud	133
Commercial claim fraud	176
Public Adjusters	1

VIII. NUMBER AND PERCENTAGE OF CASES WITH CIVIL OR CRIMINAL PENALTIES

A. Civil penalties	36	100%
B. Criminal penalties	7	100%

**9. Staffing and Salaries**

Section 2-110(a)(9) requires “a list of all staff positions, classifications, and salaries in the Administration as of the end of the preceding calendar year.” See Appendix 4 for a listing of the Administration’s staff positions and corresponding salaries.

**10. Other Relevant Information**

Section 2-110(a)(10) requests any other relevant information that the Commissioner considers proper.

**a. Rate Review Pursuant to the Affordable Care Act (ACA)**

During FY 2021, for “Affordable Care Act” (ACA) health benefit plans offered on and off of the Maryland Health Benefit Exchange (MHBE) with an effective date on or after January 1, 2021, the Office of the Chief Actuary (OCA) reviewed, revised, and approved rate filings from

two carriers in the “Individual, Non-Medigap” (INM) market and four carriers in the “Small Group” (SG) market. For stand-alone dental plans, the OCA reviewed, revised, and approved rate filings from four carriers in the INM market and one carrier from the SG market. The OCA also initiated the rate review process for the 2022 ACA premium rate filings for plans to be sold on and off of the MHBE including a returning entrant to the INM market, UnitedHealthcare.

The OCA also supported analysis and monitoring through the MHBE of years two and three of the federal 1332 waiver reinsurance program for the INM market which began in 2019.

**b. Consumer Education and Advocacy**

The Consumer Education and Advocacy Unit (CEAU) is responsible for providing consumers with information about their insurance policies and assisting them in gaining a better understanding of their rights and obligations under those policies. The statutory framework for the CEAU is contained in §§2-301 through 2-305 of the Insurance Article. The CEAU also facilitates the resolution of consumer disputes with certain property and casualty insurers through the Rapid Response Program.

During FY 2021, CEAU participated in 14 fairs, tradeshows, speaking engagements, and other events throughout the State. CEAU also participated in 161 virtual events. This was a significant reduction from the number of events that we participated in during FY 2020 (419). In March 2020 CEAU ceased participating in any in person events due to COVID 19. The Unit began to telework like most State employees. In order to continue to assist consumers and provide them with information regarding their rights and obligations under their policies, the Unit started to provide virtual presentations; developed strategies to partner with other State and local agencies and organizations to provide them with materials that they could provide to their consumers; and enhance social media outreach. In June 2021, the Unit started to participate in events in person again, although not at the same rate they did prior to the pandemic.

**c. Market Regulation and Professional Licensing**

The Market Regulation and Professional Licensing Unit’s primary mission is to protect consumers from deceptive marketing, unfair claim settlement practices, underwriting and premium rating abuses, and misrepresentation of insurance coverage. The Unit enforces regulatory compliance by companies and insurance producers with applicable state laws and regulations. The Unit also oversees the licensing of insurance producers.

In FY 2021, the Unit’s activities resulted in the return of \$8,509,951.21 to Maryland consumers, as well as the assessment of approximately \$579,666.00 in administrative penalties for violations of Maryland insurance law by insurers, producers and other regulated entities, which was deposited into the General Fund.

Within the Market Regulation and Professional Licensing Unit, the Market Conduct Section conducts company examinations focused on business practices. Regulated entities reimburse the MIA for expenses incurred in performing these examinations. In FY 2021, regulated

entities reimbursed the Administration \$557,646.00<sup>5</sup> in examination fees and expenses. Due to COVID, there were no travel expenses.

The Market Analysis Section establishes and meets State objectives for integration of market data analysis, market conduct, and interstate collaborative efforts into a cohesive oversight program of the insurance market. In FY 2021, Market Analysis completed 86 baseline reviews of 56 licensed carriers and posted them to the Market Analysis Review System (“MARS”).

The Producer Licensing Section issues licenses and registrations to qualified resident and nonresident insurance professionals, including corporations, partnerships, and limited liability companies. In FY 2021, Producer Licensing Section issued 50,068 initial licenses and renewed 69,413 licenses to producers, public adjusters, insurance advisers, motor club representatives, surplus lines brokers, reinsurance providers/brokers, third party administrators, self-storage producers and portable electronic vendors. Producer Licensing Section received 1,047 paper applications and 121,345 on-line applications in FY 2021. The total licensee population was 239,944 at the end of the FY 2021, which was comprised of 42,705 resident licenses/registrations and 197,239 non-resident licenses/registrations. The Producer Licensing Section collected \$7,863,374.00 in license fees and \$339,575.00 in license exam fees. As of the end of FY 2021, the Administration has 473 Continuing Education (CE) and 41 Pre-Licensing (PL) active providers of continuing education for producers and 5,930 CE courses and 93 PL active courses registered.

The Producer Enforcement Section focuses on complaints about individual producers of property, casualty, life and health insurance, as well as bail bondsmen, public adjusters, and title agents. In support of the Producer Licensing Unit, Producer Enforcement reviewed approximately 12,525 producer license applications. Additionally, the Enforcement Section completed 1,387 investigations of the activities of insurance producers conducting business in Maryland and issued 42 orders. The restitution amounts listed in the table below include funds escheated to the State of Maryland.

## FY 2021 SUMMARY

	<b>Fines Assessed</b>	<b>Restitution</b>
Market Conduct	\$307,216.00	\$8,509,951.21
Enforcement	\$272,450.00	\$95,323.96
<b>TOTAL</b>	<b>\$579,666.00</b>	<b>\$8,605,275.17</b>
	<b>Fees</b>	<b>Expenses</b>
Market Conduct	\$557,646.00	\$0

Copies of orders, consent orders, and market conduct examination reports issued by the Market Regulation and Professional Licensing Unit are available at [www.insurance.maryland.gov](http://www.insurance.maryland.gov)

## 11. Job Creation Premium Tax Credit in 2020

Section 6-114 of the Maryland Insurance Article permits an insurer to claim a tax credit against its premium tax for wages paid to qualified employees as provided under Title 6, Subtitle

<sup>5</sup> The total reimbursement amount in FY 2020 was \$230,931.00.

3 of the Economic Development Article. Under Section 6-307(b), of the Maryland Economic Development Article, the Maryland Insurance Commissioner is required to submit a report, in accordance with §2-110, listing each insurer claiming a job tax credit against its insurance premium tax owed, the total amount of credits claimed by insurers under §6-114 of the Insurance Article, and the number of insurers claiming the tax credit.

- No insurers claimed a job creation tax credit for the 2020 premium tax year.

# Appendix 1

**STATISTICAL DATA – Fiscal Year 2021**  
**Examination and Audit**  
**Company Licensing Section**

<b>Company Licensing Activity</b>	
Pending Applications 7/1/20	15
Received in Fiscal Year 2021	22
<b>TOTAL</b>	<b>37</b>
Certificates of Authority Issued	24
Applications Withdrawn	2
Pending Applications 6/30/21	11

<b>Licensed Companies by Business Types</b> <b>June 30, 2021</b>	
<b>Type of Insurer</b>	<b>Number</b>
Dental Plans and Limited Health Service Organizations	14
Fraternal Benefit Societies	32
Health Maintenance Organizations	20
Life and Health	436
Not-for-Profit	4
Property and Casualty	938
Self-Insured Workers' Compensation Groups	5
Title	29
<b>TOTAL</b>	<b>1,478</b>

<b>Other Regulated Entities June 30, 2021</b>	
Accredited Reinsurers	52
Advisory Organizations	7
Certified Reinsurers	17
Charitable Gift Annuities	494
Discount Drug and Discount Medical Plans	45
Fronting Reinsurers	0
Licensed Rating Organizations	12
Managed Care Organizations	8
Managing General Agents	41
Mechanical Repair Contract Providers	153
Motor Clubs	24
Pharmacy Benefit Managers	48
Pharmacy Services Administrative Organization	5
Reinsurance Intermediaries	10
Risk Retention Groups	103
Surplus Lines Insurers	163
<b>TOTAL</b>	<b>1,182</b>
<b>GRAND TOTAL</b>	<b>2,660</b>

**COMPANIES LICENSED**  
**July 1, 2020 to June 30, 2021**

Company Name	State of Domicile	Date Licensed
<b>Life and Health</b>		
CareFirst Advantage PPO, Inc.	MD	02/11/2021
Cigna National Health Insurance Company	OH	05/03/2021
Pacific Guardian Life Insurance Co., Ltd	HI	07/01/2020
<b>Property &amp; Casualty</b>		
1842 Insurance Company	MD	08/25/2020
American Agricultural Insurance Company	IN	09/24/2020
American Interstate Insurance Company of Texas	TX	09/14/2020
Arch Property Casualty Insurance Company	MO	07/28/2020
Branch Insurance Exchange	OH	12/15/2020
Chiron Insurance Company	IA	07/28/2020
Dairyland National Insurance Company	WI	10/27/2020
Fire Insurance Exchange	CA	08/26/2020
First Chicago Insurance Company	IL	07/01/2020
Grange Indemnity Insurance Company	OH	02/02/2021
Grange Insurance Company	OH	01/22/2021
Great Plains Casualty, Inc.	IA	01/05/2021
Incline Casualty Company	TX	09/14/2020
Service Lloyds Insurance Company, a stock company	TX	08/10/2020
Silver Oak Casualty, Inc.	NE	08/11/2020
Trustgard Insurance Company	OH	02/02/2021
<b>Fraternal Benefit Societies</b>		
None		
<b>Health Maintenance Organizations</b>		
Alterwood Health Advantage	MD	04/28/2021
UnitedHealthcare of Wisconsin, Inc.	WI	03/29/2021
<b>Title</b>		
American Digital Title Insurance Company	CO	07/01/2020
First National Title Insurance Company	TX	10/23/2020
Real Advantage Title Insurance Company	CA	01/27/2021
<b>Dental Plan</b>		
None		

<b>COMPANIES THAT REDOMESTICATED TO/FROM MARYLAND</b>		
<b>July 1, 2020 to June 30, 2021</b>		
None		

### **COMPANY FINANCIAL DATA**

The following is a compilation of the data as of December 31, 2020, on the financial condition of insurance companies operating in Maryland within certain categories of business, including:

- Dental and Limited Health Service Organizations<sup>1</sup>
- Fraternal Organizations
- Health Insurance Companies
- Health Maintenance Organizations
- Managed Care Organizations
- Non-Profit Health Service Plans
- Life Insurance Companies
- Property and Casualty Insurance Companies
- Title Insurance Companies

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<sup>1</sup> Dental Plans are Limited Health Service Organizations.

# Appendix 2

# MARYLAND INSURANCE ADMINISTRATION

## Hearing Decisions FY 2021

Case#	HRG DATE	HRG STATUS DESC	DECISION DESCRIPTION
MIA-2020-05-020	03/25/2021	Final Decision Issued	
<b>Sub Total</b>			<b>1</b>
<b><u>Agency Action Affirmed</u></b>			
MIA-2019-11-044	07/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-001	07/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-002	07/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-002	07/21/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-043	07/24/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-011	07/28/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-03-004	07/29/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-05-001	07/29/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-003	08/04/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-005	08/04/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-024	08/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-022	08/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-020	08/10/2020	Petition for Judicial Review	Agency Action Affirmed
MIA-2020-01-038	08/12/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-026	08/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-009	08/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-030	08/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-016	08/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-04-007	08/17/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-007	08/18/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-008	08/24/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-04-006	08/24/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-045	08/27/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-03-010	08/27/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-05-006	08/28/2020	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-P-2020-06-005	08/31/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-003	09/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-003	09/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-027	09/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-012	09/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-06-006	09/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-12-026	09/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-018	09/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-023	09/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-05-005	09/09/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-014	09/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-036	09/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-042	09/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-006	09/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-07-004	09/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-021	09/18/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-030	09/18/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-011	09/18/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-028	09/18/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-08-002	09/21/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-03-005	09/22/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-004	09/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-03-003	09/29/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-04-002	09/30/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-06-001	10/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-06-008	10/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-020	10/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-013	10/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-007	10/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-032	10/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-007	10/06/2020	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-P-2019-09-009	10/09/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-006	10/09/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-008	10/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-010	10/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-023	10/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-033	10/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-012	10/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-06-011	10/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-06-012	10/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-040	10/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-017	10/20/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-037	10/20/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-07-003	10/28/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-030	10/29/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-034	10/29/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-03-001	10/29/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-036	10/30/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-06-013	10/30/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-003	11/02/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-06-007	11/02/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-011	11/04/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-014	11/05/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-07-001	11/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-07-002	11/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-015	11/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-001	11/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-035	11/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-031	11/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-09-003	11/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-023	11/17/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-09-001	11/17/2020	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-P-2020-06-004	11/19/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-08-001	11/19/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-044	11/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-013	11/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-09-002	11/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-09-004	11/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-042	11/24/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-006	11/24/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-005	11/24/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-05-002	11/24/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-043	12/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-09-008	12/02/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-031	12/04/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-05-004	12/04/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-08-005	12/04/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-09-006	12/04/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-012	12/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-040	12/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-031	12/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-036	12/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-012	12/15/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-025	12/15/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-021	12/22/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-036	12/22/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-011	12/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-003	12/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-008	12/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-029	12/31/2020	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-030	01/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-009	01/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-021	01/04/2021	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-P-2020-09-007	01/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-018	01/05/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-021	01/06/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-020	01/07/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-028	01/12/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-014	01/12/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-006	01/12/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-036	01/12/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-09-005	01/14/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-050	01/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-002	01/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-007	01/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-10-006	01/20/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-004	01/25/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-005	01/25/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-08-003	01/26/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-006	01/28/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-10-007	01/28/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-034	02/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-005	02/09/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-010	02/09/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-017	02/09/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-017	02/16/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-019	02/16/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-022	02/16/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-10-005	02/17/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-016	02/22/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-029	02/23/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-048	02/25/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-022	02/25/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-12-003	02/25/2021	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-2020-05-030	03/02/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-01-004	03/03/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-12-005	03/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-12-012	03/10/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-008	03/11/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-016	03/12/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-033	03/12/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-10-012	03/12/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-032	03/15/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-01-003	03/15/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-01-002	03/16/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-015	03/17/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-001	03/18/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-003	03/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-028	03/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-035	03/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-037	03/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-10-013	03/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-048	03/22/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-10-002	03/25/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-026	03/30/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-12-006	03/30/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-020	04/01/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-07-002	04/01/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-10-023	04/01/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-12-002	04/01/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-055	04/06/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-02-009	04/06/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-10-010	04/06/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-12-008	04/06/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-022	04/06/2021	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-2019-12-018	04/14/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-02-003	04/14/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-029	04/15/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-012	04/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-007	04/20/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-034	04/21/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-046	04/21/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-047	04/21/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-11-008	04/21/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-11-010	04/21/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-034	04/22/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-10-003	04/22/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-10-020	04/28/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-01-005	04/28/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-030	04/29/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-11-007	04/29/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-02-002	04/29/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-021	05/03/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-019	05/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-04-022	05/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-08-020	05/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-01-007	05/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-07-025	05/11/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-047	05/11/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-06-013	05/11/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-10-004	05/14/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-10-004	05/14/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-008	05/17/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-02-001	05/17/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-008	05/19/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-009	05/20/2021	Final Decision Issued	Agency Action Affirmed

Case#	HRG DATE	HRG STATUS DESC	DECISION DESCRIPTION
MIA-P-2020-12-007	05/24/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-01-009	05/24/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-12-003	05/25/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-09-011	06/02/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-12-007	06/03/2021	Final Decision Issued	Agency Action Affirmed
MIA-2021-02-017	06/03/2021	Final Decision Issued	Agency Action Affirmed
MIA-2021-01-018	06/04/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-045	06/08/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-12-013	06/08/2021	Final Decision Issued	Agency Action Affirmed
MIA-2021-02-020	06/09/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-034	06/14/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-01-025	06/16/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-12-022	06/17/2021	Final Decision Issued	Agency Action Affirmed
MIA-P-2021-01-006	06/21/2021	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-020	06/23/2021	Final Decision Issued	Agency Action Affirmed
MIA-2020-05-026	06/28/2021	Final Decision Issued	Agency Action Affirmed
MIA-2021-01-005	06/30/2021	Final Decision Issued	Agency Action Affirmed
MIA-2021-02-002	06/30/2021	Final Decision Issued	Agency Action Affirmed

**Sub Total**      **229**

**Agency Action Dismissed**

MIA-2019-10-039	07/14/2020	Final Decision Issued	Agency Action Dismissed
MIA-2019-11-008	09/08/2020	Final Decision Issued	Agency Action Dismissed
MIA-2019-08-026	09/15/2020	Final Decision Issued	Agency Action Dismissed
MIA-2019-06-008	09/16/2020	Final Decision Issued	Agency Action Dismissed
MIA-P-2020-08-004	12/03/2020	Final Decision Issued	Agency Action Dismissed
MIA-2020-01-016	01/19/2021	Final Decision Issued	Agency Action Dismissed
MIA-2020-05-008	02/22/2021	Final Decision Issued	Agency Action Dismissed
MIA-2019-09-015	05/25/2021	Final Decision Issued	Agency Action Dismissed
MIA-2021-01-006	06/28/2021	Final Decision Issued	Agency Action Dismissed

**Sub Total**      **9**

**Total**      **239**

# Appendix 3

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2020**Total Complaints for Index: **360**Premiums Year: **2020**Total Premiums for Index: **2507814175**Total Policies for Index: **2720239**Complaints Selected: **All Complaints**Policy Type: **Individual Life**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

<b>Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Complaint Share</b>	<b>Complaints</b>	<b>U.S. Market Share</b>	<b>Premiums</b>
0	57568	1891 Financial Life	0	0	0.00001	1,174
0	77879	5 Star Life Ins Co	0	0	0.00034	835,273
0.94286	71854	AAA Life Ins Co	0.00278	1	0.00295	7,388,369
0	15282	AAA Life Ins Co of NY	0	0	0.00001	1,872
3.836	62200	Accordia Life & Ann Co	0.01389	5	0.00363	9,079,988
48.97784	60054	Aetna Life Ins Co	0.00834	3	0.00018	426,692
0.41224	90611	Allianz Life Ins Co Of N Amer	0.00278	1	0.00674	16,898,620
0	70866	Allstate Assur Co	0	0	0.00351	8,781,912
2.79853	60186	Allstate Life Ins Co	0.01112	4	0.00398	9,956,882
0	70874	Allstate Life Ins Co Of NY	0	0	0.00013	312,907
0	60216	Amalgamated Life Ins Co	0	0	0.00001	2,863
0	68594	American Amicable Life Ins Co Of TX	0	0	0.00153	3,820,421
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001	21,009
0	66001	American Benefit Life Ins Co	0	0	0.00002	48,539
0	12321	American Continental Ins Co	0	0	0.00001	17,645
0	92738	American Equity Invest Life Ins Co	0	0	0.00001	436
1.8272	60380	American Family Life Assur Co of Col	0.00278	1	0.00153	3,812,492
0	60399	American Family Life Ins Co	0	0	0.0001	226,440
0	60410	American Fidelity Assur Co	0	0	0.00131	3,263,973
0	60429	American Fidelity Life Ins Co	0	0	0.00006	132,454
2.86988	60488	American Gen Life Ins Co	0.08334	30	0.02904	72,820,070
0	60534	American Heritage Life Ins Co	0	0	0.00045	1,114,185
81.84463	60518	American Hlth & Life Ins Co	0.00834	3	0.00011	255,343
0	60542	American Home Life Ins Co	0	0	0.00004	89,438
0.4452	60577	American Income Life Ins Co	0.00278	1	0.00624	15,647,528
0	67253	American Life & Security Corp	0	0	0.00001	1,204
0	67989	American Memorial Life Ins Co	0	0	0.00193	4,832,678
0	63126	American Nat Life Ins Co of NY	0	0	0.00053	1,314,191
1.51943	60739	American Natl Ins Co	0.00556	2	0.00366	9,169,448
0	71773	American Natl Life Ins Co Of TX	0	0	0.00002	29,624
0	80624	American Progressive L&H Ins Of NY	0	0	0.00004	93,125
0	60836	American Republic Ins Co	0	0	0.00003	60,327
0	91910	American Savings Life Ins Co	0	0	0.00001	215

0	60895	American United Life Ins Co	0	0	0.00142	3,558,963
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00226	5,658,912
0.83386	61301	Ameritas Life Ins Corp	0.00278	1	0.00334	8,354,199
0	60033	Ameritas Life Ins Corp of NY	0	0	0.00004	88,057
0	72222	Amica Life Ins Co	0	0	0.00088	2,204,492
0	61069	Anthem Life Ins Co	0	0	0.00001	2,603
0	56499	Assured Life Assn	0	0	0.00001	714
4.43482	71439	Assurity Life Ins Co	0.00556	2	0.00126	3,141,577
0	68039	Athene Ann & Life Assur Co of NY	0	0	0.00006	143,335
25.09307	61689	Athene Ann & Life Co	0.01389	5	0.00056	1,388,063
6.66588	61492	Athene Annuity & Life Assur Co	0.00278	1	0.00042	1,045,047
0	63932	Athene Life Ins Co of NY	0	0	0.00003	69,058
0	61093	Atlanta Life Ins Co	0.00278	1	0	0
0	61182	Aurora Natl Life Assur Co	0	0	0.00005	114,316
0	84522	Auto Club Life Ins Co	0	0	0.00001	7,136
0	61190	Auto Owners Life Ins Co	0	0	0.00002	47,735
8.17643	61212	Baltimore Life Ins Co	0.03056	11	0.00374	9,371,776
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00001	19,265
0	61263	Bankers Life & Cas Co	0	0	0.00371	9,281,147
0.82051	94250	Banner Life Ins Co	0.01112	4	0.01355	33,960,256
0	57223	Baptist Life Assn	0	0	0.00001	991
0	61395	Beneficial Life Ins Co	0	0	0.00002	38,090
0	64890	Berkley Life & Hlth Ins Co	0	0	0.00001	637
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00006	147,265
0	61476	Boston Mut Life Ins Co	0	0	0.00166	4,157,944
0.33693	87726	Brighthouse Life Ins Co	0.00556	2	0.01649	41,351,157
0	60992	Brighthouse Life Ins Co of NY	0	0	0.00005	101,809
0	71463	CICA Life Ins Co of Amer	0	0	0.00001	1,555
0	93432	CM Life Ins Co	0	0	0.00263	6,590,051
0.46577	62626	CMFG Life Ins Co	0.00278	1	0.00597	14,956,302
0	65900	CONSECO LIFE INS CO	0.02223	8	0	0
0	56138	CSA Fraternal Life	0	0	0.00001	11,003
0	82880	CSI Life Ins Co	0	0	0.00001	8,548
0	65749	CUNA MUTUAL LIFE INS CO	0.00278	1	0	0
0	61581	Capitol Life Ins Co	0	0	0.00001	9,050
0	56030	Catholic Financial Life	0	0	0.00005	113,172
0	57770	Catholic Holy Family Society	0	0	0.00003	57,967
0	57487	Catholic Order Of Foresters	0	0	0.00002	28,207
0	57053	Catholic United Financial	0	0	0.00001	41
0	61735	Central Security Life Ins Co	0	0	0.00001	2,864
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	535
8.62478	61832	Chesapeake Life Ins Co	0.00278	1	0.00033	807,691
0	61859	Christian Fidelity Life Ins Co	0	0	0.00001	709
0	61875	Church Life Ins Corp	0	0	0.00001	13,263
0	61727	Cigna Natl Hlth Ins Co	0	0	0.00001	1,633
0	82082	Citizens Natl Life Ins Co	0	0	0.00001	632
0	61921	Citizens Security Life Ins Co	0	0	0.00024	587,058

0	62049	Colonial Life & Accident Ins Co	0	0	0.00189	4,720,274
2.76214	62065	Colonial Penn Life Ins Co	0.01112	4	0.00403	10,088,074
0	84786	Colorado Bankers Life Ins Co	0.00278	1	0	0
0	76023	Columbian Life Ins Co	0	0	0.00284	7,106,143
0	62103	Columbian Mut Life Ins Co	0	0	0.00029	721,841
5.54085	99937	Columbus Life Ins Co	0.00834	3	0.00151	3,771,705
5.13514	62146	Combined Ins Co Of Amer	0.00278	1	0.00055	1,356,567
0	78697	Combined Life Ins Co Of NY	0	0	0.00002	25,557
12.83497	84824	Commonwealth Ann & Life Ins Co	0.00278	1	0.00022	542,748
0	62308	Connecticut Gen Life Ins Co	0	0	0.00054	1,344,846
0	71404	Continental Gen Ins Co	0	0	0.00003	70,380
0	68500	Continental Life Ins Co Brentwood	0	0	0.00001	540
0	62537	Cotton States Life Ins Co	0	0	0.00001	16,181
0	94218	Country Investors Life Assur Co	0	0	0.00001	8,334
0	62553	Country Life Ins Co	0	0	0.00008	195,275
0	56634	Croatian Fraternal Union Of Amer	0	0	0.00001	9,267
0	71129	Dearborn Life Ins Co	0	0	0.00003	75,078
0	62634	Delaware Amer Life Ins Co	0	0	0.00001	12,876
0	79065	Delaware Life Ins Co	0	0	0.00009	220,033
0	72664	Delaware Life Ins Co of NY	0	0	0.00001	3,744
0	84174	ELCO Mut Life & Ann	0	0	0.00001	2,589
0	62928	EMC Natl Life Co	0	0	0.00002	35,145
0	62901	EMPLOYERS LIFE INS CO OF WAUSAU	0.00278	1	0	0
0	66311	Encova Life Ins Co	0	0	0.00004	79,613
0	89087	Enterprise Life Ins Co	0	0	0.00001	480
0	62880	Equitable Financial Life & Ann Co	0	0	0.0001	230,129
0.47687	62944	Equitable Financial Life Ins Co	0.00556	2	0.01166	29,216,315
0	78077	Equitable Financial Life Ins Co of A	0	0	0.00521	13,063,322
0	62510	Equitrust Life Ins Co	0	0	0.00029	703,745
0	70769	Erie Family Life Ins Co	0	0	0.00802	20,105,908
0	57991	Everence Assn Inc	0	0	0.00001	8,255
0	43010	FIDELITY INS CO	0.00278	1	0	0
0	70742	Family Benefit Life Ins Co	0	0	0.00001	11,837
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00001	5,875
45.3167	63053	Family Life Ins Co	0.00556	2	0.00013	307,443
0	63088	Farm Bureau Life Ins Co	0	0	0.00003	75,232
0	63177	Farmers New World Life Ins Co	0	0	0.00108	2,697,319
0	63223	Federal Life Ins Co	0	0	0.00008	194,512
0	63258	Federated Life Ins Co	0	0	0.00057	1,406,350
4.09637	63274	Fidelity & Guar Life Ins Co	0.01389	5	0.0034	8,502,834
0	93696	Fidelity Investments Life Ins Co	0	0	0.00012	295,711
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00146	3,653,214
0	71870	Fidelity Security Life Ins Co	0	0	0.00027	657,943
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00013	321,152
0	56332	First Cath Slovak Ladies Assn USA	0	0	0.00001	7,137
0	56340	First Cath Slovak Union Of US & CN	0	0	0.00001	482
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00001	519

5.09689	67652	First Penn Pacific Life Ins Co	0.00556	2	0.00109	2,733,491
0	64297	First Unum Life Ins Co	0	0	0.00001	10,494
1.73277	91642	Forethought Life Ins Co	0.00278	1	0.00161	4,020,240
1.3625	62324	Freedom Life Ins Co Of Amer	0.00278	1	0.00204	5,112,787
0	99775	Funeral Directors Life Ins Co	0	0	0.00046	1,148,613
0	56685	GBU Financial Life	0	0	0.00001	10,261
0	56693	GCU	0	0	0.00003	72,700
0	67059	GPM Hlth & Life Ins Co	0	0	0.00001	1,292
0	63657	Garden State Life Ins Co	0	0	0.00035	874,294
0.28357	65536	Genworth Life & Ann Ins Co	0.00278	1	0.0098	24,566,747
6.23577	70025	Genworth Life Ins Co	0.01389	5	0.00223	5,585,644
0	72990	Genworth Life Ins Co of NY	0	0	0.00006	141,472
0	70939	Gerber Life Ins Co	0	0	0.00686	17,190,889
0	56154	Gleaner Life Ins Society	0	0	0.00001	4,119
3.08878	91472	Globe Life & Accident Ins Co	0.02778	10	0.009	22,553,124
0	62286	Golden Rule Ins Co	0	0	0.00023	558,651
2.63096	63967	Government Personnel Mut Life Ins Co	0.00278	1	0.00106	2,647,766
0	71218	Grange Life Ins Co	0	0	0.00003	64,338
9.85642	63312	Great Amer Life Ins Co	0.00278	1	0.00029	706,763
0	90212	Great Southern Life Ins Co	0	0	0.00021	522,803
0	68322	Great W Life & Ann Ins Co	0	0	0.00088	2,206,082
0	79359	Great W Life & Ann Ins Co of NY	0	0	0.00003	66,312
0	71480	Great Western Ins Co	0	0	0.00023	560,194
0	64211	Guarantee Trust Life Ins Co	0	0	0.0002	478,252
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	10,737
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00024	596,157
0	64246	Guardian Life Ins Co Of Amer	0	0	0.02546	63,847,985
0	83607	Guggenheim Life & Ann Co	0	0	0.00001	23,932
0	92711	HCC Life Ins Co	0	0	0.00001	167
0	64327	Harleysville Life Ins Co	0	0	0.00043	1,072,920
16.06583	70815	Hartford Life & Accident Ins Co	0.00556	2	0.00035	867,201
0	64505	Homesteaders Life Co	0	0	0.00034	848,217
0	64513	Horace Mann Life Ins Co	0	0	0.00055	1,363,346
0	91693	IA Amer Life Ins Co	0	0	0.0003	734,421
0	97764	Idealife Ins Co	0	0	0.00001	21,261
0	64580	Illinois Mut Life Ins Co	0	0	0.00051	1,263,898
1.39673	58068	Independent Order Of Foresters Us Br	0.00556	2	0.00398	9,974,992
0	14406	Industrial Alliance Ins & Fin Serv I	0	0	0.00001	5,690
0	74780	Integrity Life Ins Co	0	0	0.00001	13,093
0	64831	Intramerica Life Ins Co	0	0	0.00001	2,619
78.75272	64904	Investors Heritage Life Ins Co	0.00278	1	0.00004	88,456
0	63487	Investors Life Ins Co N Amer	0	0	0.00016	400,816
3.66123	65056	Jackson Natl Life Ins Co	0.01945	7	0.00532	13,318,786
0	60140	Jackson Natl Life Ins Co Of NY	0	0	0.00001	736
0	64017	Jefferson Natl Life Ins Co	0	0	0.0001	246,559
0	65080	John Alden Life Ins Co	0	0	0.00008	186,608
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00001	2,085

0.1653	65838	John Hancock Life Ins Co USA	0.00556	2	0.03361	84,287,484
0	86375	John Hancock Life Ins Co of NY	0	0	0.00009	203,759
0	65129	Kansas City Life Ins Co	0	0	0.00051	1,275,367
0.44743	58033	Knights Of Columbus	0.00556	2	0.01242	31,139,093
0	57835	Knights Of Peter Claver	0	0	0.00001	170
0	65242	Lafayette Life Ins Co	0	0	0.00505	12,660,927
0	82252	Landmark Life Ins Co	0	0	0.00002	37,156
7.34476	68543	Liberty Bankers Life Ins Co	0.00556	2	0.00076	1,896,904
0	65331	Liberty Natl Life Ins Co	0	0	0.00206	5,158,981
0	78140	Life Ins Co Of Boston & NY	0	0	0.00001	15,875
0	65498	Life Ins Co Of N Amer	0	0	0.0001	230,610
0.30602	65528	Life Ins Co Of The Southwest	0.00556	2	0.01816	45,528,172
0	77720	LifeSecure Ins Co	0	0	0.00001	12,687
0	99724	LifeShield Natl Ins Co	0	0	0.00004	90,305
0	65595	Lincoln Benefit Life Co	0	0	0.00858	21,494,552
1.15786	65927	Lincoln Heritage Life Ins Co	0.00556	2	0.0048	12,032,861
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00018	430,922
1.80646	65315	Lincoln Life Assur Co of Boston	0.00278	1	0.00154	3,856,260
0.22369	65676	Lincoln Natl Life Ins Co	0.01112	4	0.04968	124,572,339
0	87920	Locomotive Engineers & Conductors Mu	0	0	0.00008	192,803
0	60232	Lombard Intl Life Assur Co	0	0	0.00081	2,025,450
0	65722	Loyal Amer Life Ins Co	0	0	0.00004	87,473
0	73504	Lumico Life Ins Co	0	0	0.00081	2,012,361
0	70416	MML Bay State Life Ins Co	0	0	0.00033	803,288
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00007	150,597
0	75208	Magnolia Guaranty Life Ins Co	0	0	0.00001	1,862
126.0568	65870	Manhattan Life Ins Co	0.00278	1	0.00003	55,262
0	67083	Manhattan Natl Life Ins Co	0	0	0.00016	397,178
0	61883	ManhattanLife Assur Co of Amer	0	0	0.00002	26,076
0.16462	65935	Massachusetts Mut Life Ins Co	0.00834	3	0.05063	126,955,467
0	31119	Medico Ins Co	0	0	0.00001	31
0	65641	Medico Life & Hlth Ins Co	0	0	0.00001	129
0	86126	Members Life Ins Co	0	0	0.00001	629
0	65951	Merit Life Ins Co	0	0	0.00001	16,570
2.8239	65978	Metropolitan Life Ins Co	0.04167	15	0.01476	37,002,948
1.24688	97136	Metropolitan Tower Life Ins Co	0.00278	1	0.00223	5,586,891
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00003	73,909
0.8911	66044	Midland Natl Life Ins Co	0.00834	3	0.00936	23,452,683
0	66109	Midwestern United Life Ins Co	0	0	0.00002	33,042
0.27046	66168	Minnesota Life Ins Co	0.00278	1	0.01028	25,757,220
0	57541	Modern Woodmen Of Amer	0	0	0.00023	564,339
0	66265	Monarch Life Ins Co	0	0	0.00001	11,250
0	81442	Monitor Life Ins Co Of NY	0	0	0.00001	934
4.59473	66370	Mony Life Ins Co	0.00834	3	0.00182	4,548,357
0	56251	Mutual Beneficial Assn Inc	0	0	0.00001	899
0	14664	Mutual Benefit Ins Co	0.00278	1	0	0
0	71412	Mutual Of Omaha Ins Co	0.00278	1	0	0

0	66397	Mutual Savings Life Ins Co	0	0	0.00001	771
0	66427	Mutual Trust Life Ins Co a Pan Amer	0	0	0.002	5,005,789
0	56073	NATIONAL MUTUAL BENEFIT THE	0	0	0.00001	967
0	68225	NATIONWIDE LIFE INS CO OF AM	0.00278	1	0	0
0	81353	NYLife Ins Co Of AZ	0	0	0.00018	435,519
0	93734	Nassau Life & Ann Co	0	0	0.00018	438,471
1.59376	67814	Nassau Life Ins Co	0.00278	1	0.00175	4,370,894
0	68284	Nassau Life Ins Co of KS	0	0	0.00001	5,808
0	61409	National Benefit Life Ins Co	0	0	0.00033	803,808
0	56774	National Council Junior Order United	0	0	0.00001	141
0	66540	National Farmers Union Life Ins Co	0	0	0.00001	11,690
0.85085	66583	National Guardian Life Ins Co	0.00278	1	0.00327	8,187,335
0	82538	National Hlth Ins Co	0	0	0.00009	205,029
0	66680	National Life Ins Co	0	0	0.00366	9,175,505
0	56782	National Slovak Society Of The Usa	0	0	0.00001	12,603
0	60593	National States Ins Co	0.00278	1	0	0
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00003	63,386
0	66850	National Western Life Ins Co	0	0	0.00063	1,575,741
0.12899	92657	Nationwide Life & Ann Ins Co	0.00278	1	0.02154	54,007,054
1.28934	66869	Nationwide Life Ins Co	0.00834	3	0.00647	16,208,663
0	98205	Natl Foundation Life Ins Co	0	0	0.00001	3,751
0	91626	New England Life Ins Co	0	0	0.00096	2,401,086
0	78743	New Era Life Ins Co	0	0	0.00001	353
0	91596	New York Life Ins & Ann Corp	0	0	0.01347	33,779,493
0.19218	66915	New York Life Ins Co	0.00834	3	0.04337	108,749,480
1.20277	66974	North Amer Co Life & Hlth Ins	0.00556	2	0.00462	11,583,588
0	67032	North Carolina Mut Life Ins Co	0.00834	3	0	0
0.04574	67091	Northwestern Mut Life Ins Co	0.00278	1	0.06074	152,319,571
2.737	67148	Occidental Life Ins Co Of NC	0.00278	1	0.00102	2,545,184
0	68446	Oceanview Life & Annuity Co	0	0	0.00001	1,136
0.82993	89206	Ohio Natl Life Assur Corp	0.00278	1	0.00335	8,393,701
0	67172	Ohio Natl Life Ins Co	0	0	0.00403	10,105,606
14.24214	67180	Ohio State Life Ins Co	0.00556	2	0.0004	978,245
0	67199	Old Amer Ins Co	0	0	0.00081	2,026,857
0	67261	Old Republic Life Ins Co	0	0	0.00005	105,205
0	69647	Optum Ins of OH Inc	0	0	0.00001	663
0	56383	Order of United Commercial Travelers	0	0	0.00001	2,195
0	76112	Oxford Life Ins Co	0	0	0.00036	890,100
0	67393	Ozark Natl Life Ins Co	0	0	0.00001	12,882
0	93548	PHL Variable Ins Co	0	0	0.0011	2,736,433
0	64343	Pacific Guardian Life Ins Co Ltd	0	0	0.00001	5,588
0	97268	Pacific Life & Ann Co	0	0	0.00004	77,486
0.32039	67466	Pacific Life Ins Co	0.00556	2	0.01735	43,486,417
0	93459	Pan Amer Assur Co	0	0	0.00011	258,261
91.70332	67539	Pan Amer Life Ins Co	0.00278	1	0.00004	75,964
0	60003	Park Avenue Life Ins Co	0	0	0.00001	2,060
0	60099	Patriot Life Ins Co	0	0	0.00001	268

52.1317	67598	Paul Revere Life Ins Co	0.00278	1	0.00006	133,626
0	79340	Pavonia Life Ins Co NY	0	0	0.00001	556
0	93777	Pavonia Life Ins Co of MI	0	0	0.00015	354,754
0	67628	Pekin Life Ins Co	0	0	0.00001	18,095
0	93262	Penn Ins & Ann Co	0	0	0.002	5,004,246
0.33894	67644	Penn Mut Life Ins Co	0.00278	1	0.0082	20,553,140
3.88855	72125	Physicians Life Ins Co	0.00556	2	0.00143	3,582,909
0	67873	Pioneer Amer Ins Co	0	0	0.00051	1,253,999
0	67911	Pioneer Mut Life Ins Co	0	0	0.00002	34,963
0	67946	Pioneer Security Life Ins Co	0	0	0.00014	341,597
0	58009	Police & Firemens Ins Assn	0	0	0.00002	47,805
0	57622	Polish Natl Alliance Us Of Na	0	0	0.00003	50,824
0	57630	Polish Roman Catholic Union Of Amer	0	0	0.00002	46,517
0.22037	65919	Primerica Life Ins Co	0.00556	2	0.02522	63,222,741
1.11635	61271	Principal Life Ins Co	0.00278	1	0.00249	6,240,144
0	71161	Principal Natl Life Ins Co	0	0	0.00845	21,176,011
0	68047	Professional Ins Co	0	0	0.00001	1,039
0	88536	Protective Life & Annuity Ins Co	0	0	0.00002	28,490
1.56895	68136	Protective Life Ins Co	0.02501	9	0.01594	39,960,304
0.72934	68195	Provident Life & Accident Ins Co	0.00278	1	0.00381	9,551,315
0	68209	Provident Life & Cas Ins Co	0	0	0.00001	2,111
0.13711	79227	Pruco Life Ins Co	0.00556	2	0.04052	101,615,681
0	86630	Prudential Ann Life Assur Corp	0	0	0.00001	19,772
3.9379	68241	Prudential Ins Co Of Amer	0.02778	10	0.00706	17,690,022
0	71390	Puritan Life Ins Co of Amer	0	0	0.00001	3,705
0	68357	Reliable Life Ins Co	0	0	0.00001	3,905
0	68381	Reliance Standard Life Ins Co	0	0	0.00004	83,947
0	67105	Reliastar Life Ins Co	0	0	0.00813	20,365,564
10.40945	61360	Reliastar Life Ins Co Of NY	0.00556	2	0.00054	1,338,429
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00001	104
49.2694	68462	Reserve Natl Ins Co	0.00278	1	0.00006	141,389
0	65005	RiverSource Life Ins Co	0	0	0.00827	20,720,783
0	80594	Riversource Life Ins Co Of NY	0	0	0.00007	163,771
0	57657	Royal Neighbors Of Amer	0	0	0.00064	1,584,988
0	90247	Rx Life Ins Co	0	0	0.00001	7,623
14.5355	60183	S USA Life Ins Co Inc	0.00278	1	0.0002	479,251
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00006	139,124
0	62952	SILAC Ins Co	0	0	0.00005	111,133
0	60445	Sagicor Life Ins Co	0	0	0.0004	984,103
93.89229	93742	Securian Life Ins Co	0.00278	1	0.00003	74,193
0	68675	Security Benefit Life Ins Co	0	0	0.00022	539,154
0	68713	Security Life Of Denver Ins Co	0	0	0.00333	8,340,973
0.40296	68772	Security Mut Life Ins Co Of NY	0.00278	1	0.0069	17,287,697
0	69485	Security Natl Life Ins Co	0	0	0.00007	166,523
0	60076	Security Plan Life Ins Co	0	0	0.00001	6,459
2.76821	78662	Senior Life Ins Co	0.00556	2	0.00201	5,032,975
0	68802	Sentinel Security Life Ins Co	0	0	0.00004	98,980

0	68810	Sentry Life Ins Co	0	0	0.00004	83,021
0	68829	Sentry Life Ins Co Of NY	0	0	0.00001	75
0	97241	Settlers Life Ins Co	0	0	0.00016	383,731
0	65757	Shelter Life Ins Co	0	0	0.00001	22,262
0	68845	Shenandoah Life Ins Co	0	0	0.00065	1,623,463
0	57142	Sons Of Norway	0	0	0.00003	59,590
0	69418	Southern Financial Life Ins Co	0.00278	1	0	0
0	69019	Standard Ins Co	0	0	0.00002	45,016
0	86355	Standard Life & Accident Ins Co	0	0	0.00006	147,986
0	71706	Standard Life & Cas Ins Co	0	0	0.00001	2,186
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	8,510
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	2,581
0	68985	Starmount Life Ins Co	0	0	0.00004	86,780
0	69094	State Farm Life & Accident Asr Co	0	0	0.00016	395,888
0.67775	69108	State Farm Life Ins Co	0.02778	10	0.04099	102,784,135
0	69116	State Life Ins Co	0	0	0.00354	8,853,225
0	69132	State Mut Ins Co	0	0	0.00001	24,441
0	89184	Sterling Investors Life Ins Co	0	0	0.00001	9,546
0	77399	Sterling Life Ins Co	0	0	0.00001	441
0	69272	Sunset Life Ins Co Of Amer	0	0	0.00003	74,391
0	58181	Supreme Council The Royal Arcanum	0	0	0.00002	37,969
22.92934	69310	Surety Life Ins Co	0.00556	2	0.00025	607,619
0.817	68608	Symetra Life Ins Co	0.00278	1	0.0034	8,526,518
0	90581	Symetra Natl Life Ins Co	0	0	0.00001	2,005
0	97721	THRIVENT LIFE INS CO	0.00278	1	0	0
0	60142	TIAA Cref Life Ins Co	0	0	0.00245	6,130,594
0	66281	TRANSAMERICA PREMIER LIFE INS CO	0.10834	39	0	0
0.27772	71153	Talcott Resolution Life & Ann Ins Co	0.00278	1	0.01001	25,083,523
14.45171	88072	Talcott Resolution Life Ins Co	0.00556	2	0.00039	964,059
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00309	7,743,518
0	69396	Texas Life Ins Co	0	0	0.002	5,011,913
0	76236	The Cincinnati Life Ins Co	0	0	0.00174	4,339,934
0	70435	The Savings Bank Mut Life Ins Co of	0	0	0.00156	3,888,062
0.45792	56014	Thrivent Financial For Lutherans	0.00278	1	0.00607	15,212,891
0	69566	Trans World Assur Co	0	0	0.00005	121,447
0	70688	Transamerica Financial Life Ins Co	0	0	0.0002	494,316
1.11394	86231	Transamerica Life Ins Co	0.06389	23	0.05736	143,833,318
0	60227	Trinity Life Ins Co	0	0	0.00001	2,923
0	61425	Trustmark Ins Co	0	0	0.00007	172,562
1.28097	80802	US Br Sun Life Assur Co of Canada	0.00278	1	0.00217	5,438,221
0	80659	US Business of Canada Life Assur Co	0	0	0.00071	1,774,132
4.18556	84530	US Financial Life Ins Co	0.00278	1	0.00067	1,664,333
0	70955	USA Life One Ins Co Of IN	0.00278	1	0	0
0.37781	69663	USAA Life Ins Co	0.00556	2	0.01471	36,876,898
0	60228	USAA Life Ins Co Of NY	0	0	0.00009	211,239
0	57215	Ukrainian Natl Assn Inc	0	0	0.00001	6,903
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00001	228

0	11121	Unified Life Ins Co	0	0	0.00002	42,238
0	62596	Union Fidelity Life Ins Co	0	0	0.00005	117,269
113.71451	69744	Union Labor Life Ins Co	0.00278	1	0.00003	61,260
0	69779	Union Natl Life Ins Co	0	0	0.00001	18,140
26.54048	70408	Union Security Ins Co	0.00834	3	0.00032	787,418
0	92916	United Amer Ins Co	0	0	0.0001	247,835
0	69892	United Farm Family Life Ins Co	0	0	0.00002	45,863
0	87645	United Fidelity Life Ins Co	0	0	0.00003	68,647
0	63983	United Heritage Life Ins Co	0	0	0.00001	10,326
0	69922	United Home Life Ins Co	0	0	0.00089	2,227,501
9.79849	69930	United Ins Co Of Amer	0.03612	13	0.00369	9,242,239
0	69973	United Life Ins Co	0	0	0.00006	132,515
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	738
0.48249	69868	United Of Omaha Life Ins Co	0.00834	3	0.01728	43,314,435
0	42129	United Security Assur Co Of PA	0	0	0.00002	26,460
0	56456	United States Letter Carriers Mut Be	0	0	0.00003	62,121
0	70106	United States Life Ins Co in the Cit	0	0	0.00043	1,059,537
0	56413	United Transportation Union Ins Assn	0	0	0.00002	47,015
0	72850	United World Life Ins Co	0	0	0.00001	6,603
0	63819	Unity Financial Life Ins Co	0	0	0.00009	222,342
0	70130	Universal Guar Life Ins Co	0	0	0.00001	12,598
0	67601	Unum Ins Co	0	0	0.00002	37,448
0	62235	Unum Life Ins Co Of Amer	0	0	0.0001	229,864
0	68632	Vantis Life Ins Co	0	0	0.00044	1,088,439
0	80942	Venerable Ins & Ann Co	0	0	0.00011	252,223
0	86509	Voya Retirement Ins & Ann Co	0	0	0.00062	1,554,814
20.87883	70319	Washington Natl Ins Co	0.00834	3	0.0004	1,000,940
0	70335	West Coast Life Ins Co	0	0	0.00329	8,231,314
2.93855	70483	Western & Southern Life Ins Co	0.00278	1	0.00095	2,370,614
0	57711	Western Catholic Union	0	0	0.00002	30,834
0	92622	Western Southern Life Assur Co	0	0	0.0018	4,489,663
0	62413	Wilcac Life Ins Co	0	0	0.00125	3,113,480
0	57010	William Penn Assn	0	0	0.00004	93,654
0	66230	William Penn Life Ins Co Of NY	0	0	0.0002	497,492
28.00013	60704	Wilton Reassur Life Co of NY	0.00278	1	0.0001	248,790
0	56170	Womans Life Ins Society	0	0	0.00001	466
0	57320	Woodmen World Life Ins Soc	0	0	0.00049	1,215,545
0	57290	Workmens Benefit Fund Of The USA	0	0	0.00001	2,245
0	56480	Wsa Fraternal Life	0	0	0.00001	653
0	80055	Wysh Life & Hlth Ins Co	0	0	0.00001	9,968
0	90557	Zurich Amer Life Ins Co	0	0	0.0008	1,999,287

#### Policy Values

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Policies
0	77879	5 Star Life Ins Co	0	0	0.00063	1,712
0.88161	71854	AAA Life Ins Co	0.00278	1	0.00316	8,571

0	15282	AAA Life Ins Co of NY	0	0	0.00001	3
7.91559	62200	Accordia Life & Ann Co	0.01389	5	0.00176	4,773
9.54069	60054	Aetna Life Ins Co	0.00834	3	0.00088	2,376
2.44618	90611	Allianz Life Ins Co Of N Amer	0.00278	1	0.00114	3,089
0	70866	Allstate Assur Co	0	0	0.00324	8,801
2.01903	60186	Allstate Life Ins Co	0.01112	4	0.00551	14,970
0	70874	Allstate Life Ins Co Of NY	0	0	0.00013	341
0	60216	Amalgamated Life Ins Co	0	0	0.00006	159
0	68594	American Amicable Life Ins Co Of TX	0	0	0.00156	4,232
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00003	59
0	66001	American Benefit Life Ins Co	0	0	0.00012	326
0.8814	60380	American Family Life Assur Co of Col	0.00278	1	0.00316	8,573
0	60399	American Family Life Ins Co	0	0	0.00018	466
0	60410	American Fidelity Assur Co	0	0	0.00245	6,653
0	60429	American Fidelity Life Ins Co	0	0	0.00036	965
1.9292	60488	American Gen Life Ins Co	0.08334	30	0.0432	117,503
0	60534	American Heritage Life Ins Co	0	0	0.00105	2,834
12.83616	60518	American Hlth & Life Ins Co	0.00834	3	0.00065	1,766
0	60542	American Home Life Ins Co	0	0	0.00006	147
0.20252	60577	American Income Life Ins Co	0.00278	1	0.01372	37,311
0	67253	American Life & Security Corp	0	0	0.00001	9
0	67989	American Memorial Life Ins Co	0	0	0.00222	6,024
0	63126	American Nat Life Ins Co of NY	0	0	0.00037	986
1.39042	60739	American Natl Ins Co	0.00556	2	0.004	10,869
0	71773	American Natl Life Ins Co Of TX	0	0	0.00002	44
0	80624	American Progressive L&H Ins Of NY	0	0	0.00006	160
0	60801	American Public Life Ins Co	0	0	0.00001	1
0	60836	American Republic Ins Co	0	0	0.00009	228
0	91910	American Savings Life Ins Co	0	0	0.00001	5
0	60895	American United Life Ins Co	0	0	0.00106	2,864
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00243	6,601
1.38115	61301	Ameritas Life Ins Corp	0.00278	1	0.00202	5,471
0	60033	Ameritas Life Ins Corp of NY	0	0	0.00003	68
0	72222	Amica Life Ins Co	0	0	0.00084	2,265
0	61069	Anthem Life Ins Co	0	0	0.00001	3
0	56499	Assured Life Assn	0	0	0.00001	10
5.66009	71439	Assurity Life Ins Co	0.00556	2	0.00099	2,670
0	68039	Athene Ann & Life Assur Co of NY	0	0	0.00009	229
26.9288	61689	Athene Ann & Life Co	0.01389	5	0.00052	1,403
3.32288	61492	Athene Annuity & Life Assur Co	0.00278	1	0.00084	2,274
0	63932	Athene Life Ins Co of NY	0	0	0.00002	31
0	61093	Atlanta Life Ins Co	0.00278	1	0	0
0	61182	Aurora Natl Life Assur Co	0	0	0.00004	82
0	84522	Auto Club Life Ins Co	0	0	0.00006	142
2.32897	61212	Baltimore Life Ins Co	0.03056	11	0.01312	35,689
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00003	57
0	61263	Bankers Life & Cas Co	0	0	0.00491	13,356

0.91331	94250	Banner Life Ins Co	0.01112	4	0.01217	33,094
0	57223	Baptist Life Assn	0	0	0.00001	19
0	61395	Beneficial Life Ins Co	0	0	0.00004	88
0	64890	Berkley Life & Hlth Ins Co	0	0	0.00001	4
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00003	55
0	61476	Boston Mut Life Ins Co	0	0	0.00486	13,215
0.63858	87726	Brighthouse Life Ins Co	0.00556	2	0.0087	23,666
0	60992	Brighthouse Life Ins Co of NY	0	0	0.00005	118
0	71463	CICA Life Ins Co of Amer	0	0	0.00001	11
0	93432	CM Life Ins Co	0	0	0.00084	2,284
0.2487	62626	CMFG Life Ins Co	0.00278	1	0.01117	30,384
0	65900	CONSECO LIFE INS CO	0.02223	8	0	0
0	56138	CSA Fraternal Life	0	0	0.00016	411
0	82880	CSI Life Ins Co	0	0	0.00001	20
0	65749	CUNA MUTUAL LIFE INS CO	0.00278	1	0	0
0	61581	Capitol Life Ins Co	0	0	0.00001	17
0	56030	Catholic Financial Life	0	0	0.00014	379
0	57770	Catholic Holy Family Society	0	0	0.00012	305
0	57487	Catholic Order Of Foresters	0	0	0.00011	278
0	57053	Catholic United Financial	0	0	0.00001	26
0	61735	Central Security Life Ins Co	0	0	0.00001	20
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	5
4.68458	61832	Chesapeake Life Ins Co	0.00278	1	0.0006	1,613
0	61875	Church Life Ins Corp	0	0	0.00002	31
0	61727	Cigna Natl Hlth Ins Co	0	0	0.00001	1
0	82082	Citizens Natl Life Ins Co	0	0	0.00001	3
0	61921	Citizens Security Life Ins Co	0	0	0.00229	6,212
0	62049	Colonial Life & Accident Ins Co	0	0	0.00422	11,466
1.26316	62065	Colonial Penn Life Ins Co	0.01112	4	0.0088	23,928
0	84786	Colorado Bankers Life Ins Co	0.00278	1	0	0
0	76023	Columbian Life Ins Co	0	0	0.00398	10,802
0	62103	Columbian Mut Life Ins Co	0	0	0.00124	3,363
7.65575	99937	Columbus Life Ins Co	0.00834	3	0.00109	2,961
2.52127	62146	Combined Ins Co Of Amer	0.00278	1	0.00111	2,997
0	78697	Combined Life Ins Co Of NY	0	0	0.00004	85
7.87107	84824	Commonwealth Ann & Life Ins Co	0.00278	1	0.00036	960
0	77828	Companion Life Ins Co	0	0	0.00001	2
0	62308	Connecticut Gen Life Ins Co	0	0	0.00038	1,014
0	11804	Conseco Life Ins Co of TX	0	0	0.00001	1
0	71730	Continental Amer Ins Co	0	0	0.00001	1
0	71404	Continental Gen Ins Co	0	0	0.00004	95
0	62537	Cotton States Life Ins Co	0	0	0.00002	35
0	94218	Country Investors Life Assur Co	0	0	0.00002	38
0	62553	Country Life Ins Co	0	0	0.00019	511
0	56634	Croatian Fraternal Union Of Amer	0	0	0.00004	87
0	71129	Dearborn Life Ins Co	0	0	0.00006	146
0	62634	Delaware Amer Life Ins Co	0	0	0.00001	12

0	79065	Delaware Life Ins Co	0	0	0.00008	196
0	84174	ELCO Mut Life & Ann	0	0	0.00001	17
0	62928	EMC Natl Life Co	0	0	0.00003	63
0	62901	EMPLOYERS LIFE INS CO OF WAUSAU	0.00278	1	0	0
0	66311	Encova Life Ins Co	0	0	0.00005	122
0	89087	Enterprise Life Ins Co	0	0	0.00001	1
0	62880	Equitable Financial Life & Ann Co	0	0	0.00004	95
0.79161	62944	Equitable Financial Life Ins Co	0.00556	2	0.00702	19,091
0	78077	Equitable Financial Life Ins Co of A	0	0	0.00158	4,287
0	62510	Equitrust Life Ins Co	0	0	0.00009	238
0	70769	Erie Family Life Ins Co	0	0	0.01031	28,034
0	57991	Everence Assn Inc	0	0	0.00001	20
0	43010	FIDELITY INS CO	0.00278	1	0	0
0	70742	Family Benefit Life Ins Co	0	0	0.00001	13
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00001	23
20.44985	63053	Family Life Ins Co	0.00556	2	0.00028	739
0	63088	Farm Bureau Life Ins Co	0	0	0.00009	219
0	63177	Farmers New World Life Ins Co	0	0	0.00127	3,439
0	63223	Federal Life Ins Co	0	0	0.00012	318
0	63258	Federated Life Ins Co	0	0	0.00019	515
4.02527	63274	Fidelity & Guar Life Ins Co	0.01389	5	0.00346	9,386
0	93696	Fidelity Investments Life Ins Co	0	0	0.00014	356
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00174	4,730
0	71870	Fidelity Security Life Ins Co	0	0	0.0006	1,629
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00028	740
0	56332	First Cath Slovak Ladies Assn USA	0	0	0.00053	1,435
0	56340	First Cath Slovak Union Of US & CN	0	0	0.00001	3
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00001	14
4.1336	67652	First Penn Pacific Life Ins Co	0.00556	2	0.00135	3,656
0	64297	First Unum Life Ins Co	0	0	0.00001	23
1.18959	91642	Forethought Life Ins Co	0.00278	1	0.00234	6,352
1.05036	62324	Freedom Life Ins Co Of Amer	0.00278	1	0.00265	7,194
0	99775	Funeral Directors Life Ins Co	0	0	0.00081	2,194
0	56685	GBU Financial Life	0	0	0.00013	349
0	56693	GCU	0	0	0.00005	112
0	67059	GPM Hlth & Life Ins Co	0	0	0.00001	5
0	63657	Garden State Life Ins Co	0	0	0.0003	800
0.30215	65536	Genworth Life & Ann Ins Co	0.00278	1	0.0092	25,009
6.33805	70025	Genworth Life Ins Co	0.01389	5	0.0022	5,961
0	72990	Genworth Life Ins Co of NY	0	0	0.00006	141
0	70939	Gerber Life Ins Co	0	0	0.04178	113,646
0	56154	Gleaner Life Ins Society	0	0	0.00002	36
0.41937	91472	Globe Life & Accident Ins Co	0.02778	10	0.06624	180,183
0	62286	Golden Rule Ins Co	0	0	0.00033	883
2.72297	63967	Government Personnel Mut Life Ins Co	0.00278	1	0.00103	2,775
0	71218	Grange Life Ins Co	0	0	0.00004	91
8.81706	63312	Great Amer Life Ins Co	0.00278	1	0.00032	857

0	90212	Great Southern Life Ins Co	0	0	0.00034	919
0	68322	Great W Life & Ann Ins Co	0	0	0.00097	2,615
0	79359	Great W Life & Ann Ins Co of NY	0	0	0.00002	54
0	71480	Great Western Ins Co	0	0	0.00026	692
0	64211	Guarantee Trust Life Ins Co	0	0	0.00103	2,779
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	23
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00016	417
0	64246	Guardian Life Ins Co Of Amer	0	0	0.00547	14,879
0	83607	Guggenheim Life & Ann Co	0	0	0.00006	141
0	92711	HCC Life Ins Co	0	0	0.00001	5
0	64327	Harleysville Life Ins Co	0	0	0.00049	1,317
32.22269	70815	Hartford Life & Accident Ins Co	0.00556	2	0.00018	469
0	66214	Heartland Natl Life Ins Co	0	0	0.00001	1
0	64505	Homesteaders Life Co	0	0	0.00014	370
0	64513	Horace Mann Life Ins Co	0	0	0.00093	2,521
0	91693	IA Amer Life Ins Co	0	0	0.00061	1,649
0	97764	Idealife Ins Co	0	0	0.00005	134
0	64580	Illinois Mut Life Ins Co	0	0	0.00063	1,687
0	64602	Independence Life & Ann Co	0	0	0.00001	3
1.35344	58068	Independent Order Of Foresters Us Br	0.00556	2	0.00411	11,166
0	57509	Independent Order Of Vikings	0	0	0.00001	1
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00001	1
0	14406	Industrial Alliance Ins & Fin Serv I	0	0	0.00001	12
0	74780	Integrity Life Ins Co	0	0	0.00001	19
0	64831	Intramerica Life Ins Co	0	0	0.00001	15
12.5937	64904	Investors Heritage Life Ins Co	0.00278	1	0.00023	600
0	63487	Investors Life Ins Co N Amer	0	0	0.00033	885
4.14234	65056	Jackson Natl Life Ins Co	0.01945	7	0.0047	12,769
0	60140	Jackson Natl Life Ins Co Of NY	0	0	0.00001	3
0	64017	Jefferson Natl Life Ins Co	0	0	0.0002	527
0	65080	John Alden Life Ins Co	0	0	0.00011	293
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00001	16
0.50688	65838	John Hancock Life Ins Co USA	0.00556	2	0.01097	29,815
0	86375	John Hancock Life Ins Co of NY	0	0	0.00003	67
0	65129	Kansas City Life Ins Co	0	0	0.00073	1,972
0.31917	58033	Knights Of Columbus	0.00556	2	0.01741	47,350
0	57835	Knights Of Peter Claver	0	0	0.00001	1
0	65242	Lafayette Life Ins Co	0	0	0.00094	2,532
0	82252	Landmark Life Ins Co	0	0	0.00003	68
2.55667	68543	Liberty Bankers Life Ins Co	0.00556	2	0.00218	5,911
0	65331	Liberty Natl Life Ins Co	0	0	0.00427	11,611
0	78140	Life Ins Co Of Boston & NY	0	0	0.00003	69
0	65498	Life Ins Co Of N Amer	0	0	0.00007	165
0.5908	65528	Life Ins Co Of The Southwest	0.00556	2	0.00941	25,580
0	77720	LifeSecure Ins Co	0	0	0.00003	69
0	99724	LifeShield Natl Ins Co	0	0	0.00005	114
0	65595	Lincoln Benefit Life Co	0	0	0.00695	18,884

0.72167	65927	Lincoln Heritage Life Ins Co	0.00556	2	0.0077	20,941
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00009	241
0.89977	65315	Lincoln Life Assur Co of Boston	0.00278	1	0.00309	8,398
0.90421	65676	Lincoln Natl Life Ins Co	0.01112	4	0.01229	33,427
0	60232	Lombard Intl Life Assur Co	0	0	0.00001	4
0	65722	Loyal Amer Life Ins Co	0	0	0.00009	242
0	73504	Lumico Life Ins Co	0	0	0.00099	2,673
0	70416	MML Bay State Life Ins Co	0	0	0.0002	542
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00026	689
44.44835	65870	Manhattan Life Ins Co	0.00278	1	0.00007	170
0	67083	Manhattan Natl Life Ins Co	0	0	0.00012	315
0	61883	ManhattanLife Assur Co of Amer	0	0	0.00003	79
0.53627	65935	Massachusetts Mut Life Ins Co	0.00834	3	0.01554	42,271
0	31119	Medico Ins Co	0	0	0.00001	3
0	65641	Medico Life & Hlth Ins Co	0	0	0.00001	3
0	86126	Members Life Ins Co	0	0	0.00001	6
0	65951	Merit Life Ins Co	0	0	0.00004	101
1.52086	65978	Metropolitan Life Ins Co	0.04167	15	0.0274	74,526
1.46524	97136	Metropolitan Tower Life Ins Co	0.00278	1	0.0019	5,157
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00007	166
1.32318	66044	Midland Natl Life Ins Co	0.00834	3	0.0063	17,132
0	66109	Midwestern United Life Ins Co	0	0	0.00005	115
1.15415	66168	Minnesota Life Ins Co	0.00278	1	0.00241	6,547
0	57541	Modern Woodmen Of Amer	0	0	0.00062	1,677
0	66265	Monarch Life Ins Co	0	0	0.00002	50
0	81442	Monitor Life Ins Co Of NY	0	0	0.00001	5
2.79826	66370	Mony Life Ins Co	0.00834	3	0.00298	8,101
0	56251	Mutual Beneficial Assn Inc	0	0	0.00004	87
0	14664	Mutual Benefit Ins Co	0.00278	1	0	0
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00002	38
0	71412	Mutual Of Omaha Ins Co	0.00278	1	0	0
0	66397	Mutual Savings Life Ins Co	0	0	0.00002	47
0	66427	Mutual Trust Life Ins Co a Pan Amer	0	0	0.0005	1,347
0	56073	NATIONAL MUTUAL BENEFIT THE	0	0	0.00002	45
0	68225	NATIONWIDE LIFE INS CO OF AM	0.00278	1	0	0
0	81353	NYLife Ins Co Of AZ	0	0	0.00008	197
0	93734	Nassau Life & Ann Co	0	0	0.00033	872
1.43764	67814	Nassau Life Ins Co	0.00278	1	0.00194	5,256
0	68284	Nassau Life Ins Co of KS	0	0	0.00001	17
0	61409	National Benefit Life Ins Co	0	0	0.00114	3,090
0	56774	National Council Junior Order United	0	0	0.00001	19
0	66540	National Farmers Union Life Ins Co	0	0	0.00002	40
0.73149	66583	National Guardian Life Ins Co	0.00278	1	0.0038	10,330
0	82538	National Hlth Ins Co	0	0	0.00018	488
0	75264	National Integrity Life Ins Co	0	0	0.00001	2
0	66680	National Life Ins Co	0	0	0.00142	3,848
0	60593	National States Ins Co	0.00278	1	0	0

0	87963	National Teachers Assoc Life Ins Co	0	0	0.00009	233
0	66850	National Western Life Ins Co	0	0	0.00042	1,135
0.34548	92657	Nationwide Life & Ann Ins Co	0.00278	1	0.00805	21,872
1.03115	66869	Nationwide Life Ins Co	0.00834	3	0.00809	21,984
0	98205	Natl Foundation Life Ins Co	0	0	0.00001	7
0	91626	New England Life Ins Co	0	0	0.00054	1,455
0	78743	New Era Life Ins Co	0	0	0.00001	8
0	91596	New York Life Ins & Ann Corp	0	0	0.00413	11,234
0.28338	66915	New York Life Ins Co	0.00834	3	0.02941	79,996
1.92467	66974	North Amer Co Life & Hlth Ins	0.00556	2	0.00289	7,852
0	67032	North Carolina Mut Life Ins Co	0.00834	3	0	0
0.08703	67091	Northwestern Mut Life Ins Co	0.00278	1	0.03193	86,832
1.43628	67148	Occidental Life Ins Co Of NC	0.00278	1	0.00194	5,261
0	68446	Oceanview Life & Annuity Co	0	0	0.00001	8
1.30708	89206	Ohio Natl Life Assur Corp	0.00278	1	0.00213	5,781
0	67172	Ohio Natl Life Ins Co	0	0	0.00058	1,552
10.73327	67180	Ohio State Life Ins Co	0.00556	2	0.00052	1,408
0	67199	Old Amer Ins Co	0	0	0.00143	3,877
0	67261	Old Republic Life Ins Co	0	0	0.00022	578
0	69647	Optum Ins of OH Inc	0	0	0.00001	2
0	56383	Order of United Commercial Travelers	0	0	0.00001	7
0	76112	Oxford Life Ins Co	0	0	0.00032	859
0	67393	Ozark Natl Life Ins Co	0	0	0.00002	45
0	93548	PHL Variable Ins Co	0	0	0.00046	1,228
1.95757	67466	Pacific Life Ins Co	0.00556	2	0.00284	7,720
0	93459	Pan Amer Assur Co	0	0	0.00011	290
29.51649	67539	Pan Amer Life Ins Co	0.00278	1	0.0001	256
0	60003	Park Avenue Life Ins Co	0	0	0.00001	1
0	60099	Patriot Life Ins Co	0	0	0.00001	1
19.93726	67598	Paul Revere Life Ins Co	0.00278	1	0.00014	379
0	79340	Pavonia Life Ins Co NY	0	0	0.00001	3
0	93777	Pavonia Life Ins Co of MI	0	0	0.00018	479
0	67628	Pekin Life Ins Co	0	0	0.00002	41
0	93262	Penn Ins & Ann Co	0	0	0.00029	787
1.01046	67644	Penn Mut Life Ins Co	0.00278	1	0.00275	7,478
1.96291	72125	Physicians Life Ins Co	0.00556	2	0.00284	7,699
0	67873	Pioneer Amer Ins Co	0	0	0.00064	1,724
0	67911	Pioneer Mut Life Ins Co	0	0	0.00002	41
0	67946	Pioneer Security Life Ins Co	0	0	0.00019	505
0	58009	Police & Firemens Ins Assn	0	0	0.00001	9
0	57622	Polish Natl Alliance Us Of Na	0	0	0.00067	1,820
0	57630	Polish Roman Catholic Union Of Amer	0	0	0.00012	326
0.22973	65919	Primerica Life Ins Co	0.00556	2	0.02419	65,786
2.7986	61271	Principal Life Ins Co	0.00278	1	0.001	2,700
0	71161	Principal Natl Life Ins Co	0	0	0.0027	7,327
0	68047	Professional Ins Co	0	0	0.00001	10
0	88536	Protective Life & Annuity Ins Co	0	0	0.00003	55

2.4236	68136	Protective Life Ins Co	0.02501	9	0.01032	28,060
0.26692	68195	Provident Life & Accident Ins Co	0.00278	1	0.01041	28,309
0	68209	Provident Life & Cas Ins Co	0	0	0.00001	8
0.41095	79227	Pruco Life Ins Co	0.00556	2	0.01352	36,775
0	86630	Prudential Ann Life Assur Corp	0	0	0.00001	21
0.95619	68241	Prudential Ins Co Of Amer	0.02778	10	0.02906	79,025
0	71390	Puritan Life Ins Co of Amer	0	0	0.00001	4
0	68357	Reliable Life Ins Co	0	0	0.00004	102
0	68381	Reliance Standard Life Ins Co	0	0	0.0001	253
0	67105	Reliastar Life Ins Co	0	0	0.00822	22,340
4.7794	61360	Reliastar Life Ins Co Of NY	0.00556	2	0.00117	3,162
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00001	1
55.56044	68462	Reserve Natl Ins Co	0.00278	1	0.00005	136
0	65005	RiverSource Life Ins Co	0	0	0.0037	10,062
0	80594	Riversource Life Ins Co Of NY	0	0	0.00004	89
0	57657	Royal Neighbors Of Amer	0	0	0.00079	2,134
0	90247	Rx Life Ins Co	0	0	0.00001	10
11.16133	60183	S USA Life Ins Co Inc	0.00278	1	0.00025	677
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00046	1,231
0	62952	SILAC Ins Co	0	0	0.00006	158
0	60445	Sagicor Life Ins Co	0	0	0.00024	633
77.89917	93742	Securian Life Ins Co	0.00278	1	0.00004	97
0	68675	Security Benefit Life Ins Co	0	0	0.00041	1,100
0	68713	Security Life Of Denver Ins Co	0	0	0.00108	2,915
0.17645	68772	Security Mut Life Ins Co Of NY	0.00278	1	0.01575	42,825
0	69485	Security Natl Life Ins Co	0	0	0.00022	576
0	60076	Security Plan Life Ins Co	0	0	0.00004	99
1.73348	78662	Senior Life Ins Co	0.00556	2	0.00321	8,718
0	77119	Sentinel Amer Life Ins Co	0	0	0.00001	6
0	68802	Sentinel Security Life Ins Co	0	0	0.00006	154
0	68810	Sentry Life Ins Co	0	0	0.00006	154
0	68829	Sentry Life Ins Co Of NY	0	0	0.00001	2
0	97241	Settlers Life Ins Co	0	0	0.00033	887
0	65757	Shelter Life Ins Co	0	0	0.00003	71
0	68845	Shenandoah Life Ins Co	0	0	0.00099	2,666
0	57142	Sons Of Norway	0	0	0.00007	173
7556.2195	69418	Southern Financial Life Ins Co	0.00278	1	0.00001	1
0	69019	Standard Ins Co	0	0	0.00003	55
0	86355	Standard Life & Accident Ins Co	0	0	0.00009	240
0	71706	Standard Life & Cas Ins Co	0	0	0.00001	18
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	1
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	27
0	68985	Starmount Life Ins Co	0	0	0.00005	117
0	69094	State Farm Life & Accident Asr Co	0	0	0.00029	785
0.44495	69108	State Farm Life Ins Co	0.02778	10	0.06243	169,822
0	69116	State Life Ins Co	0	0	0.0005	1,340
0	69132	State Mut Ins Co	0	0	0.00002	34

0	89184	Sterling Investors Life Ins Co	0	0	0.00004	108
0	77399	Sterling Life Ins Co	0	0	0.00001	2
0	69272	Sunset Life Ins Co Of Amer	0	0	0.00004	92
0	58181	Supreme Council The Royal Arcanum	0	0	0.00008	217
16.7916	69310	Surety Life Ins Co	0.00556	2	0.00034	900
3.34199	68608	Symetra Life Ins Co	0.00278	1	0.00084	2,261
0	90581	Symetra Natl Life Ins Co	0	0	0.00002	50
0	97721	THRIVENT LIFE INS CO	0.00278	1	0	0
0	60142	TIAA Cref Life Ins Co	0	0	0.00122	3,306
0	66281	TRANSAMERICA PREMIER LIFE INS CO	0.10834	39	0	0
1.2369	71153	Talcott Resolution Life & Ann Ins Co	0.00278	1	0.00225	6,109
1.72124	88072	Talcott Resolution Life Ins Co	0.00556	2	0.00323	8,780
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00062	1,670
0	69396	Texas Life Ins Co	0	0	0.00391	10,619
0	76236	The Cincinnati Life Ins Co	0	0	0.00151	4,107
0	70435	The Savings Bank Mut Life Ins Co of	0	0	0.00206	5,583
0.32624	56014	Thrivent Financial For Lutherans	0.00278	1	0.00852	23,162
0	69566	Trans World Assur Co	0	0	0.00016	421
0	70688	Transamerica Financial Life Ins Co	0	0	0.00015	396
0.70652	86231	Transamerica Life Ins Co	0.06389	23	0.09043	245,987
0	60227	Trinity Life Ins Co	0	0	0.00001	5
0	61425	Trustmark Ins Co	0	0	0.00017	443
3.14319	80802	US Br Sun Life Assur Co of Canada	0.00278	1	0.00089	2,404
0	80659	US Business of Canada Life Assur Co	0	0	0.00034	901
7.67129	84530	US Financial Life Ins Co	0.00278	1	0.00037	985
251.87399	70955	USA Life One Ins Co Of IN	0.00278	1	0.00002	30
0.35233	69663	USAA Life Ins Co	0.00556	2	0.01577	42,893
0	60228	USAA Life Ins Co Of NY	0	0	0.00011	294
0	94358	USAble Life	0	0	0.00001	1
0	57215	Ukrainian Natl Assn Inc	0	0	0.00012	314
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00001	2
0	11121	Unified Life Ins Co	0	0	0.00008	197
0	62596	Union Fidelity Life Ins Co	0	0	0.00018	480
49.38706	69744	Union Labor Life Ins Co	0.00278	1	0.00006	153
0	69779	Union Natl Life Ins Co	0	0	0.00004	96
3.79646	70408	Union Security Ins Co	0.00834	3	0.0022	5,971
0	92916	United Amer Ins Co	0	0	0.00035	929
0	69892	United Farm Family Life Ins Co	0	0	0.00004	99
0	87645	United Fidelity Life Ins Co	0	0	0.00009	233
0	63983	United Heritage Life Ins Co	0	0	0.00001	19
0	69922	United Home Life Ins Co	0	0	0.00103	2,782
1.48648	69930	United Ins Co Of Amer	0.03612	13	0.0243	66,083
0	69973	United Life Ins Co	0	0	0.00007	171
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	6
0.32583	69868	United Of Omaha Life Ins Co	0.00834	3	0.02558	69,573
0	42129	United Security Assur Co Of PA	0	0	0.00007	179
0	56456	United States Letter Carriers Mut Be	0	0	0.00009	229

0	70106	United States Life Ins Co in the Cit	0	0	0.0008	2,153
0	56413	United Transportation Union Ins Assn	0	0	0.00007	179
0	72850	United World Life Ins Co	0	0	0.00021	559
0	63819	Unity Financial Life Ins Co	0	0	0.00036	975
0	70130	Universal Guar Life Ins Co	0	0	0.00005	131
0	67601	Unum Ins Co	0	0	0.00003	59
0	62235	Unum Life Ins Co Of Amer	0	0	0.00053	1,440
0	78093	Upstream Life Ins Co	0	0	0.00001	1
0	68632	Vantis Life Ins Co	0	0	0.00071	1,906
0	80942	Venerable Ins & Ann Co	0	0	0.00033	883
0	86509	Voya Retirement Ins & Ann Co	0	0	0.00059	1,584
11.20547	70319	Washington Natl Ins Co	0.00834	3	0.00075	2,023
0	70335	West Coast Life Ins Co	0	0	0.00271	7,353
0.91802	70483	Western & Southern Life Ins Co	0.00278	1	0.00303	8,231
0	57711	Western Catholic Union	0	0	0.00016	430
0	92622	Western Southern Life Assur Co	0	0	0.00089	2,408
0	62413	Wilcac Life Ins Co	0	0	0.0019	5,166
0	57010	William Penn Assn	0	0	0.00014	378
0	66230	William Penn Life Ins Co Of NY	0	0	0.00013	348
23.10771	60704	Wilton Reassur Life Co of NY	0.00278	1	0.00013	327
0	56170	Womans Life Ins Society	0	0	0.00002	30
0	57320	Woodmen World Life Ins Soc	0	0	0.00185	5,023
0	57290	Workmens Benefit Fund Of The USA	0	0	0.00003	69
0	56480	Wsa Fraternal Life	0	0	0.00001	6
0	80055	Wysh Life & Hlth Ins Co	0	0	0.00001	6
0	90557	Zurich Amer Life Ins Co	0	0	0.00007	187

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2020**Total Complaints for Index: **4358**Premiums Year: **2020**Total Premiums for Index: **5255533771**Complaints Selected: **All Complaints**Policy Type: **Private Passenger**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

<b>Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Complaint Share</b>	<b>Complaints</b>	<b>U.S. Market Share</b>	<b>Premiums</b>
0	13933	AAA CLUB ALLIANCE INC	0.00023	1	0	0
0	19402	AIG Prop Cas Co	0	0	0.00052	2,689,405
0	33022	AXA Ins Co	0	0	0.00001	23,639
0	22667	Ace Amer Ins Co	0.00046	2	0	0
1.29692	35173	Agency Ins Co Of MD Inc	0.01492	65	0.01151	60,440,982
0	35300	Allianz Global Risks US Ins Co	0.00046	2	0	0
0	16624	Allied World Specialty Ins Co	0.00023	1	0	0
0.87311	19240	Allstate Ind Co	0.0654	285	0.07491	393,647,998
0.51186	19232	Allstate Ins Co	0.01194	52	0.02332	122,514,714
0.88669	17230	Allstate Prop & Cas Ins Co	0.00551	24	0.00622	32,641,632
0.99787	19100	Amco Ins Co	0.0023	10	0.0023	12,085,264
0	10111	American Bankers Ins Co Of FL	0	0	0.00025	1,277,784
0	12504	American Family Connect Ins Co	0.00046	2	0	0
4.12149	29068	American Family Connect Prop & Cas I	0.00758	33	0.00184	9,655,845
0	23450	American Family Home Ins Co	0	0	0.00002	98,600
5.10279	23469	American Modern Home Ins Co	0.00046	2	0.00009	472,664
0	42722	American Modern Prop & Cas Ins Co	0	0	0.00011	543,019
1.10975	28401	American Natl Prop & Cas Co	0.00069	3	0.00063	3,260,078
0	19615	American Reliable Ins Co	0	0	0.00001	1,227
0.50646	37214	American States Preferred Ins Co	0.00597	26	0.01178	61,909,618
0	42390	Amguard Ins Co	0.00069	3	0	0
3.82172	19976	Amica Mut Ins Co	0.01836	80	0.00481	25,244,153
0	12287	Amica Prop & Cas Ins Co	0	0	0.00008	380,106
0	11150	Arch Ins Co	0.00023	1	0	0
1.08124	22586	Atlantic States Ins Co	0.00069	3	0.00064	3,346,051
1.7631	18279	Bankers Standard Ins Co	0.00207	9	0.00118	6,155,959
0	15582	Bay Ins RRG Inc	0.00023	1	0	0
1.39873	13501	Brethren Mut Ins Co	0.00482	21	0.00345	18,105,735
2.24434	10921	CSAA Fire & Cas Ins Co	0.00069	3	0.00031	1,611,995
1.29384	37770	CSAA Gen Ins Co	0.00528	23	0.00408	21,437,705
2.18268	20117	California Cas Ind Exch	0.00184	8	0.00085	4,420,085
0	12777	Chubb Ind Ins Co	0.00023	1	0	0
1.88447	10052	Chubb Natl Ins Co	0.0023	10	0.00122	6,399,445
0	18767	Church Mut Ins Co S I	0.00023	1	0	0

0	15947	County Hall Ins Co Inc A RRG	0.00023	1	0	0
0.3572	18961	Crestbrook Ins Co	0.00023	1	0.00065	3,376,145
0	12156	Crown Captive Ins Co Inc	0.00023	1	0	0
0.72008	10448	Cumberland Ins Co Inc	0.00069	3	0.00096	5,024,287
0.46178	21164	Dairyland Ins Co	0.00023	1	0.0005	2,611,540
3.54139	13692	Donegal Mut Ins Co	0.00115	5	0.00033	1,702,656
8.19623	22926	Economy Fire & Cas Co	0.00138	6	0.00017	882,810
0	40649	Economy Premier Assur Co	0	0	0.00005	227,563
0	21261	Electric Ins Co	0	0	0.00022	1,108,175
1.8827	13688	Elephant Ins Co	0.00781	34	0.00415	21,778,504
0	25186	Emc Prop & Cas Ins Co	0.00023	1	0	0
0	21326	Empire Fire & Marine Ins Co	0.00023	1	0	0
0.88773	11252	Encompass Home & Auto Ins Co	0.00482	21	0.00543	28,527,836
2.12468	15130	Encompass Ind Co	0.00046	2	0.00022	1,135,184
0	10358	Encompass Ins Co	0.00023	1	0	0
1.62363	10071	Encompass Ins Co Of Amer	0.00184	8	0.00114	5,942,004
4.97881	26263	Erie Ins Co	0.00276	12	0.00056	2,906,606
1.51131	26271	Erie Ins Exch	0.12506	545	0.08275	434,883,624
0	26830	Erie Ins Prop & Cas Co	0.00023	1	0	0
1.27918	37915	Essentia Ins Co	0.00046	2	0.00036	1,885,515
15.31308	25712	Esurance Ins Co	0.00092	4	0.00006	315,012
1.46062	30210	Esurance Prop & Cas Ins Co	0.0062	27	0.00425	22,292,373
3.18891	40169	Farmers Cas Ins Co	0.00092	4	0.00029	1,512,681
3.42845	25321	Farmers Direct Prop & Cas Ins Co	0.00161	7	0.00047	2,462,237
3.78064	34339	Farmers Grp Prop & Cas Ins Co	0.01194	52	0.00316	16,587,028
0.9499	21652	Farmers Ins Exch	0.00345	15	0.00363	19,043,480
9.23167	26298	Farmers Prop & Cas Ins Co	0.00023	1	0.00003	130,632
0	20281	Federal Ins Co	0	0	0.00009	436,757
0.8681	33588	First Liberty Ins Corp	0.00023	1	0.00027	1,389,195
0	24724	First Natl Ins Co Of Amer	0	0	0.00001	16,475
1.20709	11185	Foremost Ins Co Grand Rapids MI	0.00138	6	0.00115	5,994,366
6.19402	11800	Foremost Prop & Cas Ins Co	0.00023	1	0.00004	194,696
0	14137	GEICO Secure Ins Co	0.00023	1	0	0
1.54921	21253	Garrison Prop & Cas Ins Co	0.01859	81	0.012	63,052,949
0.68644	41491	Geico Cas Co	0.11451	499	0.16681	876,658,390
0.64302	35882	Geico Gen Ins Co	0.02593	113	0.04033	211,928,686
0.64129	22055	Geico Ind Co	0.00551	24	0.00859	45,132,541
0.53356	22063	Government Employees Ins Co	0.01721	75	0.03226	169,517,136
0	16691	Great Amer Ins Co	0.00023	1	0	0
1.02993	20303	Great Northern Ins Co	0.00046	2	0.00045	2,341,819
0	11371	Great West Cas Co	0.00023	1	0	0
0	15032	GuideOne Ins Co	0.00023	1	0	0
0	34037	Hallmark Ins Co	0.00023	1	0	0
0	22292	Hanover Ins Co	0	0	0.00002	94,344
0	35696	Harleysville Preferred Ins Co	0	0	0.00004	158,271
0	26182	Harleysville Worcester Ins Co	0	0	0.00002	80,818
0	22357	Hartford Accident & Ind Co	0	0	0.00002	65,883

0	29424	Hartford Cas Ins Co	0	0	0.00005	240,041
0	19682	Hartford Fire Ins Co	0	0	0.00008	396,084
1.2763	37478	Hartford Ins Co Of The Midwest	0.00046	2	0.00036	1,889,763
0.86534	30104	Hartford Underwriters Ins Co	0.00046	2	0.00054	2,787,234
2.96368	22578	Horace Mann Ins Co	0.00115	5	0.00039	2,034,555
3.06967	22756	Horace Mann Prop & Cas Ins Co	0.00046	2	0.00015	785,721
0	25054	Hudson Ins Co	0.00023	1	0	0
0	43575	Indemnity Ins Co Of North Amer	0.00046	2	0	0
0	36940	Indian Harbor Ins Co	0.00023	1	0	0
0	22268	Infinity Ins Co	0	0	0.00001	23,712
0	19429	Insurance Co Of The State Of PA	0.00023	1	0	0
1.11992	22772	Integon Ind Corp	0.00574	25	0.00513	26,920,504
0	31488	Integon Preferred Ins Co	0	0	0.00003	147,257
0	23647	Ironshore Ind Inc	0	0	0.00006	280,940
0	12203	James River Ins Co	0.00023	1	0	0
0	40991	KEMPER INDEMNITY INS CO	0.00023	1	0	0
0	10914	Kemper Independence Ins Co	0.00023	1	0	-1,246
1.1949	36447	LM Gen Ins Co	0.0241	105	0.02017	105,971,299
1.74966	33600	LM Ins Corp	0.00092	4	0.00053	2,756,997
0	42404	Liberty Ins Corp	0	0	0.00003	151,459
1.16828	23035	Liberty Mut Fire Ins Co	0.00345	15	0.00295	15,483,750
0	23043	Liberty Mut Ins Co	0.00689	30	0	0
0	14486	Liberty Mut Mid Atlantic Ins Co	0.00023	1	0	0
0	10051	Lyndon Southern Ins Co	0	0	0.00002	68,856
0	39357	METLIFE INS CO OF CONNECTICUT	0.00023	1	0	0
0	61050	METLIFE INVESTORS USA INS CO	0.00023	1	0	0
0	80950	METLIFE LIFE AND ANNUITY CO OF CONNECTICUT	0.00023	1	0	0
0	29939	Main St Amer Assur Co	0	0	0.00006	279,687
1.57837	13026	Main Street Amer Protection Ins Co	0.00046	2	0.0003	1,528,101
0	28932	Markel Amer Ins Co	0	0	0.00002	87,434
0	34800	Maryland Automobile Ins Fund	0.00804	35	0	0
0	31968	Merastar Ins Co	0	0	0.00001	43,613
1.04009	23353	Meridian Security Ins Co	0.00207	9	0.00199	10,435,301
0	39950	Metropolitan Gen Ins Co	0	0	0.00001	26,730
0.18849	21687	Mid Century Ins Co	0.00023	1	0.00122	6,398,125
0	27138	Midvale Ind Co	0	0	0.00002	63,697
2.68831	14613	Montgomery Mut Ins Co	0.00023	1	0.00009	448,592
0.47903	14664	Mutual Benefit Ins Co	0.00092	4	0.00192	10,069,979
65.48885	14788	NGM Ins Co	0.0023	10	0.00004	184,146
1.93578	42447	National Gen Assur Co	0.00069	3	0.00036	1,868,945
98.07934	23728	National Gen Ins Co	0.00069	3	0.00001	36,887
0	19445	National Union Fire Ins Co Of Pitts	0.00023	1	0	0
0.52974	26093	Nationwide Affinity Co of Amer	0.01263	55	0.02383	125,208,950
0	10723	Nationwide Assur Co	0	0	0	-45
0.68205	23760	Nationwide Gen Ins Co	0.00345	15	0.00505	26,522,177
0.88993	25453	Nationwide Ins Co Of Amer	0.00046	2	0.00052	2,710,220
0.35271	23787	Nationwide Mut Ins Co	0.00391	17	0.01106	58,125,585

0.40069	37877	Nationwide Prop & Cas Ins Co	0.00482	21	0.01203	63,204,105
0.9774	24074	Ohio Cas Ins Co	0.00023	1	0.00024	1,233,839
1.88581	40231	Old Dominion Ins Co	0.00046	2	0.00025	1,278,979
0	39098	Omni Ins Co	0.00023	1	0	0
0	20346	Pacific Ind Co	0	0	0.00004	170,163
0	10046	Pacific Ins Co Ltd	0.00046	2	0	0
0	16128	Paramount Ins Co	0.00069	3	0	0
3.01592	14958	Peninsula Ins Co	0.00827	36	0.00274	14,395,041
1.95972	14990	Pennsylvania Natl Mut Cas Ins Co	0.00459	20	0.00235	12,307,394
4.05235	37648	Permanent Gen Assur Corp	0.00115	5	0.00029	1,487,968
0	13714	Pharmacists Mut Ins Co	0	0	0.00001	35,943
0.73902	18058	Philadelphia Ind Ins Co	0.00023	1	0.00032	1,631,842
1.06361	12873	Privilege Underwriters Recp Exch	0.00092	4	0.00087	4,535,324
3.33967	11851	Progressive Advanced Ins Co	0.00092	4	0.00028	1,444,399
0	24252	Progressive Amer Ins Co	0	0	0.00015	785,147
0	24260	Progressive Cas Ins Co	0.00046	2	0	0
0	42994	Progressive Classic Ins Co	0	0	0.00052	2,703,452
0	16322	Progressive Direct Ins Co	0.00184	8	0	-281
0.76912	10192	Progressive Select Ins Co	0.04934	215	0.06415	337,113,349
0.53012	32786	Progressive Specialty Ins Co	0.01194	52	0.02251	118,293,532
1.57877	34690	Property & Cas Ins Co Of Hartford	0.00092	4	0.00059	3,055,430
0	12475	Republic Franklin Ins Co	0.00023	1	0	0
3.9555	43044	Response Ins Co	0.00023	1	0.00006	304,880
20.18058	34509	Rider Ins Co	0.00023	1	0.00002	59,758
2.13487	10974	Root Ins Co	0.00735	32	0.00344	18,076,303
1.83101	25405	Safe Auto Ins Co	0.00023	1	0.00013	658,627
10.71659	24740	Safeco Ins Co Of Amer	0.00092	4	0.00009	450,125
0	39012	Safeco Ins Co Of IL	0	0	0.00033	1,712,579
0.72402	19259	Selective Ins Co Of SC	0.00138	6	0.00191	9,993,811
3.10315	11000	Sentinel Ins Co Ltd	0.00023	1	0.00008	388,622
1.24529	21180	Sentry Select Ins Co	0.00023	1	0.00019	968,414
6.34292	19070	Standard Fire Ins Co	0.00115	5	0.00019	950,629
0	25496	StarStone Natl Ins Co	0	0	0	-208
3.46025	25127	State Auto Prop & Cas Ins Co	0.00345	15	0.001	5,227,734
3.81483	25135	State Automobile Mut Ins Co	0.00414	18	0.00109	5,690,198
0.76538	25143	State Farm Fire & Cas Co	0.00804	35	0.0105	55,147,314
0	25151	State Farm Gen Ins Co	0.00023	1	0	0
0.7668	25178	State Farm Mut Auto Ins Co	0.12093	527	0.15771	828,824,925
0	12831	State Natl Ins Co Inc	0	0	0.0008	4,195,290
0	26387	Steadfast Ins Co	0.00023	1	0	0
9.57148	22683	Teachers Ins Co	0.00184	8	0.0002	1,007,954
1.07192	10677	The Cincinnati Ins Co	0.00345	15	0.00322	16,875,683
0	18031	Topa Ins Co	0.00023	1	0	0
5.72092	28188	Travco Ins Co	0.00023	1	0.00005	210,797
3.93512	36137	Travelers Commercial Ins Co	0.00184	8	0.00047	2,451,668
2.26567	27998	Travelers Home & Marine Ins Co	0.00528	23	0.00233	12,242,243
0	25658	Travelers Ind Co	0	0	0.00053	2,750,223

2.34161	25666	Travelers Ind Co Of Amer	0.00069	3	0.0003	1,545,033
0.67522	36161	Travelers Prop Cas Ins Co	0.01171	51	0.01734	91,087,868
2.0815	27120	Trumbull Ins Co	0.01584	69	0.00761	39,976,324
2.20171	29459	Twin City Fire Ins Co Co	0.00046	2	0.00021	1,095,472
1.25799	25968	USAA Cas Ins Co	0.03787	165	0.0301	158,175,143
1.66452	18600	USAA Gen Ind Co	0.02846	124	0.0171	89,838,936
1.53444	25941	United Serv Automobile Assn	0.05232	228	0.0341	179,191,354
2.78233	16063	Unitrin Auto & Home Ins Co	0.00322	14	0.00116	6,068,053
8.12428	10226	Unitrin Direct Ins Co	0.00023	1	0.00003	148,438
0	10915	Unitrin Direct Prop & Cas Co	0	0	0.00001	29,030
1.46603	40703	Unitrin Safeguard Ins Co	0.00345	15	0.00235	12,338,982
0	41181	Universal Underwriters Ins Co	0.00023	1	0	0
0	16186	Vault Recip Exch	0	0	0.00001	15,174
4.77578	20397	Vigilant Ins Co	0.00023	1	0.00005	252,514
0	44393	West Amer Ins Co	0	0	0.00003	142,031
0	27502	Western Gen Ins Co	0	0	0.00001	12,856
0	37885	XL Specialty Ins Co	0	0	0.00001	16,397
0	16535	Zurich Amer Ins Co	0.00046	2	0	0

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2020**Total Complaints for Index: **43**Premiums Year: **2020**Total Premiums for Index: **687509652**Complaints Selected: **All Complaints**Policy Type: **Medicare Supplement**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

<b>Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Complaint Share</b>	<b>Complaints</b>	<b>U.S. Market Share</b>	<b>Premiums</b>
0	63444	Accendo Ins Co	0	0	0.00001	4,123
3.16801	78700	Aetna Hlth & Life Ins Co	0.02326	1	0.00735	5,046,897
0	72052	Aetna Hlth Ins Co	0	0	0.00311	2,133,670
10.33597	60054	Aetna Life Ins Co	0.02326	1	0.00225	1,546,889
0	60380	American Family Life Assur Co of Col	0	0	0.00008	48,915
0	71773	American Natl Life Ins Co Of TX	0	0	0.00103	702,811
43.62462	80624	American Progressive L&H Ins Of NY	0.02326	1	0.00054	366,504
0	60836	American Republic Ins Co	0	0	0.00005	32,947
0	88366	American Retirement Life Ins Co	0	0	0.00266	1,826,978
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.0005	342,202
0	56499	Assured Life Assn	0	0	0.00003	18,968
8.87699	61239	Bankers Fidelity Life Ins Co	0.02326	1	0.00262	1,801,129
0	61263	Bankers Life & Cas Co	0	0	0.00434	2,978,133
0	61581	Capitol Life Ins Co	0	0	0.00001	5,585
1.36065	47058	Carefirst of MD Inc	0.25582	11	0.18801	129,258,511
0	80799	Celtic Ins Co	0	0	0.00002	13,653
0	34274	Central States Ind Co Of Omaha	0	0	0.00019	124,987
1.31571	67369	Cigna Hlth & Life Ins Co	0.02326	1	0.01768	12,152,129
1.83896	62065	Colonial Penn Life Ins Co	0.04652	2	0.0253	17,388,827
0	62146	Combined Ins Co Of Amer	0	0	0.00104	712,202
0	71404	Continental Gen Ins Co	0	0	0.00016	104,205
0	68500	Continental Life Ins Co Brentwood	0	0	0.02328	16,004,390
0	70769	Erie Family Life Ins Co	0	0	0.00041	277,948
0	57991	Everence Assn Inc	0	0	0.00104	710,608
0	63053	Family Life Ins Co	0	0	0.00167	1,146,773
1.65166	60113	First Care Inc	0.06977	3	0.04225	29,041,127
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00007	47,489
0	56693	GCU	0	0	0.00018	119,556
0	67059	GPM Hlth & Life Ins Co	0	0	0.00145	996,252
0	63657	Garden State Life Ins Co	0	0	0.00015	98,262
0	65536	Genworth Life & Ann Ins Co	0	0	0.00019	128,018
0	70025	Genworth Life Ins Co	0	0	0.00013	87,574
0	70939	Gerber Life Ins Co	0	0	0.00486	3,340,223
0	91472	Globe Life & Accident Ins Co	0	0	0.00126	864,638
0	62286	Golden Rule Ins Co	0	0	0.00041	280,005
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00141	962,817
0	90212	Great Southern Life Ins Co	0	0	0.00031	207,280
1.36075	53007	Group Hospitalization & Med Svcs	0.02326	1	0.0171	11,749,847
0	64211	Guarantee Trust Life Ins Co	0	0	0.00464	3,183,561

0	66214	Heartland Natl Life Ins Co	0	0	0.00102	695,515
2.1114	73288	Humana Ins Co	0.02326	1	0.01102	7,572,532
0	70580	Humanadental Ins Co	0	0	0.00234	1,605,163
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00041	276,487
0	95639	Kaiser Found Hlth Plan Mid Atlanti	0.02326	1	0	0
0	68543	Liberty Bankers Life Ins Co	0	0	0.00013	84,621
0	65331	Liberty Natl Life Ins Co	0	0	0.00003	18,668
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00033	225,020
0	56758	Loyal Christian Benefit Assn	0	0	0.00017	114,406
0	73504	Lumico Life Ins Co	0	0	0.00007	42,927
12.87139	65870	Manhattan Life Ins Co	0.02326	1	0.00181	1,242,182
0	61883	ManhattanLife Assur Co of Amer	0	0	0.00001	1,242
0	65935	Massachusetts Mut Life Ins Co	0	0	0.00006	34,493
0	31119	Medico Ins Co	0	0	0.00047	321,664
30.21837	71412	Mutual Of Omaha Ins Co	0.02326	1	0.00077	529,102
0	93734	Nassau Life & Ann Co	0	0	0.00007	44,712
0	66583	National Guardian Life Ins Co	0	0	0.00024	160,062
0	82538	National Hlth Ins Co	0	0	0.00013	89,299
0	66869	Nationwide Life Ins Co	0	0	0.00059	401,891
0	66915	New York Life Ins Co	0	0	0.00004	23,678
0	68349	North Amer Ins Co	0	0	0.00001	1,894
1.46174	13100	Omaha Ins Co	0.09303	4	0.06364	43,752,509
0	76112	Oxford Life Ins Co	0	0	0.00077	525,406
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00048	327,763
0	67539	Pan Amer Life Ins Co	0	0	0.00008	48,387
0	67784	Philadelphia Amer Life Ins Co	0	0	0.0005	342,227
0	72125	Physicians Life Ins Co	0	0	0.00017	113,882
0	80578	Physicians Mut Ins Co	0	0	0.0028	1,922,628
29.77648	71390	Puritan Life Ins Co of Amer	0.02326	1	0.00079	536,954
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00001	4,922
0	60183	S USA Life Ins Co Inc	0	0	0.00004	23,037
0	68845	Shenandoah Life Ins Co	0	0	0.00024	158,343
5.00482	19178	Southern Guar Ins Co	0.02326	1	0.00465	3,194,646
6.81981	86355	Standard Life & Accident Ins Co	0.02326	1	0.00342	2,344,435
0	25178	State Farm Mut Auto Ins Co	0	0	0.00262	1,795,223
0	69132	State Mut Ins Co	0	0	0.00077	526,540
0	89184	Sterling Investors Life Ins Co	0	0	0.00009	55,746
5.90339	91785	Sterling Nat Life Ins Co Inc	0.02326	1	0.00394	2,708,380
0	56014	Thrivent Financial For Lutherans	0	0	0.00617	4,237,641
1.49003	86231	Transamerica Life Ins Co	0.02326	1	0.01561	10,730,416
0	69663	USAA Life Ins Co	0	0	0.01884	12,950,150
0	11121	Unified Life Ins Co	0	0	0.00002	9,426
0	70408	Union Security Ins Co	0	0	0.0002	133,663
1.2989	92916	United Amer Ins Co	0.02326	1	0.01791	12,309,352
0.71973	69868	United Of Omaha Life Ins Co	0.02326	1	0.03232	22,214,995
0	72850	United World Life Ins Co	0	0	0.01678	11,532,700
0.32531	79413	UnitedHealthcare Ins Co	0.13954	6	0.42894	294,894,184
0	70319	Washington Natl Ins Co	0	0	0.00068	463,389
0	57711	Western Catholic Union	0	0	0.00026	173,901
0	85189	Western United Life Assur Co	0	0	0.00019	125,639
0	62413	Wilcac Life Ins Co	0	0	0.00002	10,977

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2020**Total Complaints for Index: **14**Premiums Year: **2020**Total Premiums for Index: **31504336**Total Policies for Index: **227766**Complaints Selected: **All Complaints**Policy Type: **Credit**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

<b>Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Complaint Share</b>	<b>Complaints</b>	<b>U.S. Market Share</b>	<b>Premiums</b>
0	95832	AMERIGROUP MD Inc	0.07143	1	0	0
0	22667	Ace Amer Ins Co	0	0	0.00394	123,871
0	95109	Aetna Hlth Inc PA Corp	0.07143	1	0	0
0	60054	Aetna Life Ins Co	0.07143	1	0	0
0	10111	American Bankers Ins Co Of FL	0	0	0.00554	174,271
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00184	57,933
0	60488	American Gen Life Ins Co	0	0	0.00017	5,260
0	60518	American Hlth & Life Ins Co	0	0	0.04282	1,348,925
23.48477	60739	American Natl Ins Co	0.21429	3	0.00913	287,460
0	28401	American Natl Prop & Cas Co	0	0	0.00072	22,469
0	19615	American Reliable Ins Co	0	0	0	-43
0	42978	American Security Ins Co	0	0	0.00015	4,724
0	11150	Arch Ins Co	0	0	0.0668	2,104,264
0	27154	Atlantic Specialty Ins Co	0	0	0.15921	5,015,672
0	25422	Atradius Trade Credit Ins Co	0	0	0.01448	456,136
0	62626	CMFG Life Ins Co	0	0	0.02167	682,418
0	96202	CareFirst BlueChoice Inc	0.07143	1	0	0
0	34568	Centennial Cas Co	0	0	0.00124	38,864
5.89514	61751	Central States H & L Co Of Omaha	0.14286	2	0.02424	763,447
0	67369	Cigna Hlth & Life Ins Co	0.07143	1	0	0
0	31887	Coface N Amer Ins Co	0	0	0.01799	566,540
0	31127	Columbia Cas Co	0	0	0.00334	105,027
0	20516	Euler Hermes N Amer Ins Co	0	0	0.06061	1,909,189
0	29980	First Colonial Ins Co	0	0	0.04473	1,408,996
0	26832	Great Amer Alliance Ins Co	0	0	0	-10,356
0	26344	Great Amer Assur Co	0	0	0.10376	3,268,632
0	37532	Great Amer E&S Ins Co	0	0	0.04198	1,322,495
0	16691	Great Amer Ins Co	0	0	0.03003	945,994
0	64211	Guarantee Trust Life Ins Co	0	0	0	-5
0	29742	Integon Natl Ins Co	0	0	0.06804	2,143,463
0	13722	Knightbrook Ins Co	0	0	0	-5,143
0	97691	Life Of The South Ins Co	0	0	0.03641	1,146,791
0	10051	Lyndon Southern Ins Co	0	0	0.00066	20,631
0	38660	MIC Gen Ins Corp	0	0	0.00109	34,136
0	65951	Merit Life Ins Co	0	0	0	-4,058
0	65978	Metropolitan Life Ins Co	0.07143	1	0	0

1.72516	66168	Minnesota Life Ins Co	0.07143	1	0.04141	1,304,411
0	19445	National Union Fire Ins Co Of Pitts	0	0	0.00183	57,645
0	26565	Ohio Ind Co	0	0	0.06115	1,926,460
0	24147	Old Republic Ins Co	0	0	0.0067	210,950
0	93777	Pavonia Life Ins Co of MI	0	0	0.00107	33,600
0	97152	Plateau Ins Co	0	0	0	-36
0	39217	QBE Ins Corp	0	0	0.00395	124,400
0	40479	Republic Vanguard Ins Co	0	0	0.00237	74,550
0	41297	Scottsdale Ins Co	0	0	0.05729	1,804,632
0	10054	Securian Cas Co	0	0	0.03483	1,097,273
0	93742	Securian Life Ins Co	0	0	0.00006	1,624
0	10952	Transamerica Cas Ins Co	0	0	0	-61,504
0	86231	Transamerica Life Ins Co	0	0	0.00036	11,274
10.74806	41211	Triton Ins Co	0.07143	1	0.00665	209,369
0	29599	US Specialty Ins Co	0	0	0.00015	4,500
0	16667	United Guar Residential Ins Co of NC	0	0	0.00149	46,853
0	79413	UnitedHealthcare Ins Co	0.07143	1	0	0
0	40428	Voyager Ind Ins Co	0	0	0.00023	7,150
0	25011	Wesco Ins Co	0	0	0.02264	713,182

#### Policy Values

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Policies
0	95832	AMERIGROUP MD Inc	0.07143	1	0	0
0	95109	Aetna Hlth Inc PA Corp	0.07143	1	0	0
0	60054	Aetna Life Ins Co	0.07143	1	0	0
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00405	922
0	60488	American Gen Life Ins Co	0	0	0.00066	149
0	60518	American Hlth & Life Ins Co	0	0	0.08496	19,349
10.46238	60739	American Natl Ins Co	0.21429	3	0.02049	4,665
0	62626	CMFG Life Ins Co	0	0	0.05988	13,638
0	96202	CareFirst BlueChoice Inc	0.07143	1	0	0
2.13575	61751	Central States H & L Co Of Omaha	0.14286	2	0.06689	15,235
0	67369	Cigna Hlth & Life Ins Co	0.07143	1	0	0
0	64211	Guarantee Trust Life Ins Co	0	0	0.00019	43
0	97691	Life Of The South Ins Co	0	0	0.06809	15,508
0	65951	Merit Life Ins Co	0	0	0.00192	437
2711.5	65978	Metropolitan Life Ins Co	0.07143	1	0.00003	6
0.10603	66168	Minnesota Life Ins Co	0.07143	1	0.67371	153,446
0	93777	Pavonia Life Ins Co of MI	0	0	0.00153	347
0	97152	Plateau Ins Co	0	0	0.00032	72
0	68136	Protective Life Ins Co	0	0	0.00007	14
0	93742	Securian Life Ins Co	0	0	0.00096	218
0	86231	Transamerica Life Ins Co	0	0	0.01632	3,716
0	41211	Triton Ins Co	0.07143	1	0	0
0	70106	United States Life Ins Co in the Cit	0	0	0.00001	1
0	79413	UnitedHealthcare Ins Co	0.07143	1	0	0

SELECTION CRITERIA FOR COMPLAINT INDEX:						
Complaints Year: <b>2020</b>						
Total Complaints for Index: <b>77</b>						
Premiums Year: <b>2020</b>						
Total Premiums for Index: <b>245264231</b>						
Complaints Selected: <b>All Complaints</b>						
Policy Type: <b>Long Term Care</b>						
Report Detail Level: <b>Cocode/Entity</b>						
Selected States for Index: <b>Maryland</b>						
<b>Premium Values</b>						
Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Premiums
0	35963	AF&L Ins Co	0	0	0.00008	18,397
0	60054	Aetna Life Ins Co	0	0	0.00246	602,322
0.84644	90611	Allianz Life Ins Co Of N Amer	0.01299	1	0.01535	3,763,125
0	64190	Allianz Life Ins Co Of NY	0	0	0.00003	6,523
0	60186	Allstate Life Ins Co	0	0	0.00007	15,794
0	60380	American Family Life Assur Co of Col	0	0	0.00032	76,104
0	60410	American Fidelity Assur Co	0	0	0.00004	9,667
0	60488	American Gen Life Ins Co	0	0	0.00217	531,133
0	60534	American Heritage Life Ins Co	0	0	0.0001	22,216
0	60518	American Hlth & Life Ins Co	0	0	0.00003	6,866
0	60836	American Republic Ins Co	0	0	0.00002	2,971
0	71439	Assurity Life Ins Co	0	0	0.00021	49,842
0	61212	Baltimore Life Ins Co	0	0	0.00002	3,394
0	61263	Bankers Life & Cas Co	0	0	0.0127	3,114,131
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00468	1,146,528
1.08843	87726	Brighthouse Life Ins Co	0.02598	2	0.02387	5,852,958
0	47058	Carefirst of MD Inc	0	0	0.0002	46,625
0	57487	Catholic Order Of Foresters	0	0	0.00003	6,448
1.51374	20443	Continental Cas Co	0.1039	8	0.06864	16,833,906
4.01895	71404	Continental Gen Ins Co	0.01299	1	0.00324	792,559
0	62553	Country Life Ins Co	0	0	0.00009	20,408
0	63177	Farmers New World Life Ins Co	0	0	0.00001	1,709
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00003	6,277
0	64297	First Unum Life Ins Co	0	0	0.00121	295,611
0	65536	Genworth Life & Ann Ins Co	0	0	0.00001	842
0.96718	70025	Genworth Life Ins Co	0.25975	20	0.26856	65,867,136
0	72990	Genworth Life Ins Co of NY	0	0	0.00204	498,782
0	63312	Great Amer Life Ins Co	0	0	0.00004	8,106
0	53007	Group Hospitalization & Med Svcs	0	0	0.00004	8,313
0	64211	Guarantee Trust Life Ins Co	0	0	0.00013	30,677
0	64238	Guaranty Income Life Ins Co	0	0	0.00002	2,827
0	65099	JOHN HANCOCK LIFE INS CO	0.05195	4	0	0
0	65056	Jackson Natl Life Ins Co	0	0	0.00015	34,895
0	65080	John Alden Life Ins Co	0	0	0.00047	113,776

0	93610	John Hancock Life & Hlth Ins Co	0	0	0.0029	708,828
0.70209	65838	John Hancock Life Ins Co USA	0.12988	10	0.18498	45,368,497
0	58033	Knights Of Columbus	0	0	0.01208	2,962,790
0	77720	LifeSecure Ins Co	0	0	0.00775	1,900,578
0	65595	Lincoln Benefit Life Co	0.01299	1	0	0
0	65676	Lincoln Natl Life Ins Co	0	0	0.0008	195,491
0	65935	Massachusetts Mut Life Ins Co	0.01299	1	0	0
0	69515	Medamerica Ins Co	0	0	0.00372	912,143
1.60117	65978	Metropolitan Life Ins Co	0.11689	9	0.073	17,904,035
0	66168	Minnesota Life Ins Co	0	0	0.00009	20,338
0.71619	71412	Mutual Of Omaha Ins Co	0.02598	2	0.03627	8,895,082
0	66583	National Guardian Life Ins Co	0	0	0.00185	453,286
0	66915	New York Life Ins Co	0	0	0.02815	6,903,273
0	69000	Northwestern Long Term Care Ins Co	0	0	0.04637	11,371,035
0	67466	Pacific Life Ins Co	0.01299	1	0	0
0	63282	Penn Treaty Ntwrk Amer Ins Co	0.01299	1	0	0
0	80578	Physicians Mut Ins Co	0	0	0.00249	609,396
0	65919	Primerica Life Ins Co	0	0	0	-44
0	61271	Principal Life Ins Co	0	0	0.00001	2,166
0	68195	Provident Life & Accident Ins Co	0	0	0.00302	739,586
0.95384	68241	Prudential Ins Co Of Amer	0.05195	4	0.05447	13,357,720
0	65005	RiverSource Life Ins Co	0	0	0.01437	3,523,157
0	80594	Riversource Life Ins Co Of NY	0	0	0.00025	60,489
0	62952	SILAC Ins Co	0	0	0.00012	27,248
0	76325	Senior Hlth Ins Co of PA	0.05195	4	0	0
0	24988	Sentry Ins Co	0	0	0.00007	16,120
0	86355	Standard Life & Accident Ins Co	0	0	0.00001	646
0	69108	State Farm Life Ins Co	0.02598	2	0	0
0.7123	25178	State Farm Mut Auto Ins Co	0.01299	1	0.01824	4,471,819
0	69116	State Life Ins Co	0	0	0.00215	526,438
0	60142	TIAA Cref Life Ins Co	0	0	0.0012	293,621
0	88072	Talcott Resolution Life Ins Co	0	0	0.00006	14,430
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00089	216,713
0	76236	The Cincinnati Life Ins Co	0	0	0.00005	11,823
0	56014	Thrivent Financial For Lutherans	0	0	0.0074	1,812,527
0	70688	Transamerica Financial Life Ins Co	0	0	0.00011	25,619
0.54482	86231	Transamerica Life Ins Co	0.01299	1	0.02384	5,846,528
0	25658	Travelers Ind Co	0.01299	1	0	0
0	69744	Union Labor Life Ins Co	0	0	0.00002	2,486
0	70408	Union Security Ins Co	0	0	0.0029	710,712
0	69973	United Life Ins Co	0	0	0.00001	12
0	69868	United Of Omaha Life Ins Co	0	0	0.00365	894,150
0	42129	United Security Assur Co Of PA	0	0	0.00075	183,258
0	70106	United States Life Ins Co in the Cit	0	0	0.00008	18,379
0.66055	62235	Unum Life Ins Co Of Amer	0.03897	3	0.05899	14,466,470
0	70319	Washington Natl Ins Co	0	0	0.00019	46,518

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: 2020

Total Complaints for Index: 1748

Premiums Year: 2020

Total Premiums for Index: 6409553019

Complaints Selected: All Complaints

Policy Type: Group Accident and Health

Report Detail Level: Cocode/Entity

Selected States for Index: Maryland

**Premium Values**

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share
0	20796	21st Century Premier Ins Co	0	0	0.00001
0	80985	4 Ever Life Ins Co	0	0	0.00028
0	77879	5 Star Life Ins Co	0	0	0.00001
0	71854	AAA Life Ins Co	0	0	0.00023
0	95590	AETNA HEALTH INC	0.00172	3	0
0	40258	AIG Assur Co	0.00058	1	0
0	95832	AMERIGROUP MD Inc	0.00859	15	0
0	63444	Accendo Ins Co	0	0	0.00001
0	14158	AccessCare Gen Inc	0	0	0.00041
0	22667	Ace Amer Ins Co	0	0	0.00058
0	12278	Advantica Ins Co	0.00058	1	0
0	33898	Aegis Security Ins Co	0	0	0.00001
0	95910	Aetna Dental Inc	0	0	0.00016
1.89604	78700	Aetna Hlth & Life Ins Co	0.00172	3	0.00091
2.56628	95109	Aetna Hlth Inc PA Corp	0.0309	54	0.01204
17.53158	72052	Aetna Hlth Ins Co	0.00687	12	0.0004
2.56197	60054	Aetna Life Ins Co	0.10184	178	0.03975
0	82406	All Savers Ins Co	0	0	0.00152
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00001
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001
0	60186	Allstate Life Ins Co	0	0	0.00004
0	70874	Allstate Life Ins Co Of NY	0	0	0.00001
0	95163	Alpha Dental Programs Inc	0	0	0.00068
0	60250	AmFirst Ins Co	0	0	0.00001
0	60216	Amalgamated Life Ins Co	0	0	0.00002
0	10111	American Bankers Ins Co Of FL	0	0	0.00001
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001
0	60380	American Family Life Assur Co of Col	0	0	0.00001
0	60410	American Fidelity Assur Co	0	0	0.00192
0	69337	American Fin Security Life Ins Co	0	0	0.00001
0	60488	American Gen Life Ins Co	0	0	0.00001
0.44421	60534	American Heritage Life Ins Co	0.00058	1	0.00129
0	60518	American Hlth & Life Ins Co	0	0	0.00004
0	60577	American Income Life Ins Co	0	0	0.00001
0	60739	American Natl Ins Co	0	0	0.00001
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001
0	60801	American Public Life Ins Co	0	0	0.00005
0	60836	American Republic Ins Co	0	0	0.00001
0	60895	American United Life Ins Co	0	0	0.00024

0.78264	61301	Ameritas Life Ins Corp	0.00058	1	0.00074
0	60033	Ameritas Life Ins Corp of NY	0	0	0.00001
0	27928	Amex Assur Co	0	0	0.00009
0	62825	Anthem Blue Cross Life & Hlth Ins Co	0.00229	4	0
0	71835	Anthem Hlth Plans of VA Inc	0.00115	2	0
0	28207	Anthem Ins Co Inc	0.00115	2	0
9.12984	61069	Anthem Life Ins Co	0.00287	5	0.00032
0	11150	Arch Ins Co	0	0	0.00002
0	43460	Aspen Amer Ins Co	0	0	0.00001
0	21865	Associated Ind Corp	0.00058	1	0
0	71439	Assurity Life Ins Co	0	0	0.00002
0	61492	Athene Annuity & Life Assur Co	0	0	0.00002
0	11217	Atlantic Southern Dental Found	0	0	0.00001
0	27154	Atlantic Specialty Ins Co	0	0	0.00001
0	84522	Auto Club Life Ins Co	0	0	0.00001
0	37273	Axis Ins Co	0	0	0.00011
0	54291	BCBS of MI Mut Ins Co	0.00172	3	0
0	54631	BCBS of NC Inc	0.00058	1	0
0	38245	BCS Ins Co	0	0	0.00013
7.74247	61263	Bankers Life & Cas Co	0.00058	1	0.00008
0	37540	Beazley Ins Co Inc	0	0	0.00001
0	64890	Berkley Life & Hlth Ins Co	0	0	0.00033
0	61476	Boston Mut Life Ins Co	0	0	0.00015
0	10095	Bravo Hlth Mid Atlantic Inc	0.00172	3	0
26.55038	87726	Brighthouse Life Ins Co	0.00058	1	0.00003
0	95599	CIGNA HEALTHCARE MID-ATLANTIC INC	0.00058	1	0
0	62626	CMFG Life Ins Co	0	0	0.0013
0	14222	CONTINENTAL AMERICAN INS CO	0.00058	1	0
0.40701	96202	CareFirst BlueChoice Inc	0.09726	170	0.23896
3.31081	47058	Carefirst of MD Inc	0.17621	308	0.05323
0	19518	Catlin Ins Co	0	0	0.00001
0	80799	Celtic Ins Co	0	0	0.00001
0	61751	Central States H & L Co Of Omaha	0	0	0.00001
0	11039	Chesapeake Employers Ins Co	0.00058	1	0
0.70282	48119	Cigna Dental Hlth of MD Inc	0.00115	2	0.00163
1.037	67369	Cigna Hlth & Life Ins Co	0.09554	167	0.09213
0	78301	Clear Spring Hlth Ins Co	0	0	0.00008
0	62049	Colonial Life & Accident Ins Co	0	0	0.00043
0	62065	Colonial Penn Life Ins Co	0	0	0.00001
0.35198	62146	Combined Ins Co Of Amer	0.00058	1	0.00163
0	81426	Commercial Travelers Life Ins Co	0	0	0.00001
0	77828	Companion Life Ins Co	0	0	0.00119
0	60984	Compbenefits Ins Co	0.00058	1	0
0	62308	Connecticut Gen Life Ins Co	0	0	0.00001
0.3295	71730	Continental Amer Ins Co	0.00058	1	0.00174
0	20443	Continental Cas Co	0	0	0.00066
0	71404	Continental Gen Ins Co	0	0	0.00001
0	81973	Coventry Hlth & Life Ins Co	0	0	0.00002
0	71129	Dearborn Life Ins Co	0	0	0.00023
0	62634	Delaware Amer Life Ins Co	0	0	0.00001
5.2719	81396	Delta Dental Ins Co	0.00859	15	0.00163

0.74346	54798	Delta Dental of PA	0.00401	7	0.00539
0	55301	Delta Dental of RI	0.00058	1	0
0	73474	Dentegra Ins Co	0	0	0.00006
3.47645	95657	Dominion Dental Serv Inc	0.0063	11	0.00182
0	60025	EXPRESS SCRIPTS INS CO	0.00172	3	0
0	85561	Elips Life Ins Co	0	0	0.00001
0	12747	Elixir Ins Co	0	0	0.00305
0	55093	Empire Healthchoice Assur Inc	0.00058	1	0
0	89087	Enterprise Life Ins Co	0	0	0.00001
0	78077	Equitable Financial Life Ins Co of A	0	0	0.00003
0	15090	Evergreen Hlth Inc	0.00058	1	0
0	35157	Fair Amer Ins & Reins Co	0	0	0.00005
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00001
0	20281	Federal Ins Co	0	0	0.00033
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00001
0.17093	71870	Fidelity Security Life Ins Co	0.00058	1	0.00335
0	60113	First Care Inc	0	0	0.00479
49.43968	64696	First Continental Life & Acc	0.00058	1	0.00002
5.8873	90328	First Hlth Life & Hlth Ins Co	0.00058	1	0.0001
0	64297	First Unum Life Ins Co	0	0	0.00018
0	91642	Forethought Life Ins Co	0	0	0.00001
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00007
0	70025	Genworth Life Ins Co	0	0	0.00071
0	72990	Genworth Life Ins Co of NY	0	0	0.00001
0	70939	Gerber Life Ins Co	0	0	0.00063
0	91472	Globe Life & Accident Ins Co	0	0	0.00001
1.25226	62286	Golden Rule Ins Co	0.00172	3	0.00138
48890.565	22063	Government Employees Ins Co	0.00115	2	0.00001
0	16691	Great Amer Ins Co	0	0	0.00001
0	18694	Great Midwest Ins Co	0	0	0.0001
0	20303	Great Northern Ins Co	0	0	0.00001
0	90212	Great Southern Life Ins Co	0	0	0.00001
0	68322	Great W Life & Ann Ins Co	0	0	0.00012
0	22322	Greenwich Ins Co	0	0	0.00006
0	95846	Group Dental Serv Of MD Inc	0	0	0.00118
1.15192	53007	Group Hospitalization & Med Srvcs	0.04348	76	0.03775
4.08115	64211	Guarantee Trust Life Ins Co	0.00058	1	0.00015
1.49092	64246	Guardian Life Ins Co Of Amer	0.01316	23	0.00883
0	92711	HCC Life Ins Co	0	0	0.00338
0	93440	HM Life Ins Co	0	0	0.00168
0	19682	Hartford Fire Ins Co	0	0	0.00001
0.55347	70815	Hartford Life & Accident Ins Co	0.0063	11	0.01137
0.261	70670	Health Care Serv Corp A Mut Legal Re	0.00058	1	0.0022
0	53287	Highmark BCBSD Inc	0.00058	1	0
0	54771	Highmark Inc	0.00058	1	0
0	64513	Horace Mann Life Ins Co	0	0	0.00001
0	95885	Humana Hlth Plan Inc	0.00058	1	0
0	95348	Humana Hlth Plan of OH Inc	0.00058	1	0
0.46076	73288	Humana Ins Co	0.00401	7	0.0087
3.27537	70580	Humanadental Ins Co	0.00172	3	0.00053
0	16013	Illinois BCBS Ins Co	0.00058	1	0

0	64580	Illinois Mut Life Ins Co	0	0	0.00001
0	26581	Independence Amer Ins Co	0	0	0.00001
0	54704	Independence Hospital Ind Plan Inc	0.00172	3	0
0	65056	Jackson Natl Life Ins Co	0	0	0.00001
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00005
0.5632	65838	John Hancock Life Ins Co USA	0.00058	1	0.00102
0.32246	95639	Kaiser Found Hlth Plan Mid Atlanti	0.04062	71	0.12597
0	60053	Kaiser Permanente Ins Co	0	0	0.00237
0	65129	Kansas City Life Ins Co	0	0	0.00001
0	19917	Liberty Ins Underwriters Inc	0	0	0.00001
0	23043	Liberty Mut Ins Co	0.00058	1	0
0	65331	Liberty Natl Life Ins Co	0	0	0.00001
0.96248	65498	Life Ins Co Of N Amer	0.00687	12	0.00714
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00005
0.17265	65315	Lincoln Life Assur Co of Boston	0.00058	1	0.00332
0.38083	65676	Lincoln Natl Life Ins Co	0.00229	4	0.00601
0	65722	Loyal Amer Life Ins Co	0	0	0.00001
0	96310	MD Individual Practice Assn Inc	0.00229	4	0
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00002
0.82567	60321	Mamsi Life & Hlth Ins Co	0.01316	23	0.01594
6.57168	65870	Manhattan Life Ins Co	0.00115	2	0.00018
3.08011	61883	ManhattanLife Assur Co of Amer	0.00058	1	0.00019
0	65935	Massachusetts Mut Life Ins Co	0	0	0.00001
0	69515	Medamerica Ins Co	0	0	0.00001
0	63762	Medco Containment Life Ins Co	0	0	0.00364
0	31119	Medico Ins Co	0	0	0.00001
0	65641	Medico Life & Hlth Ins Co	0	0	0.00001
0	14227	Medstar Family Choice	0.00287	5	0
0	18750	Merit Hlth Ins Co	0	0	0.00074
1.4478	65978	Metropolitan Life Ins Co	0.02975	52	0.02055
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00002
1.42909	66168	Minnesota Life Ins Co	0.00115	2	0.00081
0	66370	Mony Life Ins Co	0	0	0.00001
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00001
5.47206	71412	Mutual Of Omaha Ins Co	0.00115	2	0.00021
0	93734	Nassau Life & Ann Co	0	0	0.00001
0	61409	National Benefit Life Ins Co	0	0	0.00001
0.66855	66583	National Guardian Life Ins Co	0.00058	1	0.00086
0	82538	National Hlth Ins Co	0	0	0.00016
0	19445	National Union Fire Ins Co Of Pitts	0	0	0.00048
1.53172	66869	Nationwide Life Ins Co	0.00172	3	0.00113
0	98205	Natl Foundation Life Ins Co	0	0	0.00001
0	23841	New Hampshire Ins Co	0.00058	1	0
0	66915	New York Life Ins Co	0	0	0.00071
0	81264	Nippon Life Ins Co Of Amer	0	0	0.00001
0	21105	North River Ins Co	0	0	0.00012
5.10333	67091	Northwestern Mut Life Ins Co	0.00172	3	0.00034
0	88080	Omaha Hlth Ins Co	0	0	0.00056
0	95281	Optima Hlth Plan	0.00058	1	0
0.73229	96940	Optimum Choice Inc	0.01831	32	0.025
0	20346	Pacific Ind Co	0	0	0.00001

0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00006
0	67539	Pan Amer Life Ins Co	0	0	0.0005
0	67598	Paul Revere Life Ins Co	0	0	0.00006
0	18058	Philadelphia Ind Ins Co	0	0	0.00007
88.38413	80578	Physicians Mut Ins Co	0.00058	1	0.00001
0	65919	Primerica Life Ins Co	0	0	0.00001
0.76563	61271	Principal Life Ins Co	0.00229	4	0.00299
0	68195	Provident Life & Accident Ins Co	0	0	0.00001
0	68209	Provident Life & Cas Ins Co	0	0	0.00001
0.40257	68241	Prudential Ins Co Of Amer	0.00172	3	0.00427
6790.3562	71390	Puritan Life Ins Co of Amer	0.00058	1	0.00001
0	39217	QBE Ins Corp	0	0	0.00048
0.39365	68381	Reliance Standard Life Ins Co	0.00172	3	0.00436
0	67105	Reliastar Life Ins Co	0	0	0.0045
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00006
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00017
0	68462	Reserve Natl Ins Co	0	0	0.00001
0	65005	RiverSource Life Ins Co	0	0	0.00002
0	15015	Riverside Hlth of MD Inc	0.00115	2	0
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00001
0	93742	Securian Life Ins Co	0	0	0.0004
0	24988	Sentry Ins Co	0	0	0.00001
0	89958	Shelterpoint Ins Co	0	0	0.00003
0	71420	Sierra Hlth & Life Ins Co Inc	0.00172	3	0
0.08264	12575	SilverScript Ins Co	0.00058	1	0.00693
0	38776	SiriusPoint Amer Ins Co	0	0	0.00042
0	19178	Southern Guar Ins Co	0.00058	1	0
0.54264	69019	Standard Ins Co	0.00115	2	0.00211
0	86355	Standard Life & Accident Ins Co	0	0	0.00123
0	89009	Standard Life Ins Co Of NY	0	0	0.00001
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001
0	68985	Starmount Life Ins Co	0	0	0.00028
0	38318	Starr Ind & Liab Co	0	0	0.00003
0	69108	State Farm Life Ins Co	0.00058	1	0
0.66668	25178	State Farm Mut Auto Ins Co	0.00058	1	0.00086
0	91785	Sterling Nat Life Ins Co Inc	0.00058	1	0
0	80926	Sun Life & Hlth Ins Co	0	0	0.00007
0	68608	Symetra Life Ins Co	0	0	0.00503
0	66281	TRANSAMERICA PREMIER LIFE INS CO	0.00115	2	0
0	88072	Talcott Resolution Life Ins Co	0	0	0.00009
0	54739	The Dental Concern Inc	0	0	0.00001
0	13130	The Dental Network Inc	0	0	0.00064
0	10952	Transamerica Cas Ins Co	0	0	0.00001
0	70688	Transamerica Financial Life Ins Co	0	0	0.00003
0.23252	86231	Transamerica Life Ins Co	0.00115	2	0.00493
0	61425	Trustmark Ins Co	0	0	0.00006
0	62863	Trustmark Life Ins Co	0	0	0.00061
7.80344	95253	UNITED CONCORDIA DENTAL PLANS	0.00344	6	0.00044
0	62294	UNITED CONCORDIA LIFE AND HEALTH INS CO	0.00172	3	0
0	80802	US Br Sun Life Assur Co of Canada	0	0	0.0109
0	80659	US Business of Canada Life Assur Co	0	0	0.00001

0	69663	USAA Life Ins Co	0	0	0.00001
0	94358	USAble Life	0	0	0.00003
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00002
0	11121	Unified Life Ins Co	0	0	0.00001
0	91529	Unimerica Ins Co	0	0	0.00213
0	62596	Union Fidelity Life Ins Co	0	0	0.00002
0	69744	Union Labor Life Ins Co	0	0	0.00133
22.44224	70408	Union Security Ins Co	0.00058	1	0.00003
0	92916	United Amer Ins Co	0	0	0.0004
4.88255	85766	United Concordia Ins Co	0.00859	15	0.00176
0	63983	United Heritage Life Ins Co	0	0	0.00001
0	60318	United Hlthcare Ins Co Of IL	0.00058	1	0
2.49478	95025	United Hlthcare Mid Atlantic Inc	0.01373	24	0.00551
0	69868	United Of Omaha Life Ins Co	0	0	0.00532
0	21113	United States Fire Ins Co	0	0	0.00031
0	70106	United States Life Ins Co in the Cit	0	0	0.00005
1.3475	79413	UnitedHealthcare Ins Co	0.18422	322	0.13671
0	84549	UnitedHealthcare Ins Co of Amer	0	0	0
0	97179	UnitedHealthcare Life Ins Co	0	0	0.00003
0	15528	University of MD Hlth Advantage Inc	0.00058	1	0
0	67601	Unum Ins Co	0	0	0.00005
0.16379	62235	Unum Life Ins Co Of Amer	0.00172	3	0.01048
0	20397	Vigilant Ins Co	0	0	0.00001
0	70319	Washington Natl Ins Co	0	0	0.00005
0	10155	WellCare Prescription Ins Inc	0	0	0.00858
0	32280	Wellfleet Ins Co	0	0	0.00028
0	39845	Westport Ins Corp	0	0	0.00108
0	62413	Wilcac Life Ins Co	0	0	0.00001
0	16535	Zurich Amer Ins Co	0	0	0.00012
0	90557	Zurich Amer Life Ins Co	0	0	0.00066
0	14178	Zurich Amer Life Ins Co of NY	0	0	0.00003

<b>Premiums</b>	
559	
1,745,630	
2,858	
1,471,863	
0	
0	
0	
18,394	
2,606,317	
3,691,424	
0	
17,026	
972,242	
5,801,791	
77,157,346	
2,509,844	
254,761,337	
9,737,393	
8,320	
2,488	
247,660	
578	
4,327,242	
347	
90,052	
1,312	
3,876	
36,788	
12,276,297	
991	
4,735	
8,254,775	
251,620	
56,167	
4,390	
59,121	
290,218	
7,427	
1,490,637	

4,685,213
56,922
522,649
0
0
0
2,008,138
92,841
600
0
90,501
97,128
22,558
19,516
26
683,240
0
0
822,303
473,595
3,503
2,081,173
954,670
0
138,107
0
8,275,541
0
#####
341,116,790
18,415
13,653
5,203
0
10,434,649
590,508,372
471,220
2,749,576
120
10,417,648
86
7,609,529
0
13,224
11,128,537
4,220,213
15,021
83,456
1,414,977
17,937
10,433,030

34,524,841
0
367,018
11,602,279
0
858
19,508,721
0
4,397
159,514
0
282,905
3,275
2,070,358
6,277
21,452,337
30,660,478
74,167
622,831
1,128,109
7,652
397,234
4,494,427
15,615
3,974,502
42,493
8,784,436
150
12,873
592,054
33,709
15,726
723,762
321,832
7,526,688
241,924,140
898,471
56,566,820
21,638,090
10,715,279
13,681
72,876,517
14,049,301
0
0
14,608
0
0
55,708,152
3,358,523
0

3,562
24,108
0
2,435
261,918
6,510,646
807,371,530
15,174,920
17,902
4,150
0
23
45,717,049
309,739
21,238,524
38,514,230
2,836
0
121,344
102,143,099
1,115,939
1,190,477
319
18,234
23,279,093
4,591
2,471
0
4,719,824
131,699,348
126,618
5,131,679
10,822
11,198
1,340,188
24,626
21,288
5,484,763
975,583
3,016,451
7,181,720
13,018
0
4,536,489
56,350
736,102
2,155,530
3,551,818
0
160,234,348
2,000

327,764
3,156,207
368,754
414,022
41,487
790
19,157,225
18,093
1,269
27,325,988
540
3,065,821
27,944,806
28,826,074
361,383
1,035,303
4,400
69,622
0
108
2,513,953
16,120
166,515
0
44,374,247
2,641,068
0
13,514,756
7,851,463
2,660
843
1,739,841
136,891
0
5,500,158
0
428,570
32,180,489
0
540,126
2,143
4,063,042
413
155,691
31,539,685
371,678
3,850,506
2,819,368
0
69,803,209
242

1,331
181,381
74,459
9,458
13,594,941
97,044
8,473,938
163,388
2,537,140
11,265,009
487
0
35,274,866
34,083,760
1,965,819
301,716
876,223,252
-79
133,603
0
286,975
67,163,035
2,800
279,151
54,957,004
1,760,350
6,886,363
499
725,669
4,203,716
156,672

SELECTION CRITERIA FOR COMPLAINT INDEX:						
Complaints Year: <b>2020</b>						
Total Complaints for Index: <b>50</b>						
Premiums Year: <b>2020</b>						
Total Premiums for Index: <b>729347439</b>						
Total Policies for Index: <b>99384</b>						
Complaints Selected: <b>All Complaints</b>						
Policy Type: <b>Group Life</b>						
Report Detail Level: <b>Cocode/Entity</b>						
Selected States for Index: <b>Maryland</b>						

**Premium Values**

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Premiums
0	80985	4 Ever Life Ins Co	0	0	0.00011	79,458
13.2245	77879	5 Star Life Ins Co	0.04001	2	0.00303	2,206,050
0	71854	AAA Life Ins Co	0	0	0.0089	6,489,226
1.07732	60054	Aetna Life Ins Co	0.02001	1	0.01857	13,540,127
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00005	30,782
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	1,282
0	60186	Allstate Life Ins Co	0	0	0.00056	405,439
0	60216	Amalgamated Life Ins Co	0	0	0.00016	115,636
0	68594	American Amicable Life Ins Co Of TX	0	0	0.00007	45,160
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00003	17,042
0	60380	American Family Life Assur Co of Col	0	0	0.00002	13,389
0	60399	American Family Life Ins Co	0	0	0.00001	4,128
0	60488	American Gen Life Ins Co	0	0	0.00014	96,793
0	60534	American Heritage Life Ins Co	0	0	0.00408	2,971,715
64.73566	60518	American Hlth & Life Ins Co	0.02001	1	0.00031	225,331
0	60577	American Income Life Ins Co	0	0	0.00008	55,978
0	67989	American Memorial Life Ins Co	0	0	0.00045	322,917
0	60739	American Natl Ins Co	0	0	0.00014	99,308
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	120
0	60801	American Public Life Ins Co	0	0	0.00002	10,052
0	60895	American United Life Ins Co	0	0	0.00136	991,262
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00007	49,290
0	61301	Ameritas Life Ins Corp	0	0	0.00001	660
0	72222	Amica Life Ins Co	0	0	0.00009	63,334
0	61069	Anthem Life Ins Co	0	0	0.00039	283,809
0	71439	Assurity Life Ins Co	0	0	0.00018	124,604
0	61689	Athene Ann & Life Co	0	0	0.00009	58,377
0	61492	Athene Annuity & Life Assur Co	0	0	0.00008	52,545
0	63932	Athene Life Ins Co of NY	0	0	0.00001	2,000
705.16044	61212	Baltimore Life Ins Co	0.02001	1	0.00003	20,686
0	90638	Best Life & Hlth Ins Co	0	0	0.00001	143
0	61476	Boston Mut Life Ins Co	0	0	0.00026	184,301
3.98911	62626	CMFG Life Ins Co	0.02001	1	0.00502	3,656,696

0	61875	Church Life Ins Corp	0	0	0.00085	616,531
0	62049	Colonial Life & Accident Ins Co	0	0	0.00036	257,747
0	62065	Colonial Penn Life Ins Co	0	0	0.0003	211,899
0	76023	Columbian Life Ins Co	0	0	0.00018	124,592
0	62103	Columbian Mut Life Ins Co	0	0	0.00001	135
0	62146	Combined Ins Co Of Amer	0	0	0.0018	1,307,607
0	77828	Companion Life Ins Co	0	0	0.00043	306,685
0	62308	Connecticut Gen Life Ins Co	0	0	0.00326	2,373,904
0	71730	Continental Amer Ins Co	0	0	0.00054	386,734
0	71404	Continental Gen Ins Co	0	0	0.00001	1,417
0	62553	Country Life Ins Co	0	0	0.00001	1,922
0	71129	Dearborn Life Ins Co	0	0	0.00239	1,736,639
0	62634	Delaware Amer Life Ins Co	0	0	0.00001	1,850
0	62928	EMC Natl Life Co	0	0	0.00001	480
0	85561	Elips Life Ins Co	0	0	0.00051	365,978
0	62944	Equitable Financial Life Ins Co	0.02001	1	0	0
0	78077	Equitable Financial Life Ins Co of A	0	0	0.00027	192,389
0	70769	Erie Family Life Ins Co	0	0	0.00008	53,180
0	20281	Federal Ins Co	0.02001	1	0	0
0	63223	Federal Life Ins Co	0	0	0.00001	605
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00012	87,098
0	71870	Fidelity Security Life Ins Co	0	0	0.0006	434,870
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00002	10,327
0	67652	First Penn Pacific Life Ins Co	0	0	0.00001	5,739
0	64297	First Unum Life Ins Co	0	0	0.00028	198,123
0	91642	Forethought Life Ins Co	0	0	0.00056	401,849
0	65536	Genworth Life & Ann Ins Co	0	0	0.00006	40,158
0	70939	Gerber Life Ins Co	0	0	0.00001	1,248
4.99677	91472	Globe Life & Accident Ins Co	0.04001	2	0.00801	5,838,562
0	62286	Golden Rule Ins Co	0	0	0.00002	14,267
0	90212	Great Southern Life Ins Co	0	0	0.00001	6,109
0	68322	Great W Life & Ann Ins Co	0	0	0.00169	1,227,089
0	71480	Great Western Ins Co	0	0	0.00603	4,392,768
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00004	25,550
0	64246	Guardian Life Ins Co Of Amer	0	0	0.01583	11,542,330
0.98187	70815	Hartford Life & Accident Ins Co	0.06	3	0.06111	44,569,257
0	64505	Homesteaders Life Co	0	0	0.00076	548,778
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00001	163
0	65056	Jackson Natl Life Ins Co	0	0	0.0001	68,085
0	64017	Jefferson Natl Life Ins Co	0	0	0.00002	13,799
0	65080	John Alden Life Ins Co	0	0	0.00001	495
0	65838	John Hancock Life Ins Co USA	0	0	0.00027	193,381
0	65129	Kansas City Life Ins Co	0	0	0.00003	20,042
0	57835	Knights Of Peter Claver	0	0	0.00002	9,233
0	65331	Liberty Natl Life Ins Co	0	0	0.00002	11,134
0	65498	Life Ins Co Of N Amer	0	0	0.03248	23,685,402
0	99724	LifeShield Natl Ins Co	0	0	0.00001	98

0	65595	Lincoln Benefit Life Co	0	0	0.00005	35,941
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00006	41,877
4.62278	65315	Lincoln Life Assur Co of Boston	0.06	3	0.01298	9,466,353
0	65676	Lincoln Natl Life Ins Co	0	0	0.03406	24,836,078
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00001	2,351
0	61883	ManhattanLife Assur Co of Amer	0	0	0.00002	12,282
0	65935	Massachusetts Mut Life Ins Co	0	0	0.00156	1,135,025
0	65641	Medico Life & Hlth Ins Co	0	0	0.00001	664
0	86126	Members Life Ins Co	0	0	0.00001	491
1.14334	65978	Metropolitan Life Ins Co	0.3	15	0.2624	191,373,903
0	97136	Metropolitan Tower Life Ins Co	0	0	0.0828	60,388,999
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00004	23,987
0	66044	Midland Natl Life Ins Co	0	0	0.0001	67,677
3.26673	66168	Minnesota Life Ins Co	0.04001	2	0.01225	8,930,631
0	81442	Monitor Life Ins Co Of NY	0	0	0.00007	44,746
0	66370	Mony Life Ins Co	0	0	0.00001	2,130
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00005	33,033
0	67814	Nassau Life Ins Co	0	0	0.00001	590
0	66583	National Guardian Life Ins Co	0	0	0.00083	602,207
0	66869	Nationwide Life Ins Co	0	0	0.00114	824,798
0	91596	New York Life Ins & Ann Corp	0	0	0.00147	1,068,219
0.51887	66915	New York Life Ins Co	0.04001	2	0.0771	56,226,444
0	81264	Nippon Life Ins Co Of Amer	0	0	0.00003	17,801
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00014	96,680
0	67091	Northwestern Mut Life Ins Co	0	0	0.0002	143,635
0	67148	Occidental Life Ins Co Of NC	0	0	0.00001	4,537
0	67539	Pan Amer Life Ins Co	0	0	0.00001	5,688
0	67598	Paul Revere Life Ins Co	0	0	0.0001	68,287
0	67628	Pekin Life Ins Co	0	0	0.00002	9,996
0	93262	Penn Ins & Ann Co	0	0	0.00002	9,719
0	72125	Physicians Life Ins Co	0	0	0.0027	1,967,276
0	67873	Pioneer Amer Ins Co	0	0	0.00001	1,638
2.40479	61271	Principal Life Ins Co	0.02001	1	0.00832	6,065,800
246.46778	68136	Protective Life Ins Co	0.02001	1	0.00009	59,184
0	68195	Provident Life & Accident Ins Co	0	0	0.00002	11,458
1.03492	68241	Prudential Ins Co Of Amer	0.10001	5	0.09663	70,474,255
0	71390	Puritan Life Ins Co of Amer	0	0	0.00003	20,887
0	68381	Reliance Standard Life Ins Co	0	0	0.03084	22,488,627
0	67105	Reliastar Life Ins Co	0	0	0.01934	14,101,365
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00006	40,972
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00015	106,745
0	68462	Reserve Natl Ins Co	0	0	0.00015	108,378
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00007	50,413
0	93742	Securian Life Ins Co	0	0	0.02339	17,058,164
0	68713	Security Life Of Denver Ins Co	0	0	0.00003	16,770
0	68772	Security Mut Life Ins Co Of NY	0.02001	1	0	0
0	97241	Settlers Life Ins Co	0	0	0.00002	13,064

0	68845	Shenandoah Life Ins Co	0	0	0.00003	20,722
0	69019	Standard Ins Co	0	0	0.01947	14,195,830
0	86355	Standard Life & Accident Ins Co	0	0	0.00002	13,066
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	514
0	69108	State Farm Life Ins Co	0	0	0.00126	918,258
0	80926	Sun Life & Hlth Ins Co	0	0	0.00052	372,674
0	68608	Symetra Life Ins Co	0	0	0.00227	1,654,007
0	60142	TIAA Cref Life Ins Co	0	0	0.00136	985,163
0	66281	TRANSAMERICA PREMIER LIFE INS CO	0.06	3	0	0
0	88072	Talcott Resolution Life Ins Co	0	0	0.00028	203,765
0	70688	Transamerica Financial Life Ins Co	0	0	0.00004	22,670
0.72585	86231	Transamerica Life Ins Co	0.02001	1	0.02756	20,096,602
0	61425	Trustmark Ins Co	0	0	0.00107	774,055
0	62863	Trustmark Life Ins Co	0	0	0.00001	1,311
0	80802	US Br Sun Life Assur Co of Canada	0	0	0.01053	7,678,896
0	80659	US Business of Canada Life Assur Co	0	0	0.00001	173
0	94358	USAble Life	0	0	0.00023	163,557
76.34189	62596	Union Fidelity Life Ins Co	0.02001	1	0.00027	191,074
0	69744	Union Labor Life Ins Co	0	0	0.00387	2,816,628
0	70408	Union Security Ins Co	0	0	0.00008	52,559
0	87645	United Fidelity Life Ins Co	0	0	0.00001	610
0	63983	United Heritage Life Ins Co	0	0	0.00001	210
0.84154	69868	United Of Omaha Life Ins Co	0.02001	1	0.02377	17,333,700
0	70106	United States Life Ins Co in the Cit	0	0	0.00003	15,827
0	79413	UnitedHealthcare Ins Co	0	0	0.00414	3,017,952
0	63819	Unity Financial Life Ins Co	0	0	0.00008	51,261
0.50132	62235	Unum Life Ins Co Of Amer	0.02001	1	0.0399	29,097,150
0	68632	Vantis Life Ins Co	0	0	0.00001	4,458
0	86509	Voya Retirement Ins & Ann Co	0	0	0.0001	67,704
0	70319	Washington Natl Ins Co	0	0	0.00002	12,262
0	85189	Western United Life Assur Co	0	0	0.00001	927
0	62413	Wilcac Life Ins Co	0	0	0.00017	117,733
0	90557	Zurich Amer Life Ins Co	0	0	0.01084	7,902,468

#### Policy Values

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Policies
0	80985	4 Ever Life Ins Co	0	0	0.00012	11
0.21948	77879	5 Star Life Ins Co	0.04001	2	0.18226	18,113
0	62200	Accordia Life & Ann Co	0	0	0.00002	1
2.1396	60054	Aetna Life Ins Co	0.02001	1	0.00935	929
0	60216	Amalgamated Life Ins Co	0	0	0.00002	1
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00012	11
0	60380	American Family Life Assur Co of Col	0	0	0.00072	71
0	60488	American Gen Life Ins Co	0	0	0.00003	2
0	60534	American Heritage Life Ins Co	0	0	0.00075	74
0	60518	American Hlth & Life Ins Co	0.02001	1	0	0

0	60577	American Income Life Ins Co	0	0	0.00003	2
0	60739	American Natl Ins Co	0	0	0.00117	116
0	71773	American Natl Life Ins Co Of TX	0	0	0.00002	1
0	60895	American United Life Ins Co	0	0	0.00203	201
0	61301	Ameritas Life Ins Corp	0	0	0.00002	1
0	61689	Athene Ann & Life Co	0	0	0.00004	3
0	61492	Athene Annuity & Life Assur Co	0	0	0.001	99
0	63932	Athene Life Ins Co of NY	0	0	0.00002	1
1987.68	61212	Baltimore Life Ins Co	0.02001	1	0.00002	1
0	94250	Banner Life Ins Co	0	0	0.00002	1
0	90638	Best Life & Hlth Ins Co	0	0	0.00004	3
0	61476	Boston Mut Life Ins Co	0	0	0.00022	21
0	87726	Brighthouse Life Ins Co	0	0	0.00183	181
331.28	62626	CMFG Life Ins Co	0.02001	1	0.00007	6
0	62049	Colonial Life & Accident Ins Co	0	0	0.00077	76
0	76023	Columbian Life Ins Co	0	0	0.00132	131
0	62103	Columbian Mut Life Ins Co	0	0	0.00002	1
0	62146	Combined Ins Co Of Amer	0	0	0.01946	1,934
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00003	2
0	77828	Companion Life Ins Co	0	0	0.00205	203
0	62308	Connecticut Gen Life Ins Co	0	0	0.00003	2
0	71730	Continental Amer Ins Co	0	0	0.00007	6
0	71129	Dearborn Life Ins Co	0	0	0.00632	628
0	62634	Delaware Amer Life Ins Co	0	0	0.00002	1
0	85561	Elips Life Ins Co	0	0	0.00632	628
0	62944	Equitable Financial Life Ins Co	0.02001	1	0	0
0	78077	Equitable Financial Life Ins Co of A	0	0	0.01072	1,065
0	70769	Erie Family Life Ins Co	0	0	0.00026	25
0	20281	Federal Ins Co	0.02001	1	0	0
0	63274	Fidelity & Guar Life Ins Co	0	0	0.00003	2
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00003	2
0	71870	Fidelity Security Life Ins Co	0	0	0.00013	12
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00004	3
0	70025	Genworth Life Ins Co	0	0	0.00034	33
0	70939	Gerber Life Ins Co	0	0	0.0001	9
0.1698	91472	Globe Life & Accident Ins Co	0.04001	2	0.23559	23,413
0	71480	Great Western Ins Co	0	0	0.03018	2,999
0	78778	Guardian Ins & Ann Co Inc	0	0	0.0002	19
0	64246	Guardian Life Ins Co Of Amer	0	0	0.01075	1,068
12.12	70815	Hartford Life & Accident Ins Co	0.06	3	0.00496	492
0	64505	Homesteaders Life Co	0	0	0.01869	1,857
0	64904	Investors Heritage Life Ins Co	0	0	0.00005	4
0	65056	Jackson Natl Life Ins Co	0	0	0.00089	88
0	64017	Jefferson Natl Life Ins Co	0	0	0.00002	1
0	65838	John Hancock Life Ins Co USA	0	0	0.00003	2
0	65129	Kansas City Life Ins Co	0	0	0.00121	120
0	57835	Knights Of Peter Claver	0	0	0.00145	144

0	71323	Langhorne Reins AZ Ltd	0	0	0.00002	1
0	65331	Liberty Natl Life Ins Co	0	0	0.00002	1
0	65498	Life Ins Co Of N Amer	0	0	0.00136	135
0	65528	Life Ins Co Of The Southwest	0	0	0.00003	2
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00006	5
496.92	65315	Lincoln Life Assur Co of Boston	0.06	3	0.00013	12
0	65676	Lincoln Natl Life Ins Co	0	0	0.00828	822
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00003	2
0	61883	ManhattanLife Assur Co of Amer	0	0	0.00017	16
0	65935	Massachusetts Mut Life Ins Co	0	0	0.00016	15
18.90628	65978	Metropolitan Life Ins Co	0.3	15	0.01587	1,577
0	97136	Metropolitan Tower Life Ins Co	0	0	0.00123	122
0	66044	Midland Natl Life Ins Co	0	0	0.00067	66
76.44924	66168	Minnesota Life Ins Co	0.04001	2	0.00053	52
0	81442	Monitor Life Ins Co Of NY	0	0	0.00041	40
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00006	5
0	67814	Nassau Life Ins Co	0	0	0.00007	6
0	61409	National Benefit Life Ins Co	0	0	0.00004	3
0	66583	National Guardian Life Ins Co	0	0	0.00841	835
0	66869	Nationwide Life Ins Co	0	0	0.00343	340
147.23556	66915	New York Life Ins Co	0.04001	2	0.00028	27
0	81264	Nippon Life Ins Co Of Amer	0	0	0.00007	6
0	66974	North Amer Co Life & Hlth Ins	0	0	0.0005	49
0	67091	Northwestern Mut Life Ins Co	0	0	0.00044	43
0	67539	Pan Amer Life Ins Co	0	0	0.00003	2
0	67598	Paul Revere Life Ins Co	0	0	0.0001	9
0	67628	Pekin Life Ins Co	0	0	0.00023	22
0	93262	Penn Ins & Ann Co	0	0	0.00032	31
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00017	16
0	72125	Physicians Life Ins Co	0	0	0.01328	1,319
2.39769	61271	Principal Life Ins Co	0.02001	1	0.00835	829
0	68136	Protective Life Ins Co	0.02001	1	0	0
0	68195	Provident Life & Accident Ins Co	0	0	0.00004	3
77.04187	68241	Prudential Ins Co Of Amer	0.10001	5	0.0013	129
0	68381	Reliance Standard Life Ins Co	0	0	0.00734	729
0	67105	Reliastar Life Ins Co	0	0	0.00049	48
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00003	2
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00015	14
0	68462	Reserve Natl Ins Co	0	0	0.00024	23
0	93742	Securian Life Ins Co	0	0	0.0001	9
0	68713	Security Life Of Denver Ins Co	0	0	0.00002	1
0	68772	Security Mut Life Ins Co Of NY	0.02001	1	0	0
0	97241	Settlers Life Ins Co	0	0	0.0068	675
0	69019	Standard Ins Co	0	0	0.00417	414
0	86355	Standard Life & Accident Ins Co	0	0	0.00189	187
0	69108	State Farm Life Ins Co	0	0	0.00059	58
0	80926	Sun Life & Hlth Ins Co	0	0	0.00077	76

0	68608	Symetra Life Ins Co	0	0	0.00019	18
0	60142	TIAA Cref Life Ins Co	0	0	0.00054	53
0	66281	TRANSAMERICA PREMIER LIFE INS CO	0.06	3	0	0
0	88072	Talcott Resolution Life Ins Co	0	0	0.01053	1,046
0	70688	Transamerica Financial Life Ins Co	0	0	0.0002	19
0.06875	86231	Transamerica Life Ins Co	0.02001	1	0.29095	28,915
0	61425	Trustmark Ins Co	0	0	0.00002	1
0	80802	US Br Sun Life Assur Co of Canada	0	0	0.00631	627
0	80659	US Business of Canada Life Assur Co	0	0	0.00002	1
0	94358	USAble Life	0	0	0.00029	28
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00002	1
0	91529	Unimerica Ins Co	0	0	0.00002	1
1.35217	62596	Union Fidelity Life Ins Co	0.02001	1	0.0148	1,470
0	69744	Union Labor Life Ins Co	0	0	0.00025	24
0	70408	Union Security Ins Co	0	0	0.00005	4
1.41573	69868	United Of Omaha Life Ins Co	0.02001	1	0.01413	1,404
0	79413	UnitedHealthcare Ins Co	0	0	0.00377	374
0	63819	Unity Financial Life Ins Co	0	0	0.00171	169
0	70130	Universal Guar Life Ins Co	0	0	0.00002	1
1.4477	62235	Unum Life Ins Co Of Amer	0.02001	1	0.01382	1,373
0	86509	Voya Retirement Ins & Ann Co	0	0	0.00179	177
0	70319	Washington Natl Ins Co	0	0	0.00044	43
0	62413	Wilcac Life Ins Co	0	0	0.0003	29
0	90557	Zurich Amer Life Ins Co	0	0	0.00009	8

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2020**Total Complaints for Index: **532**Premiums Year: **2020**Total Premiums for Index: **2817535727**Complaints Selected: **All Complaints**Policy Type: **Individual Accident and Health**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

<b>Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Complaint Share</b>	<b>Complaints</b>	<b>U.S. Market Share</b>	<b>Premiums</b>
0	71854	AAA Life Ins Co	0	0	0.00005	130,059
0	95590	AETNA HEALTH INC	0.00188	1	0	0
0	35963	AF&L Ins Co	0	0	0.00001	18,750
0.6329	95832	AMERIGROUP MD Inc	0.01504	8	0.02376	66,944,544
0	63444	Accendo Ins Co	0	0	0.00001	18,394
0	14158	AccessCare Gen Inc	0	0	0.00093	2,606,317
0	95910	Aetna Dental Inc	0	0	0.00035	972,242
2.2572	78700	Aetna Hlth & Life Ins Co	0.00376	2	0.00167	4,692,660
0	95109	Aetna Hlth Inc PA Corp	0	0	0.00124	3,482,233
2.15238	72052	Aetna Hlth Ins Co	0.00188	1	0.00088	2,460,593
68.21223	60054	Aetna Life Ins Co	0.0376	20	0.00056	1,552,836
0	82406	All Savers Ins Co	0	0	0.00357	10,032,652
1.40738	90611	Allianz Life Ins Co Of N Amer	0.00188	1	0.00134	3,763,125
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	6,523
0	60186	Allstate Life Ins Co	0	0	0.00001	1,022
0	70874	Allstate Life Ins Co Of NY	0	0	0.00001	4,446
0	95163	Alpha Dental Programs Inc	0	0	0.00154	4,327,242
0	60250	AmFirst Ins Co	0	0	0.00001	347
0	13293	Amalgamated Cas Ins Co	0	0	0.00001	300
0	60216	Amalgamated Life Ins Co	0	0	0.00004	92,119
0	19720	American Alt Ins Corp	0	0	0	-43,829
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001	50
0	66001	American Benefit Life Ins Co	0	0	0.00001	77
0	20427	American Cas Co Of Reading PA	0	0	0.00001	8
0	12321	American Continental Ins Co	0	0	0.00009	243,545
0.20639	60380	American Family Life Assur Co of Col	0.00752	4	0.03644	102,647,501
0	60410	American Fidelity Assur Co	0	0	0.00121	3,392,859
0	60488	American Gen Life Ins Co	0	0	0.00046	1,271,512
2.31646	60534	American Heritage Life Ins Co	0.00376	2	0.00163	4,572,603
0	60518	American Hlth & Life Ins Co	0	0	0.00001	1,795
0	19380	American Home Assur Co	0	0	0.00001	14,125
0	60577	American Income Life Ins Co	0	0	0.00018	504,853
0	89427	American Labor Life Ins Co	0	0	0.00004	98,006
0	63126	American Nat Life Ins Co of NY	0	0	0.00005	115,667
0	60739	American Natl Ins Co	0	0	0.00001	1,443

0	71773	American Natl Life Ins Co Of TX	0	0	0.00023	643,155
11.62797	80624	American Progressive L&H Ins Of NY	0.00188	1	0.00017	455,464
0	60801	American Public Life Ins Co	0	0	0.00001	1,035
0	67679	American Republic Corp Ins Co	0	0	0.00001	7,316
0	60836	American Republic Ins Co	0	0	0.00004	88,051
0	88366	American Retirement Life Ins Co	0	0	0.00072	2,022,321
0	17965	American Sentinel Ins Co	0	0	0.00001	717
0	60895	American United Life Ins Co	0	0	0.00001	6,774
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00012	335,094
0	61301	Ameritas Life Ins Corp	0	0	0.00148	4,151,913
0	60033	Ameritas Life Ins Corp of NY	0	0	0.00002	44,925
0	56499	Assured Life Assn	0	0	0.00003	62,749
0	71439	Assurity Life Ins Co	0	0	0.00056	1,575,986
0	15940	Assurity Life Ins Co of NY	0	0	0.00001	432
0	61689	Athene Ann & Life Co	0	0	0.00002	33,646
0	61492	Athene Annuity & Life Assur Co	0	0	0.00002	40,139
0	61115	Atlantic Coast Life Ins Co	0	0	0.00005	140,037
0	11217	Atlantic Southern Dental Found	0	0	0.00001	22,558
0	84522	Auto Club Life Ins Co	0	0	0.00001	100
0	98167	BCBS Of FL	0.00188	1	0	0
0	61212	Baltimore Life Ins Co	0	0	0.00002	31,861
0	71919	Bankers Fidelity Assur Co	0	0	0.00001	21,703
2.92837	61239	Bankers Fidelity Life Ins Co	0.00188	1	0.00065	1,808,558
0	61263	Bankers Life & Cas Co	0	0	0.00309	8,679,153
0	94250	Banner Life Ins Co	0	0	0.00008	201,341
0	22276	Berkshire Hathaway Specialty Ins Co	0	0	0.00059	1,661,148
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00533	15,006,611
0	61476	Boston Mut Life Ins Co	0	0	0.00003	59,651
0	10095	Bravo Hlth Mid Atlantic Inc	0.00188	1	0	0
1.79222	87726	Brighthouse Life Ins Co	0.00376	2	0.0021	5,910,132
0	95599	CIGNA HEALTHCARE MID-ATLANTIC INC	0.00188	1	0	0
0	62626	CMFG Life Ins Co	0	0	0.00112	3,132,654
0	61581	Capitol Life Ins Co	0	0	0.00001	8,858
0.81376	96202	CareFirst BlueChoice Inc	0.20489	109	0.25179	709,399,357
0.83145	47058	Carefirst of MD Inc	0.12219	65	0.14696	414,037,009
0	56030	Catholic Financial Life	0	0	0.00001	90
0	57487	Catholic Order Of Foresters	0	0	0.00001	6,544
0	80799	Celtic Ins Co	0	0	0.00001	13,653
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	22,560
0	34274	Central States Ind Co Of Omaha	0	0	0.00005	129,107
0	80896	Centre Life Ins Co	0	0	0.00012	319,236
3.88946	61832	Chesapeake Life Ins Co	0.01128	6	0.0029	8,169,958
0	61859	Christian Fidelity Life Ins Co	0	0	0.00001	5,760
0	48119	Cigna Dental Hlth of MD Inc	0	0	0.00371	10,434,649
5.30357	67369	Cigna Hlth & Life Ins Co	0.0282	15	0.00532	14,978,955
0	61727	Cigna Natl Hlth Ins Co	0	0	0.00001	4,669
3.92215	61921	Citizens Security Life Ins Co	0.00188	1	0.00048	1,350,312

0	78301	Clear Spring Hlth Ins Co	0	0	0.00017	471,220
0	62049	Colonial Life & Accident Ins Co	0	0	0.00425	11,953,100
0.63148	62065	Colonial Penn Life Ins Co	0.00376	2	0.00596	16,773,714
0	84786	Colorado Bankers Life Ins Co	0.00188	1	0	0
0	76023	Columbian Life Ins Co	0	0	0.00001	13
0	62103	Columbian Mut Life Ins Co	0	0	0.00001	4,572
0	99937	Columbus Life Ins Co	0	0	0.00001	626
5.20718	62146	Combined Ins Co Of Amer	0.01692	9	0.00325	9,153,734
0	78697	Combined Life Ins Co Of NY	0	0	0.00003	70,795
0	81426	Commercial Travelers Life Ins Co	0	0	0.00001	1,398
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00001	136
0	62308	Connecticut Gen Life Ins Co	0	0	0.00002	36,183
90377.471	71730	Continental Amer Ins Co	0.0094	5	0.00001	293
3.35897	20443	Continental Cas Co	0.01504	8	0.00448	12,613,693
17.44965	71404	Continental Gen Ins Co	0.00564	3	0.00033	910,526
0	68500	Continental Life Ins Co Brentwood	0	0	0.00574	16,169,718
0	62553	Country Life Ins Co	0	0	0.00002	32,075
0	56634	Croatian Fraternal Union Of Amer	0	0	0.00001	34
4.06105	81396	Delta Dental Ins Co	0.01504	8	0.00371	10,433,030
0.46021	54798	Delta Dental of PA	0.00564	3	0.01226	34,524,841
0	73474	Dentegra Ins Co	0	0	0.00014	367,018
0	95657	Dominion Dental Serv Inc	0	0	0.00412	11,602,279
0	62928	EMC Natl Life Co	0	0	0.00001	186
0.27148	12747	Elixir Ins Co	0.00188	1	0.00693	19,508,721
0	62944	Equitable Financial Life Ins Co	0	0	0.00022	610,606
0	70769	Erie Family Life Ins Co	0	0	0.00012	314,740
0	57991	Everence Assn Inc	0	0	0.00024	672,239
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00059	1,655,769
0	63053	Family Life Ins Co	0	0	0.00038	1,068,059
0	63088	Farm Bureau Life Ins Co	0	0	0.00001	1,739
0	63177	Farmers New World Life Ins Co	0	0	0.00001	15,015
0	20281	Federal Ins Co	0	0	0.00002	52,367
0	63223	Federal Life Ins Co	0	0	0.00001	2,694
0	63258	Federated Life Ins Co	0	0	0.0001	266,882
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00001	2,218
0	71870	Fidelity Security Life Ins Co	0	0	0.00024	668,051
0.51821	60113	First Care Inc	0.00564	3	0.01089	30,660,478
0	64696	First Continental Life & Acc	0.00188	1	0	0
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00003	61,866
0	64297	First Unum Life Ins Co	0	0	0.0001	261,153
0	91642	Forethought Life Ins Co	0	0	0.00033	925,073
1.38377	62324	Freedom Life Ins Co Of Amer	0.01504	8	0.01087	30,618,569
0	56693	GCU	0	0	0.00005	116,664
0	67059	GPM Hlth & Life Ins Co	0	0	0.00036	998,112
0	63657	Garden State Life Ins Co	0	0	0.00005	117,384
0	65536	Genworth Life & Ann Ins Co	0	0	0.00006	166,583
1.69874	70025	Genworth Life Ins Co	0.0376	20	0.02214	62,353,554

0	72990	Genworth Life Ins Co of NY	0	0	0.00018	499,581
0	70939	Gerber Life Ins Co	0	0	0.0013	3,648,584
0	91472	Globe Life & Accident Ins Co	0	0	0.00045	1,261,394
3.41633	62286	Golden Rule Ins Co	0.02068	11	0.00606	17,052,647
0	22063	Government Employees Ins Co	0	0	0.00001	5,019
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00034	935,287
0	63312	Great Amer Life Ins Co	0	0	0.00001	8,106
0	90212	Great Southern Life Ins Co	0	0	0.00008	213,357
0	95846	Group Dental Serv Of MD Inc	0	0	0.00268	7,526,688
1.09834	53007	Group Hospitalization & Med Svcs	0.05828	31	0.05306	149,480,082
0	64211	Guarantee Trust Life Ins Co	0	0	0.00151	4,237,235
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	2,827
0	64246	Guardian Life Ins Co Of Amer	0	0	0.00122	3,426,087
0	64327	Harleysville Life Ins Co	0	0	0.00001	370
0	70815	Hartford Life & Accident Ins Co	0.00188	1	0	0
0	70670	Health Care Serv Corp A Mut Legal Re	0	0	0.00025	676,741
0	66214	Heartland Natl Life Ins Co	0	0	0.00028	780,186
0	15700	Hopkins Hlth Advantage Inc	0.00564	3	0	0
0	14690	Horizon Ins Co	0.00188	1	0	0
0.47535	73288	Humana Ins Co	0.0094	5	0.01978	55,708,152
0	70580	Humanadental Ins Co	0	0	0.0012	3,358,523
0	91693	IA Amer Life Ins Co	0	0	0.00001	166
0	64580	Illinois Mut Life Ins Co	0	0	0.00036	1,009,764
7.72526	26581	Independence Amer Ins Co	0.00376	2	0.00049	1,371,118
0	58068	Independent Order Of Foresters Us Br	0	0	0.00001	26,077
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.0001	274,844
0	65099	JOHN HANCOCK LIFE INS CO	0.00752	4	0	0
0	65056	Jackson Natl Life Ins Co	0	0	0.00019	524,766
0	64017	Jefferson Natl Life Ins Co	0	0	0.00001	11,830
0	65080	John Alden Life Ins Co	0	0	0.00005	114,109
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00016	446,910
1.22259	65838	John Hancock Life Ins Co USA	0.01692	9	0.01384	38,987,142
0	86375	John Hancock Life Ins Co of NY	0	0	0.00001	26,909
0.77911	95639	Kaiser Found Hlth Plan Mid Atlanti	0.09023	48	0.11581	326,287,530
0	65129	Kansas City Life Ins Co	0	0	0.00001	759
0	58033	Knights Of Columbus	0	0	0.00109	3,046,400
0	68543	Liberty Bankers Life Ins Co	0	0	0.00003	81,402
0	19917	Liberty Ins Underwriters Inc	0	0	0.00001	900
0	65331	Liberty Natl Life Ins Co	0	0	0.00002	50,521
0	78140	Life Ins Co Of Boston & NY	0	0	0.00001	1,145
199.76312	65498	Life Ins Co Of N Amer	0.00564	3	0.00003	79,536
0	97691	Life Of The South Ins Co	0	0	0.00094	2,622,993
0	77720	LifeSecure Ins Co	0	0	0.0007	1,959,947
0	99724	LifeShield Natl Ins Co	0	0	0.00001	5,592
4.61512	65595	Lincoln Benefit Life Co	0.00188	1	0.00041	1,147,559
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00009	238,614
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00001	3,083

6.01387	65676	Lincoln Natl Life Ins Co	0.00188	1	0.00032	880,651
0	65722	Loyal Amer Life Ins Co	0	0	0.00014	384,535
0	56758	Loyal Christian Benefit Assn	0	0	0.00005	114,288
0	73504	Lumico Life Ins Co	0	0	0.00002	51,249
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00001	143
3.83353	65870	Manhattan Life Ins Co	0.00188	1	0.0005	1,381,527
3.62867	61883	ManhattanLife Assur Co of Amer	0.00564	3	0.00156	4,378,567
0	38970	Markel Ins Co	0	0	0.00029	792,095
0.19754	65935	Massachusetts Mut Life Ins Co	0.00188	1	0.00952	26,810,625
0	69515	Medamerica Ins Co	0	0	0.00031	847,315
0	63762	Medco Containment Life Ins Co	0	0	0.00827	23,279,093
0	79987	Medico Corp Life Ins Co	0	0	0.00003	65,245
0	31119	Medico Ins Co	0	0	0.00015	399,598
0	14227	Medstar Family Choice	0.00752	4	0	0
0	18750	Merit Hlth Ins Co	0	0	0.00168	4,719,824
2.6959	65978	Metropolitan Life Ins Co	0.01692	9	0.00628	17,680,584
0	97136	Metropolitan Tower Life Ins Co	0	0	0.00001	21,378
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00001	391
0	66168	Minnesota Life Ins Co	0	0	0.00012	315,827
0	66265	Monarch Life Ins Co	0	0	0.00005	126,018
0	66370	Mony Life Ins Co	0	0	0.00024	654,380
1.2564	71412	Mutual Of Omaha Ins Co	0.00564	3	0.00449	12,645,990
0	66397	Mutual Savings Life Ins Co	0	0	0.00001	220
0	66427	Mutual Trust Life Ins Co a Pan Amer	0	0	0.00001	7,189
0	62359	NASSAU LIFE INS CO OF TEXAS	0.00188	1	0	0
0	56073	NATIONAL MUTUAL BENEFIT THE	0	0	0.00001	310
0	15320	NTA Life Ins Co of New York	0	0	0.00001	1,624
0	93734	Nassau Life & Ann Co	0	0	0.00013	360,021
0	67814	Nassau Life Ins Co	0	0	0.00001	28,014
0	68284	Nassau Life Ins Co of KS	0	0	0.00001	9,276
0	61409	National Benefit Life Ins Co	0	0	0.00001	154
0	11991	National Cas Co	0	0	0.00001	583
0	66583	National Guardian Life Ins Co	0	0	0.00023	631,313
8.18474	82538	National Hlth Ins Co	0.00376	2	0.00046	1,294,145
0	66680	National Life Ins Co	0	0	0.00005	119,556
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00148	4,163,222
0	19445	National Union Fire Ins Co Of Pitts	0	0	0.00001	15
56.66785	66869	Nationwide Life Ins Co	0.00188	1	0.00004	93,459
0	98205	Natl Foundation Life Ins Co	0	0	0.00002	32,565
0	91626	New England Life Ins Co	0	0	0.00005	136,609
0	78743	New Era Life Ins Co	0	0	0.00001	50
0	66915	New York Life Ins Co	0	0	0.00263	7,388,699
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00001	16
0	68349	North Amer Ins Co	0	0	0.00001	5,011
0	69000	Northwestern Long Term Care Ins Co	0	0	0.00404	11,371,035
0	67091	Northwestern Mut Life Ins Co	0	0	0.00807	22,736,733
0	89206	Ohio Natl Life Assur Corp	0	0	0.00032	890,724

0	67172	Ohio Natl Life Ins Co	0	0	0.00007	186,917
0	67199	Old Amer Ins Co	0	0	0.00001	1,291
0	88080	Omaha Hlth Ins Co	0	0	0.00127	3,551,818
0.51475	13100	Omaha Ins Co	0.00752	4	0.01461	41,154,930
0	16537	Omaha Supplemental Ins Co	0	0	0.00001	1,008
0	96940	Optimum Choice Inc	0.00376	2	0	0
0	56383	Order of United Commercial Travelers	0	0	0.00002	35,167
0	76112	Oxford Life Ins Co	0	0	0.0002	539,859
0	67393	Ozark Natl Life Ins Co	0	0	0.00001	58
0	67466	Pacific Life Ins Co	0.00188	1	0	0
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00012	327,764
0	67539	Pan Amer Life Ins Co	0	0	0.00003	78,105
1.91599	67598	Paul Revere Life Ins Co	0.00188	1	0.00099	2,764,176
0	67644	Penn Mut Life Ins Co	0	0	0.00006	167,946
0	63282	Penn Treaty Ntwrk Amer Ins Co	0.00188	1	0	0
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00051	1,412,971
0	72125	Physicians Life Ins Co	0	0	0.00006	156,134
0.91218	80578	Physicians Mut Ins Co	0.00188	1	0.00207	5,806,062
0	58009	Police & Firemens Ins Assn	0	0	0.00011	298,891
0	65919	Primerica Life Ins Co	0	0	0.00001	1,759
0.83174	61271	Principal Life Ins Co	0.00376	2	0.00452	12,735,094
0	68047	Professional Ins Co	0	0	0.00043	1,202,868
0	88536	Protective Life & Annuity Ins Co	0	0	0.00001	276
0	68136	Protective Life Ins Co	0	0	0.00002	29,515
0.403	68195	Provident Life & Accident Ins Co	0.00376	2	0.00933	26,283,737
0	68209	Provident Life & Cas Ins Co	0	0	0.00049	1,355,493
3.18336	68241	Prudential Ins Co Of Amer	0.00564	3	0.00178	4,991,076
0	71390	Puritan Life Ins Co of Amer	0	0	0.00019	529,709
5852.0661	68381	Reliance Standard Life Ins Co	0.00188	1	0.00001	905
0	67105	Reliastar Life Ins Co	0	0	0.00001	1,036
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00005	114,287
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00089	2,499,899
0	68462	Reserve Natl Ins Co	0	0	0.00008	205,468
0	65005	RiverSource Life Ins Co	0	0	0.00252	7,086,243
0	15015	Riverside Hlth of MD Inc	0.00188	1	0	0
0	80594	Riversource Life Ins Co Of NY	0	0	0.00004	87,623
0	57657	Royal Neighbors Of Amer	0	0	0.00002	32,239
0	60183	S USA Life Ins Co Inc	0	0	0.00002	29,765
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00001	703
0	62952	SILAC Ins Co	0	0	0.00005	121,219
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00001	11,304
0	69485	Security Natl Life Ins Co	0	0	0.00001	69
0	60076	Security Plan Life Ins Co	0	0	0.00001	48
0	12572	Selective Ins Co Of Amer	0	0	0.00001	1,581
0	76325	Senior Hlth Ins Co of PA	0.00752	4	0	0
0	65757	Shelter Life Ins Co	0	0	0.00001	1,021
0	68845	Shenandoah Life Ins Co	0	0	0.00006	158,360

0	71420	Sierra Hlth & Life Ins Co Inc	0.00564	3	0	0
0.11936	12575	SilverScript Ins Co	0.00188	1	0.01575	44,374,247
0	19178	Southern Guar Ins Co	0	0	0.00112	3,147,138
0	69019	Standard Ins Co	0	0	0.0015	4,225,183
2.38439	86355	Standard Life & Accident Ins Co	0.00188	1	0.00079	2,221,165
0	71706	Standard Life & Cas Ins Co	0	0	0.00001	861
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	18,959
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	19,719
0	68985	Starmount Life Ins Co	0	0	0.00001	1,658
0	38318	Starr Ind & Liab Co	0.00188	1	0	0
0	69108	State Farm Life Ins Co	0.00376	2	0	0
0.41443	25178	State Farm Mut Auto Ins Co	0.00188	1	0.00454	12,779,438
0	69116	State Life Ins Co	0	0	0.00019	530,487
0	69132	State Mut Ins Co	0	0	0.00019	507,932
0	89184	Sterling Investors Life Ins Co	0	0	0.00003	57,901
0	77399	Sterling Life Ins Co	0	0	0.00001	15,321
0	91785	Sterling Nat Life Ins Co Inc	0	0	0.00094	2,647,089
0	69310	Surety Life Ins Co	0	0	0.00001	1,428
0	68608	Symetra Life Ins Co	0	0	0.00001	2,805
0	60142	TIAA Cref Life Ins Co	0	0	0.00011	293,621
0	66281	TRANSAMERICA PREMIER LIFE INS CO	0.00376	2	0	0
0	71153	Talcott Resolution Life & Ann Ins Co	0	0	0.00001	89
0	88072	Talcott Resolution Life Ins Co	0	0	0.00001	4,045
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00008	216,713
0	76236	The Cincinnati Life Ins Co	0	0	0.00002	37,276
2471.3578	54739	The Dental Concern Inc	0.00188	1	0.00001	2,143
0	13130	The Dental Network Inc	0	0	0.00145	4,063,042
0	56014	Thrivent Financial For Lutherans	0	0	0.00231	6,493,536
0	70688	Transamerica Financial Life Ins Co	0	0	0.00002	38,635
1.70118	86231	Transamerica Life Ins Co	0.0094	5	0.00553	15,566,032
0	25658	Travelers Ind Co	0.00188	1	0	0
0	56006	Travelers Protective Assn Of Amer	0	0	0.00001	472
43.77628	61425	Trustmark Ins Co	0.00376	2	0.00009	241,963
0	95253	UNITED CONCORDIA DENTAL PLANS	0	0	0.00101	2,819,368
0	80802	US Br Sun Life Assur Co of Canada	0.00188	1	0	0
0	80659	US Business of Canada Life Assur Co	0	0	0.00003	74,144
0	69663	USAA Life Ins Co	0	0	0.00428	12,038,444
0	94358	USAble Life	0	0	0.00001	861
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00001	293
0	11121	Unified Life Ins Co	0	0	0.00003	56,863
0	62596	Union Fidelity Life Ins Co	0	0	0.00002	44,163
0	69744	Union Labor Life Ins Co	0	0	0.00002	50,220
0	69779	Union Natl Life Ins Co	0	0	0.00001	512
0	70408	Union Security Ins Co	0	0	0.00031	846,461
0.46486	92916	United Amer Ins Co	0.00188	1	0.00405	11,393,090
0	85766	United Concordia Ins Co	0	0	0.004	11,265,009
203.49186	95025	United Hlthcare Mid Atlantic Inc	0.0094	5	0.00005	130,131

0	69930	United Ins Co Of Amer	0	0	0.00008	213,440
0	69973	United Life Ins Co	0	0	0.00001	12
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	2,140
0.45276	69868	United Of Omaha Life Ins Co	0.00376	2	0.00831	23,395,290
0	42129	United Security Assur Co Of PA	0	0	0.00007	196,543
0	56456	United States Letter Carriers Mut Be	0	0	0.00001	26,830
0	70106	United States Life Ins Co in the Cit	0	0	0.00001	19,959
0	56413	United Transportation Union Ins Assn	0	0	0.00001	6,532
0	72850	United World Life Ins Co	0	0	0.00376	10,582,207
0	79413	UnitedHealthcare Ins Co	0.03008	16	0	0
0	84549	UnitedHealthcare Ins Co of Amer	0	0	0	-79
0	97179	UnitedHealthcare Life Ins Co	0	0	0.00005	133,505
3.03387	62235	Unum Life Ins Co Of Amer	0.00752	4	0.00248	6,982,673
0	80942	Venerable Ins & Ann Co	0	0	0.00001	23
0	70319	Washington Natl Ins Co	0	0	0.00112	3,150,909
0.09637	10155	WellCare Prescription Ins Inc	0.00188	1	0.01951	54,957,004
0	32280	Wellfleet Ins Co	0	0	0.00003	65,234
0	70483	Western & Southern Life Ins Co	0	0	0.00004	100,737
0	57711	Western Catholic Union	0	0	0.00006	162,529
0	85189	Western United Life Assur Co	0	0	0.00005	127,602
0	62413	Wilcac Life Ins Co	0	0	0.00003	58,791
0	66230	William Penn Life Ins Co Of NY	0	0	0.00001	291
0	60704	Wilton Reassur Life Co of NY	0	0	0.00001	200
0	57320	Woodmen World Life Ins Soc	0	0	0.00001	9,876

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2020**Total Complaints for Index: **570**Premiums Year: **2020**Total Premiums for Index: **2090072069**Complaints Selected: **All Complaints**Policy Type: **Homeowner**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

<b>Complaint Index</b>	<b>Cocode</b>	<b>Company Name</b>	<b>Complaint Share</b>	<b>Complaints</b>	<b>U.S. Market Share</b>	<b>Premiums</b>
0	13933	AAA CLUB ALLIANCE INC	0.00176	1	0	0
1.21965	19402	AIG Prop Cas Co	0.00527	3	0.00432	9,019,300
0	26883	AIG Specialty Ins Co	0	0	0.00009	172,635
0	13321	ALLSTATE MOTOR CLUB INC	0.00176	1	0	0
0	33189	ALTERRA EXCESS & SURPLUS INS CO	0.00176	1	0	0
0	33898	Aegis Security Ins Co	0	0	0.00015	309,590
0	10014	Affiliated Fm Ins Co	0	0	0.00001	7,045
2.39466	42579	Allied Prop & Cas Ins Co	0.00702	4	0.00294	6,124,962
22.44376	19240	Allstate Ind Co	0.00702	4	0.00032	653,508
1.57823	19232	Allstate Ins Co	0.0772	44	0.04892	102,228,316
1.30483	17230	Allstate Prop & Cas Ins Co	0.01404	8	0.01076	22,481,385
0.84624	37907	Allstate Vehicle & Prop Ins Co	0.02983	17	0.03525	73,662,274
2.43392	10111	American Bankers Ins Co Of FL	0.01755	10	0.00721	15,065,435
0	20427	American Cas Co Of Reading PA	0.00176	1	0	0
0	19690	American Economy Ins Co	0	0	0.00107	2,216,729
3.37781	29068	American Family Connect Prop & Cas I	0.00878	5	0.0026	5,427,783
0	23450	American Family Home Ins Co	0	0	0.00008	148,726
0	24066	American Fire & Cas Co	0	0	0.00006	112,071
1.03526	23469	American Modern Home Ins Co	0.00176	1	0.0017	3,541,934
0	42722	American Modern Prop & Cas Ins Co	0	0	0.00036	742,429
3.42646	28401	American Natl Prop & Cas Co	0.00351	2	0.00103	2,140,286
0	42978	American Security Ins Co	0	0	0.00025	520,827
0	37214	American States Preferred Ins Co	0.00351	2	0	0
0.2723	10872	American Strategic Ins Corp	0.00176	1	0.00645	13,466,496
0.42428	19976	Amica Mut Ins Co	0.00351	2	0.00828	17,285,015
5.83763	41459	Armed Forces Ins Exch	0.00351	2	0.00061	1,256,261
0	19062	Automobile Ins Co Of Hartford CT	0.00527	3	0	0
0	16039	Baltimore Equitable Society	0.00176	1	0	0
0.80112	18279	Bankers Standard Ins Co	0.00702	4	0.00876	18,308,391
1.97559	13501	Brethren Mut Ins Co	0.01579	9	0.008	16,704,464
0	13528	Brotherhood Mut Ins Co	0.00351	2	0	0
0	11681	CSAA AFFINITY INS CO	0.00527	3	0	0
2.12778	37770	CSAA Gen Ins Co	0.01229	7	0.00578	12,063,069
0	20117	California Cas Ind Exch	0	0	0.00071	1,474,568

0	12961	Canopius US Ins	0	0	0.00005	101,572
0	26905	Century Natl Ins Co	0	0	0.00035	710,739
0	38989	Chubb Custom Ins Co	0	0	0.00023	475,466
0	12777	Chubb Ind Ins Co	0	0	0.00001	1,117
0	10052	Chubb Natl Ins Co	0	0	0.00414	8,640,795
0	37745	Clear Blue Specialty Ins Co	0	0	0.00002	25,872
0.88562	18961	Crestbrook Ins Co	0.00176	1	0.00199	4,140,393
0	44520	Crum & Forster Specialty Ins Co	0	0	0.00001	17,798
2.30332	13684	Cumberland Mut Fire Ins Co	0.01053	6	0.00458	9,551,797
0.96325	13692	Donegal Mut Ins Co	0.00176	1	0.00183	3,806,708
0	40649	Economy Premier Assur Co	0	0	0.00029	596,145
0	21261	Electric Ins Co	0	0	0.0003	607,970
1.46716	11252	Encompass Home & Auto Ins Co	0.01579	9	0.01077	22,493,269
1.56295	15130	Encompass Ind Co	0.00176	1	0.00113	2,346,077
0	10358	Encompass Ins Co	0.00176	1	0	0
3.68784	10071	Encompass Ins Co Of Amer	0.01053	6	0.00286	5,965,765
0.41887	26263	Erie Ins Co	0.02106	12	0.05027	105,048,327
0.64918	26271	Erie Ins Exch	0.03509	20	0.05405	112,967,971
0	25712	Esurance Ins Co	0	0	0.00041	842,633
14.12495	35378	Evanston Ins Co	0.00176	1	0.00013	259,597
0	10851	Everest Ind Ins Co	0	0	0	-8,740
0	17043	Everett Cash Mut Ins Co	0	0	0.00013	255,704
0	35181	Executive Risk Ind Inc	0	0	0.00001	96
1.17552	34339	Farmers Grp Prop & Cas Ins Co	0.00351	2	0.00299	6,238,638
0.95185	21652	Farmers Ins Exch	0.00878	5	0.00922	19,261,479
5.98652	13854	Farmers Mut Fire Ins Co of Salem Cn	0.00527	3	0.00088	1,837,527
1.89151	26298	Farmers Prop & Cas Ins Co	0.00527	3	0.00279	5,815,673
0.70246	20281	Federal Ins Co	0.00176	1	0.0025	5,219,960
0	37710	First Amer Prop & Cas Ins Co	0	0	0.00041	853,519
0.97389	11185	Foremost Ins Co Grand Rapids MI	0.00176	1	0.00181	3,765,129
0	11800	Foremost Prop & Cas Ins Co	0	0	0.00035	713,329
2.86913	14753	Frederick Mut Ins Co	0.00878	5	0.00306	6,390,079
0.65692	21253	Garrison Prop & Cas Ins Co	0.00702	4	0.01069	22,327,461
0	41491	Geico Cas Co	0.00176	1	0	0
0	22055	Geico Ind Co	0.00176	1	0	0
0	37362	General Star Ind Co	0	0	0.00001	1,088
1.14484	11282	Germantown Ins Co	0.00527	3	0.0046	9,608,663
0	22063	Government Employees Ins Co	0.00176	1	0	0
0.30002	20303	Great Northern Ins Co	0.00176	1	0.00585	12,222,025
0	22292	Hanover Ins Co	0	0	0.00004	70,284
42.08948	35696	Harleysville Preferred Ins Co	0.00176	1	0.00005	87,119
0	26182	Harleysville Worcester Ins Co	0	0	0.00012	237,997
5.25165	22357	Hartford Accident & Ind Co	0.00176	1	0.00034	698,218
0	29424	Hartford Cas Ins Co	0	0	0.00045	925,517
0	19682	Hartford Fire Ins Co	0	0	0.00007	143,258
1.98975	37478	Hartford Ins Co Of The Midwest	0.00878	5	0.00441	9,214,214
0	30104	Hartford Underwriters Ins Co	0	0	0.00004	70,070

2.00012	17221	Homesite Ins Co	0.04386	25	0.02193	45,832,377
1.36475	13927	Homesite Ins Co Of The Midwest	0.03334	19	0.02443	51,049,305
0	22578	Horace Mann Ins Co	0	0	0.00036	744,431
0	36940	Indian Harbor Ins Co	0	0	0	-55,871
0	19429	Insurance Co Of The State Of PA	0	0	0.00004	81,696
0	10914	Kemper Independence Ins Co	0	0	0	-3,057
1.21288	33600	LM Ins Corp	0.01404	8	0.01158	24,185,698
2.55804	16023	Lemonade Ins Co	0.00527	3	0.00206	4,300,332
0	19437	Lexington Ins Co	0	0	0.00029	594,015
20.69486	42404	Liberty Ins Corp	0.03685	21	0.00179	3,720,859
0.68363	23035	Liberty Mut Fire Ins Co	0.00702	4	0.01027	21,455,092
6.83269	23043	Liberty Mut Ins Co	0.00878	5	0.00129	2,683,272
0	12484	Liberty Mut Personal Ins Co	0	0	0.03592	75,064,296
0	14400	Lititz Mut Ins Co	0	0	0.00116	2,409,744
0	28932	Markel Amer Ins Co	0	0	0.00046	953,014
0	38970	Markel Ins Co	0	0	0.00004	70,432
0	31968	Merastar Ins Co	0	0	0.00002	23,360
0.5741	23353	Meridian Security Ins Co	0.00176	1	0.00306	6,387,129
0	21687	Mid Century Ins Co	0.00176	1	0	0
3.6318	14613	Montgomery Mut Ins Co	0.00351	2	0.00097	2,019,272
0	26522	Mount Vernon Fire Ins Co	0	0	0.00003	58,330
2.33533	14664	Mutual Benefit Ins Co	0.00702	4	0.00301	6,280,569
1.0004	14788	NGM Ins Co	0.00176	1	0.00176	3,665,331
0	43001	Narragansett Bay Ins Co	0	0	0.00002	36,037
0	20079	National Fire & Marine Ins Co	0	0	0.00009	175,519
0	26093	Nationwide Affinity Co of Amer	0.00176	1	0	0
1.012	23760	Nationwide Gen Ins Co	0.01579	9	0.01561	32,610,007
0.63357	25453	Nationwide Ins Co Of Amer	0.00702	4	0.01108	23,150,334
0.47166	23779	Nationwide Mut Fire Ins Co	0.01229	7	0.02604	54,420,704
0	23787	Nationwide Mut Ins Co	0	0	0.00005	90,321
0.75759	37877	Nationwide Prop & Cas Ins Co	0.00702	4	0.00927	19,360,344
0	13167	North Light Specialty Ins Co	0	0	0.00009	173,976
24.0236	24074	Ohio Cas Ins Co	0.00176	1	0.00008	152,633
0	22748	Pacific Employers Ins Co	0	0	0.00001	1,992
0	20346	Pacific Ind Co	0	0	0.0015	3,118,012
0	18333	Peerless Ind Ins Co	0	0	0.00002	21,813
1.07503	14958	Peninsula Ins Co	0.00527	3	0.0049	10,232,717
1.17731	14990	Pennsylvania Natl Mut Cas Ins Co	0.00351	2	0.00299	6,229,123
0	13714	Pharmacists Mut Ins Co	0	0	0.00002	30,700
7.829	17914	Philadelphia Contributionship Ins	0.00878	5	0.00113	2,341,804
0	18058	Philadelphia Ind Ins Co	0.00176	1	0	0
1.5434	37257	Praetorian Ins Co	0.01053	6	0.00683	14,254,770
0.35585	12873	Privilege Underwriters Recp Exch	0.00176	1	0.00494	10,304,354
0	32786	Progressive Specialty Ins Co	0	0	0.00007	135,713
0	34690	Property & Cas Ins Co Of Hartford	0	0	0.00001	824
6.70735	39217	QBE Ins Corp	0.00527	3	0.00079	1,640,049
3.74987	11515	QBE Specialty Ins Co	0.00176	1	0.00047	977,847

1.06439	24740	Safeco Ins Co Of Amer	0.01755	10	0.01649	34,449,776
0	41297	Scottsdale Ins Co	0	0	0.00043	889,080
1.43277	19259	Selective Ins Co Of SC	0.00527	3	0.00368	7,677,721
0	39926	Selective Ins Co Of The Southeast	0	0	0	-36,394
0	10936	Seneca Ins Co Inc	0.00176	1	0	0
0	11000	Sentinel Ins Co Ltd	0	0	0.0003	620,229
3.08178	24376	Spinnaker Ins Co	0.00702	4	0.00228	4,759,327
0.80851	19070	Standard Fire Ins Co	0.02983	17	0.03689	77,099,420
178.98583	42986	Standard Guar Ins Co	0.00351	2	0.00002	40,973
0	25496	StarStone Natl Ins Co	0	0	0	-7
0	44776	StarStone Specialty Ins Co	0	0	0	-1,247
0.95554	25127	State Auto Prop & Cas Ins Co	0.00351	2	0.00368	7,674,812
0.52118	25143	State Farm Fire & Cas Co	0.08948	51	0.17168	358,817,619
0	25151	State Farm Gen Ins Co	0.00176	1	0	0
0	25178	State Farm Mut Auto Ins Co	0.00878	5	0	0
0	12831	State Natl Ins Co Inc	0	0	0.00004	83,257
1.88524	16578	Stillwater Prop & Cas Ins Co	0.00351	2	0.00187	3,890,015
0	22683	Teachers Ins Co	0	0	0.00057	1,171,227
0	28665	The Cincinnati Cas Co	0	0	0.00004	80,310
0.52004	10677	The Cincinnati Ins Co	0.00351	2	0.00675	14,102,167
0	31194	Travelers Cas & Surety Co Of Amer	0.00176	1	0	0
0	19046	Travelers Cas Ins Co Of Amer	0.00176	1	0	0
0	36137	Travelers Commercial Ins Co	0	0	0.00166	3,451,469
1.09416	27998	Travelers Home & Marine Ins Co	0.04562	26	0.04169	87,132,529
1.60344	25666	Travelers Ind Co Of Amer	0.00176	1	0.0011	2,286,843
0.3031	38130	Travelers Personal Ins Co	0.00878	5	0.02895	60,488,434
0	36161	Travelers Prop Cas Ins Co	0.00176	1	0	0
0	16188	Trisura Specialty Ins Co	0	0	0.00001	16,894
1.12169	27120	Trumbull Ins Co	0.00702	4	0.00626	13,076,074
0	29459	Twin City Fire Ins Co Co	0	0	0.00046	959,400
0.60602	25968	USAA Cas Ins Co	0.02281	13	0.03764	78,659,109
1.35186	18600	USAA Gen Ind Co	0.02632	15	0.01947	40,686,094
0	29963	United Farm Family Ins Co	0.00527	3	0	0
0.41437	25941	United Serv Automobile Assn	0.02457	14	0.05928	123,887,658
0.84351	16063	Unitrin Auto & Home Ins Co	0.00176	1	0.00208	4,347,103
0	10915	Unitrin Direct Prop & Cas Co	0	0	0.00003	44,654
2.8067	40703	Unitrin Safeguard Ins Co	0.00351	2	0.00126	2,612,894
3.62193	10759	Universal N Amer Ins Co	0.00176	1	0.00049	1,012,389
2.28263	10861	Universal Prop & Cas Ins	0.00527	3	0.00231	4,819,170
0	16237	Vault E&S Ins Co	0	0	0.00002	34,487
0	16186	Vault Recip Exch	0	0	0.00006	117,367
0.72216	20397	Vigilant Ins Co	0.00176	1	0.00243	5,077,566
0	40428	Voyager Ind Ins Co	0	0	0	-155
0	44393	West Amer Ins Co	0	0	0.00059	1,225,929
0	16098	Westminster Amer Ins Co	0.00176	1	0	0
0.44857	26166	Windsor Mount Joy Mut Ins Co	0.00176	1	0.00392	8,174,556
0	37885	XL Specialty Ins Co	0	0	0	-17,716

# Appendix 4

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Working Title	Job Title	Salary
Enforcement Officer II	MIA Analyst II	57,485.00
Insurance Investigator II	MIA Analyst I	52,004.00
Sr. Enforcement Officer, Title	MIA Administrator I	61,323.00
Fraud Investigator	MIA Analyst II	58,583.00
Investigator	MIA Analyst II	55,384.00
Associate Commissioner of Hearings	MIA Executive V	135,740.00
Analyst III	MIA Analyst II	66,895.00
Associate Commissioner, Compliance and Enforcement	MIA Executive IV	122,372.00
Fiscal Account Clerk II	Fiscal Accounts Clerk II	17.92
Associate Commissioner, Property & Casualty	MIA Executive IV	124,734.00
Insurance Investigator	MIA Analyst II	62,001.00
Chief Financial Analyst	MIA Executive IV	122,372.00
IT Systems Technical Spec	IT Systems Technical Spec	87,800.00
Data Entry Operator II	Data Entry Operator II	33,788.00
Financial Analyst III	MIA Analyst II	58,583.00
Director, Life, Annuities & Credit	MIA Administrator V	92,619.00
Outreach Staffer, Lead	MIA Analyst II	44,669.54
Complaint Investigator I	MIA Officer II	47,109.00
Insurance Investigator II	MIA Analyst II	55,384.00
MIA Chief Actuary	MIA Chief Actuary	155,164.00
Complaint Investigator II	MIA Analyst I	52,004.00
Insurance Investigator II	MIA Analyst II	57,485.00
Chief of Staff	Designated Admin Mgr Senior III	99,304.00
Analyst I	MIA Officer II	48,843.00
Examiner In Charge I	MIA Administrator IV	88,492.00
Assistant Chief Examiner	MIA Executive II	101,487.00

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Customer Service Supervisor/Education Analyst	MIA Officer I	52,144.00
Fiscal Accounts Technician II	Fiscal Accounts Technician II	43,934.00
Exec Assoc III	Exec Assoc III	71,385.00
Fiscal Accounts Technician II	Fiscal Accounts Technician II	45,559.00
Senior Financial Analyst I	MIA Administrator III	87,800.00
Director of the Life and Health Appeals and Grievance Unit	MIA Administrator V	94,385.00
Enforcement Officer II	MIA Analyst II	57,485.00
Receptionist	MIA Associate I	14.07
Hearings Assistant	MIA Associate I	14.07
MC Examiner I	MIA Analyst II	57,485.00
Director of Company Licensing/MIA Administrator III	MIA Administrator IV	80,437.00
Data Entry Specialist	MIA Associate V	46,015.00
Team Lead, Infrastructure Services	MIA Administrator V	105,735.00
Producer Licensing Coordinator	MIA Associate V	36,467.00
Director of Rates and Forms, P&C	MIA Executive I	110,719.00
Office Secy II	Office Secy II	36,813.00
Associate Commissioner, Life & Health	MIA Executive IV	113,383.00
Enforcement Officer, II	MIA Analyst II	57,485.00
Assistant Chief Investigator	MIA Administrator II	66,683.00
Rates and Forms Analyst III	MIA Analyst II	63,191.00
Producer Licensing Specialist	MIA Associate V	17.26
Senior Actuary Property & Casualty	MIA Executive IV	117,790.00
Director, Human Resources	MIA Executive I	96,944.00
Insurance Examiner III	MIA Administrator III	91,167.00
Title Licensing Specialist	MIA Associate V	39,139.00
Analyst III	MIA Analyst II	58,583.00
Deputy Commissioner	MIA Deputy Ins Comm	155,164.00

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Analyst III	MIA Analyst II	64,399.00
Senior Enforcement Officer, Licensing	MIA Administrator I	77,047.00
Fiscal Services Admin IV	Fiscal Services Admin IV	96,184.00
Executive Director, Premium Taxes and Company Licensing	MIA Executive III	121,408.00
Rates and Forms Analyst	MIA Officer II	42,294.00
Process Manager	MIA Executive I	107.69
Director of Communications	Designated Admin Mgr III	103,752.00
Computer Info Services Spec II	Computer Info Services Spec II	57,037.00
Associate Deputy Commissioner	Exec IX	157,000.00
Complaint Investigator II	MIA Analyst I	50,145.00
Investigator	MIA Analyst II	58,583.00
Administrative Assistant	MIA Associate IV	45,671.00
Investigator II	MIA Analyst I	50,145.00
Insurance Investigator II	MIA Analyst II	57,485.00
Insurance Investigator II	MIA Analyst II	55,384.00
Exam & Audit Process Manager	MIA Administrator III	67,234.00
Actuary, P&C	MIA Administrator III	82,914.00
Supply Officer	MIA Associate IV	41,712.00
Outreach Staffer I/Translator	MIA Officer II	52,546.00
Fiscal Accounts Technician Supv	Fiscal Accounts Technician Supv	56,143.00
Chief Enforcement Officer, Producer	MIA Administrator IV	83,577.00
Executive Assistant	MIA Analyst II	60,841.00
Senior MC Examiner	MIA Administrator I	59,064.00
Supervisor, Rates and Forms	MIA Administrator IV	83,577.00
Producer Licensing Audit Specialist	MIA Officer I	42,712.00
Insurance Analyst	MIA Officer II	57,666.00
Accountant II	Accountant II	57,037.00

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HR Specialist	MIA Administrator II	83,843.00
Associate Commissioner, CEAU	MIA Executive IV	137,260.00
Enforcement Officer, Title	MIA Analyst I	59,231.00
Computer Info Services Spec II	Computer Info Services Spec II	58,122.00
External Relations Specialist	MIA Administrator II	54,279.00
HR Officer II	HR Officer II	66,895.00
Business Analyst Liason	MIA Administrator III	86,157.00
Complaint Investigator II	MIA Analyst I	52,004.00
MC Examiner I	MIA Analyst I	53,935.00
Procurement Officer I	Procurement Officer I	53,397.00
Premium Tax Examiner-Company Licensing Analyst/MIA Analyst I	MIA Analyst I	71,606.00
Sr. Programmer Analyst	MIA Administrator III	82,914.00
Sr. Database Specialist	MIA Administrator IV	99,103.00
Admin Spec III	Admin Spec III	41,618.00
Assitant Chief Examiner	MIA Executive II	60,892.20
Enforcement Officer I	MIA Analyst II	57,485.00
EDP Examiner	MIA Administrator IV	85,196.00
Enforcement Officer I, Title	MIA Analyst I	25.54
Finanacial Analyst III	MIA Administrator III	87,800.00
Assistant Chief	MIA Administrator II	60,694.00
Rates and Forms Analyst I	MIA Officer II	53,523.00
Rates and Forms Assistant	MIA Associate III	38,534.00
Senior Actuary	MIA Executive V	146,573.00
Compliance Officer	MIA Officer I	49,350.00
Examiner In Charge I	MIA Administrator IV	88,492.00
Investigative Auditor	MIA Administrator I	70,039.00
Complaint Investigator I	MIA Analyst I	50,145.00

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Market Data Analyst	MIA Analyst II	51,260.13
Market Data Analyst	MIA Analyst II	57,485.00
Chief Information Officer	MIA Executive IV	137,260.00
Computer Info Services Spec II	Computer Info Services Spec II	59,231.00
Insurance Examiner II	MIA Analyst II	58,583.00
Insurance Examiner III	MIA Administrator I	72,760.00
Market Analysis Assistant Chief	MIA Administrator IV	85,196.00
Insurance Specialist II	MIA Analyst II	59,701.00
Investment Specialist	MIA Administrator V	105,735.00
Chief, Life and Health Complaints	MIA Executive I	96,944.00
Communications Specialist Trainee	Communications Specialist Trainee	17.16
Chief, Health Insurance and Managed Care	MIA Executive I	98,800.00
Insurance Examiner II	MIA Administrator I	62,495.00
Assistant Chief Market Conduct Examiner	MIA Administrator II	73,343.00
Computer Info Services Spec Supv	Computer Info Services Spec Supv	81,596.00
Lead Investigator	MIA Administrator I	80,053.00
Property and Casualty, Rates and Forms Analyst III	MIA Analyst II	63,191.00
Director of Hearings	MIA Administrator V	90,888.00
Procurement Officer III	Procurement Officer III	86,842.00
Executive Assistant	MIA Officer II	64,605.00
Rates and Forms Analyst I	MIA Officer II	43,836.00
Admin Aide	Admin Aide	50,419.00
Sr. Enforcement Officer, Producer	MIA Administrator I	61,323.00
MIA Officer II	MIA Officer II	51,588.00
Insurance Investigator II	MIA Analyst II	55,384.00
Office Secy II	Office Secy II	41,618.00
IT Asst Director II	IT Asst Director II	105,735.00

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Insurance Investigator II	MIA Analyst II	59,701.00
Managed Care Analyst I	MIA Analyst I	52,004.00
Junior Analyst	MIA Associate VI	54,686.00
Director of Complaints, P&C	MIA Administrator V	84,251.00
Compliance Analyst	MIA Analyst I	52,004.00
Office Secy I	Office Secy I	34,646.00
Assistant Chief Investigator	MIA Administrator II	71,958.00
Admin Spec II	Admin Spec II	36,467.00
Sr. Enforcement Officer, Licensing	MIA Administrator I	61,323.00
Prescription Drug MAC Appeals Investigator Advanced	MIA Administrator II	67,958.00
Special Assistant, Health Policy and Mental Health Parity and Addiction	MIA Executive I	107.69
Outreach Staffer/Lead	MIA Analyst II	60,841.00
Junior Analyst	MIA Associate VI	54,686.00
Admin Spec II	Admin Spec II	36,467.00
Investigator II	MIA Analyst II	58,583.00
Chief Market Conduct Examiner, Life and Health	MIA Administrator V	89,190.00
Analyst	MIA Analyst I	60,362.00
Tech. Support Specialist	Administrator I	76,432.00
Admin Aide	Admin Aide	38,751.00
Assistant Chief Financial Analyst	MIA Executive II	105,415.00
IT Systems Technical Spec	IT Systems Technical Spec	89,466.00
Assistant Chief	MIA Administrator II	79,166.00
Financial Analyst II	MIA Analyst II	64,399.00
Insurance Investigator II	MIA Analyst II	63,191.00
C&E Associate	MIA Associate V	53,280.00
Financial Analyst II	MIA Administrator I	63,687.00
Analyst III	MIA Analyst I	57,037.00

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Senior Actuary	MIA Executive V	146,573.00
Associate Commissioner, Examination and Audit	MIA Executive V	146,573.00
Management Associate	Management Associate	59,948.00
Director of Government Relations	Designated Admin Mgr IV	89,893.00
Administrative Assistant	MIA Officer I	57,213.00
Senior Programmer Analyst	MIA Administrator III	82,914.00
Office Secretary III	Office Secy III	49,536.00
Actuarial Analyst	MIA Analyst II	66,895.00
Senior Actuarial Analyst	MIA Administrator III	82,914.00
Fiscal Accounts Technician II	MIA Associate VI	58,943.00
Fraud Investigator	MIA Analyst II	28.09
Admin Prog Mgr II	Admin Prog Mgr II	80,437.00
Senior Market Conduct Examiner	MIA Administrator I	66,155.00
Special Projects Manager	MIA Administrator III	51.00
MC Examiner I	MIA Analyst I	21.57
Management Associate	Management Associate	39,374.00
Managed Care Analyst II	MIA Administrator IV	75,955.00
CEAU Supervisor	MIA Administrator II	73,343.00
Assistant Chief Financial Analyst	MIA Executive II	107,434.00
Facilities Assistant	MIA Associate I	39,347.00
IT Systems Technical Spec	IT Systems Technical Spec	89,466.00
Junior Analyst	MIA Analyst I	44,989.00
Exec Assoc I	Exec Assoc I	59,890.00
Exec Assoc III	Exec Assoc III	80,053.00
Market Conduct Examiner II	MIA Administrator I	61,323.00
Complaints Investigator	MIA Analyst II	57,485.00
Utilization Review Analyst	MIA Analyst II	58,583.00

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Managed Care Analyst I	MIA Analyst I	53,935.00
Insurance Investigator II	MIA Analyst II	55,384.00
Insurance Analyst III	MIA Analyst II	62,001.00
MIA Intern	MIA Associate VI	17.94
Webmaster	MIA Administrator I	71,385.00
Assistant Chief Investigator	MIA Administrator II	69,268.00
Paralegal	MIA Officer I	52,144.00
Director Civil Fraud and Producer Enforcement	MIA Executive I	89,893.00
Insurance Fraud Investigator	MIA Analyst II	59,701.00
Insurance Analyst, Lead	MIA Administrator II	66,683.00
Office Secy II	Office Secy II	35,537.00
Civil Fraud Investigator	MIA Analyst II	58,583.00
Outreach Staffer	MIA Officer I	42,712.00
Public Affairs Officer	MIA Analyst I	65,116.00
Computer Network Spec II	Computer Network Spec II	64,909.00
Director Producer Licensing	MIA Administrator V	82,651.00
Supervisor, Health Review Unit, Rates and Forms	MIA Administrator IV	88,492.00
Health Insurance and Managed Care Policy Analyst	MIA Administrator III	53.84
Fiscal Accounts Technician II	Fiscal Accounts Technician II	43,934.00
Administrator III	Administrator III	87,106.00
Chief Examiner	MIA Executive IV	117,790.00
Fiscal Specialist	MIA Administrator II	33.42
Fraud Investigator	MIA Analyst II	28.09
Outreach Staffer III	MIA Analyst II	58,583.00
Assist Chief Investigator	MIA Administrator II	63,014.00
Insurance Analyst II	MIA Analyst II	65,636.00
Enforcement Officer I, Licensing	MIA Analyst I	31.42

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Premium Tax Auditor	MIA Officer II	58,769.00
C&E Associate	MIA Associate V	17.26
Customer Service Representative	MIA Associate V	51,353.00
Outreach Staffer III	MIA Analyst I	53,935.00
Lead Complaint Investigator	MIA Administrator I	66,155.00
Managed Care Analyst I	MIA Administrator I	61,323.00
Database Specialist II	Database Specialist II	82,254.00
Assistant Chief Investigator	MIA Administrator II	79,166.00
Office Secy III	Office Secy III	39,132.00
Associate Commissioner, Fraud	MIA Executive IV	124,734.00
Investigator Supervisor	MIA Administrator I	63,687.00
Insurance Investigator II	MIA Analyst II	55,384.00
Assistant Chief Examiner	MIA Executive II	101,487.00
Senior Actuary	MIA Executive V	105,954.00
Chief Enforcement Officer, Title	MIA Administrator IV	66,541.00