



**Maryland**  
INSURANCE ADMINISTRATION

**FISCAL YEAR 2020  
ANNUAL REPORT**

**MSAR # 1690**

**Kathleen A. Birrane  
Commissioner**

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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) 2019 (July 1, 2018 through June 30, 2019). 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 \$596,548,163 in revenue to the General Fund in FY 2020, \$185,580,234 to the Maryland Health Care Rate Stabilization Fund, and \$18,456,080 to the State's Insurance Regulation Fund.

## **B. COVID-19**

In December 2019, a novel strain of coronavirus known as severe acute respiratory syndrome coronavirus 2 emerged in Wuhan, China. Coronavirus disease (COVID-19) is an infectious disease caused by this virus. As the number of cases spread globally by March 2020,

the World Health Organization declared COVID-19 a pandemic, with the U.S. Centers for Disease Control and Prevention stressing that COVID-19 is a serious global health threat.

On March 5, 2020, Governor Hogan declared a state of emergency in Maryland. 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.

The MIA, as a part of its yearly Continuity of Operations Plan had already conducted a pandemic exercise and had a plan in place for continuing essential functions. The MIA's MIS technology team was able to obtain and deploy equipment and resources to make certain that MIA staff were able to telework in accordance with the Governor's March 12, 2020, Order. Throughout most of 2020, about 90 percent of the MIA workforce was on full-time telework.

In response to COVID-19, the MIA implemented key emergency regulatory actions to protect consumers and provide guidance to insurers. The Insurance Commissioner evoked emergency powers to require health insurers to:

- Suspend health benefit cancellations and nonrenewals of individual health policies for nonpayment of premium, except under certain conditions;
- Waive all cost-sharing related to COVID-19 diagnostics and testing;
- Waive all cost-sharing for COVID-19 preventatives, including vaccination;
- Evaluate a request to use an out-of-network provider to perform diagnostic testing of COVID-19 solely on the basis of whether the use of the out-of-network provider is medically necessary or appropriate;
- And consider an adverse decision on a request for coverage of diagnostic services for COVID-19 an emergency case for which an expedited grievance procedure is required under §15-10A-02 of the Insurance Article.

Additionally, the MIA closely monitored Property and Casualty rate change filings during the pandemic, with a particular emphasis on private passenger automobile (PPA) insurance. Actions included Bulletin 20-12, issued in March, which encouraged all Property and Casualty insurers to consider making rate filings providing temporary immediate relief to policyholders during the emergency. Insurers responded affirmatively, resulting in more than \$415 million in direct premium relief to Maryland's PPA policyholders in the form of premium refunds, credits and/or dividends. PPA rate reductions will carry into next year. Eight of the top 10 PPA insurance writers in Maryland have filed for rate reductions in the 2% to 5% range for 2021.

In addition to the action taken with respect to PPA, the Property & Casualty Unit took the following steps in response to COVID-19:

- Worked with all Property & Casualty insurers doing business in the State to make reasonable accommodations so that policyholders would not be cancelled for non-payment of premium due to COVID-19 financial hardships (See Bulletin #20-10);
- Created expedited form filing review process to allow PPA insurers to temporarily waive commercial use exclusions in PPA policies so that policyholders could use their personal vehicles for delivery services without sacrificing their liability protection under their PPA policy (Bulletin #20-15);

- Worked with our partners at the Maryland Motor Vehicle Administration and our licensees in the commercial automobile market to create protocols that allowed for the temporary suspension of coverage for fleet vehicles without the need to return registration plates thereby saving premium costs and operational costs associated with tag returns (Bulletin #20-18);
- Worked with our licensees so that commercial policyholders could receive premium reductions mid-term due to payroll and revenue deficits from COVID-19 instead of waiting for post-term premium audits; and, advised Property & Casualty insurers to take steps to reduce or eliminate short-rate cancellation penalties and adverse underwriting impact resulting from credit deterioration due to COVID-19; (Bulletin #20-20) and,
- Worked with the National Council on Compensation Insurance (NCCI) to establish new statistical plan rules for the tracking of COVID-19 injury, loss and expense data; and, to create new payroll codes for workers that were receiving salary but not working due to COVID-19 so such payroll amounts would not be used in premium calculation (Bulletin #20-21).

Because of the pandemic, our administrative hearings had to shift from in-person to virtual. During the state of emergency, the MIA Hearings unit completed 31 virtual hearings in 2020 using various meeting platforms.

Throughout the state of emergency, the MIA remained committed to communicating with all stakeholders. Our response included frequent virtual meetings with insurers, producers and providers. For consumer communications and education, the MIA created as 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.

The Consumer Education and Advocacy Unit participated in 73 virtual events in 2020 to connect with consumers during the pandemic. The Unit will also launch a Virtual Disaster Center and schedule virtual outreach events in early 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. Over the next few months, the MIA will continue to expand the virtual services that are available to consumers.

## **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>7/1/19 – 6/30/20</b>			
<b>Company Name</b>	<b>NAIC #</b>	<b>Effective</b>	<b>Action Taken</b>
Denta-Chek of Maryland, Inc.	47074	6/30/2020	Did not renew
Farmers and Mechanics Mutual Insurance Association	31259	8/31/2019	Merged into Windsor-Mt. Joy Mutual Insurance Company
Great-West Life Assurance Company	80705	1/01/2020	Merged into Canada Life Assurance Company (US Branch)
Omni Insurance Company	39098	6/30/2020	Did not renew
PACO Assurance Company, Inc.	10222	12/31/2019	Merged into Podiatry Insurance Company of America
Pennsylvania Life Insurance Company	67660	9/30/2019	Merged into Nassau Life Insurance Company of Texas
Senior Health Insurance Company of Pennsylvania	76325	6/30/2020	Did not renew
Thrivent Life Insurance Company	97721	7/02/2019	Voluntarily withdrew
Trident Insurance Group, Inc.	15953	6/30/2020	Did not renew

### **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 on-going.

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	\$594,808,646
Retaliatory Taxes	\$50,268
Fines	\$1,689,249
<b>TOTAL</b>	<b>\$596,548,163</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	\$7,111,848
Rate & Form Filing Fees	\$2,447,855
Insurance Company Examination Fees	\$1,229,781
Insurance Fraud Prevention Fees	\$1,233,000
Assessments	\$18,456,080
Miscellaneous Income <sup>1</sup>	\$347,377
Company Licensing Fees	\$1,564,626
Office of People's Counsel Transfer	\$494,515
<b>TOTAL</b>	<b>\$32,885,082</b>

#### 6. Complaint Data

<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.



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 2020, the Administration received a total of 8,914<sup>2</sup> formal complaints.

<b>Unit</b>	<b>Total Complaints</b>
Life and Health	2,160
Appeals and Grievance	788
Property and Casualty	5,966
<b>TOTAL</b>	<b>8,914</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 1,516 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 that requires uninsured or enhanced underinsured motorist coverage contain coverage for property damage, and that such property damage coverage must include coverage for the loss of the insured vehicle; 2) a bill that requires a nonresident insurance producer to be licensed in their home state and allows the MIA to cancel a nonresident license if the producer has no home state license; 3) a bill that requires a public adjusters to disburse an insurance settlement within 15 business days after date of payment from insurer; 4) a bill that alters that date on which a third party administrator’s registration expires to 2 years from the date of issuance and increases the period of time for a reinstatement of an expired registration; 5) a bill that authorizes insureds to protest the cancelation, nonrenewal or reduction of coverage by insurers or an increase in premium by filing an online protest; 6) a bill that requires certain regulated entities subject to State insurance regulation to provide an open enrollment period for eligible employees or dependents who gain access to new qualified health plan as a result of a permanent move and who had coverage for prenatal care or services or had medically needy coverage as described in certain federal regulations for 1 or more days during the 60 days before the date of the permanent move; 7) a bill that requires certain regulated entities provide each insured, subscriber or enrollee of a policy or contract that meets the federal definition of minimum essential coverage a health insurance benefit card, prescription benefit card or other technology that states which State agency regulates the policy or contract; 8) a bill that requires life insurers to send a written notice to policyholders of universal or variable life insurance if the policy contains a provision that allows the policyholder to reduce the face amount of the policy.

A comprehensive report of the insurance legislation passed in 2020 by the General Assembly and signed into law by Governor Larry Hogan can be found on the MIA website at:

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<sup>2</sup> The total number of complaints in FY 2019 was 10,891. This decrease could be related to the COVID-19 pandemic.

## 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>.

### STATISTICAL DATA – FY 2020<sup>4</sup>

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

- A. Total number of complaints received in FY 2020 4743
- B. Form of complaints

<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.

	Written complaints	4542
	Tips	201
C.	Resolution of complaints in FY 2020	
	Closed at initial screening	3861
	Closed after initial investigation	237
	Opened for investigation by the Fraud Division	1197
	Referred to other MIA divisions	51
	Referred to other law enforcement	160
	Referred to insurer for review	40
	In pending status awaiting insurance files	82
II.	CASES AND RESOLUTION OF CASES REFERRED TO:	
	LOCAL STATE’S ATTORNEYS (Criminal Prosecution)	
	Cases referred for prosecution	15
	Investigations closed by filing charges	12
	Individuals charged	12
	Prosecutions declined	1
	Still under prosecution review	2
	Cases adjudicated	17
	Penalties Imposed	17
	INSURANCE COMMISSIONER (Civil Sanctions)	
	Cases referred for Civil Order	52
	Investigations closed by filing Civil Order	52
	Individuals sanctioned	52
	Sanction declined	0
	Still under AG review	0
	Cases adjudicated	52
	Penalties Imposed	52
III.	CASES AND RESOLUTION OF CASES REFERRED TO THE OFFICE OF THE ATTORNEY GENERAL (“OAG”)	
	Cases referred	19
	Opened for investigation by OAG	8
	Returned to Fraud Division/recommended closure	5
	Still under prosecution review	11
	Investigations closed by filing charges	6
	Individuals charged	2
	Convictions	1
IV.	CALLS RECEIVED ON THE FRAUD HOTLINE	201
V.	COMPLAINTS RECEIVED FROM REGULATED PERSONS	4542

VI. COMPLAINTS RECEIVED FROM THE WORKERS' COMPENSATION COMMISSION

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

VII. CASES BY INSURANCE FRAUD TYPE

Producer (agent/broker)	42
Health insurance claim fraud	144
False application	359
Property/Casualty claims fraud – automobile related	3077
Property/Casualty claims fraud – other	628
Workers' Compensation (claimant)	130
Disability claim fraud	48
Life Insurance claim fraud	167
Commercial claim fraud	166
Public Adjusters	5

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

A. Civil penalties	52	100%
B. Criminal penalties	18	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 2020, 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, 2020, 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 2021 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 2020, CEAU participated in 419 fairs, tradeshow, speaking engagements, and other events throughout the State. This was a significant reduction from the number of events that we participated in during FY 2019 (601). 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.

### **c. Compliance and Enforcement**

The Compliance and Enforcement 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 2020, the Unit's activities resulted in the return of \$620,245.65<sup>5</sup> to Maryland consumers, as well as the assessment of approximately \$1,878,6630 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 Compliance and Enforcement 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 2020, regulated entities reimbursed the Administration \$230,931.50<sup>6</sup> in examination fees and 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

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<sup>5</sup> Does not include \$398,653.45 returned (escheated) to the Maryland Affordable Housing Trust ("MAHT").

<sup>6</sup> The total reimbursement amount in FY 2019 was \$909,754.

oversight program of the insurance market. In FY 2020, Market Analysis completed 71 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 2020, Producer Licensing Section issued 36,235 initial licenses and renewed 63,393 licenses to producers, public adjusters, insurance advisers, motor club representatives, surplus lines brokers, viatical settlement providers/brokers, third party administrators, self-storage producers and portable electronic vendors. Producer Licensing Section received 1,422 paper applications and 97,734 on-line applications in FY 2020. The total licensee population was 223,881 at the end of the FY 2020, which was comprised of 43,417 resident licenses/registrations and 180,464 non-resident licenses/registrations. The Producer Licensing Section collected \$6,857,704 in license fees and \$200,020 in license exam fees. As of the end of FY 2020, the Administration has 427 active providers of continuing education for producers and 5,318 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 9,494 producer license applications. Additionally, the Enforcement Section completed 1,952 investigations of the activities of insurance producers conducting business in Maryland and issued 88 orders. The restitution amounts listed in the table below include funds escheated to the state of Maryland.

#### FY 2019 SUMMARY

	<b>Fines Assessed</b>	<b>Restitution</b>
Market Conduct	\$1,378,521	\$466,194
Enforcement	\$500,142	\$552,705.34
<b>TOTAL</b>	<b>\$1,878,663</b>	<b>\$1,018,899.34</b>
	<b>Fees</b>	<b>Expenses</b>
Market Conduct	\$229,953.50	\$978

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

#### 11. Job Creation Premium Tax Credit in 2019

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 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 2019 premium tax year.

# Appendix 1



**STATISTICAL DATA – Fiscal Year 2020**  
**Examination and Audit**  
**Company Licensing Section**

<b>Company Licensing Activity</b>	
Pending Applications 7/1/19	17
Received in Fiscal Year 2020	31
<b>TOTAL</b>	48
Certificates of Authority Issued	31
Applications Withdrawn	2
Pending Applications 6/30/20	15

<b>Licensed Companies by Business Types</b> <b>June 30, 2020</b>	
<b>Type of Insurer</b>	<b>Number</b>
Dental Plans and Limited Health Service Organizations	14
Fraternal Benefit Societies	32
Health Maintenance Organizations	18
Life and Health	437
Not-for-Profit	4
Property and Casualty	930
Self-Insured Workers' Compensation Groups	5
Title	26
<b>TOTAL</b>	1,466

<b>Other Regulated Entities June 30, 2020</b>	
Accredited Reinsurers	51
Advisory Organizations	6
Certified Reinsurers	13
Charitable Gift Annuities	492
Discount Drug and Discount Medical Plans	40
Fronting Reinsurers	0
Licensed Rating Organizations	11
Managed Care Organizations	8
Managing General Agents	42
Mechanical Repair Contract Providers	127
Motor Clubs	25
Pharmacy Benefit Managers	49
Reinsurance Intermediaries	7
Risk Retention Groups	96
Surplus Lines Insurers	151
<b>TOTAL</b>	1,118
<b>GRAND TOTAL</b>	2,584

**COMPANIES LICENSED**  
**July 1, 2019 to June 30, 2020**

Company Name	State of Domicile	Date Licensed
<b>Life and Health</b>		
Guaranty Income Life Insurance Company	IA	12/17/2019
Standard Life and Casualty Insurance Company	UT	11/06/2019
The American Home Life Insurance Company	KS	07/01/2019
<b>Property &amp; Casualty</b>		
American Liberty Insurance Company	UT	11/25/2019
Beazley America Insurance Company Inc.	CT	01/28/2020
Clearcover Insurance Company	IL	09/20/2019
CM Regent Insurance Company	PA	01/03/2020
Digital Advantage Insurance Company	RI	08/26/2019
Digital Edge Insurance Company	DE	01/06/2020
Employers Insurance Company of Nevada	NV	07/08/2019
Hornbeam Insurance Company	KY	03/06/2020
Insurance Company of the South	GA	07/01/2019
Nationwide Insurance Company of Florida	OH	01/03/2020
Noblr Reciprocal Exchange	CO	05/11/2020
Prime Property & Casualty Insurance Inc.	IL	09/09/2019
Palomar Specialty Insurance Company	OR	05/11/2020
Rock Ridge Insurance Company	IN	10/16/2019
Safe Auto Insurance Company	OH	03/04/2020
Synergy Insurance Company	NC	10/08/2019
The General Automobile Insurance Company, Inc.	WI	10/16/2019
UPMC Work Alliance, Inc.	PA	02/24/2020
Westfield Champion Insurance Company	OH	02/24/2020
Westfield Premier Insurance Company	OH	02/25/2020
Westfield Superior Insurance Company	OH	02/21/2020
Westfield Touchstone Insurance Company	OH	02/25/2020
<b>Fraternal Benefit Societies</b>		
National Slovak Society of the United States Of America	PA	11/19/2019
<b>Health Maintenance Organizations</b>		
CareFirst Advantage, Inc.	MD	02/11/2020
OH CHS SNP, Inc.	OH	03/19/2020
<b>Title</b>		
Amrock Title Insurance Company	TX	12/05/2019
Attorneys Title Guaranty Fund, Inc.	CO	03/30/2020
<b>Dental Plan</b>		
National Preventive Solutions Corp	IL	12/16/2019

<b>COMPANIES THAT REDOMESTICATED TO/FROM MARYLAND</b>		
<b>July 1, 2019 to June 30, 2020</b>		
None		

**COMPANY FINANCIAL DATA**

The following is a compilation of the data as of December 31, 2019, 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 2020

Case#	HRG DATE	HRG STATUS	DESC	DECISION DESCRIPTION
<b><u>Agency Action Affirmed</u></b>				
MIA-2019-03-013	07/01/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-03-020	07/02/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-04-016	07/03/2019	Final Decision Issued		Agency Action Affirmed
MIA-2018-07-023	07/08/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-04-014	07/08/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-04-003	07/09/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-03-001	07/09/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-04-001	07/09/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-04-003	07/09/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-04-004	07/17/2019	Final Decision Issued		Agency Action Affirmed
MIA-2018-11-027	07/18/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-03-035	07/18/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-03-006	07/18/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-04-002	07/22/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-02-017	07/24/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-03-032	07/24/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-04-016	07/29/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-02-011	07/30/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-04-006	07/31/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-04-011	07/31/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-05-006	07/31/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-04-002	07/31/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-05-001	07/31/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-01-026	08/01/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-03-004	08/02/2019	Final Decision Issued		Agency Action Affirmed
MIA-P-2019-05-015	08/02/2019	Final Decision Issued		Agency Action Affirmed
MIA-2019-02-024	08/05/2019	Final Decision Issued		Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-2019-03-036	08/06/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-043	08/06/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-05-002	08/12/2019	Final Decision Issued	Agency Action Affirmed
MIA-2018-07-012	08/14/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-02-012	08/16/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-010	08/16/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-016	08/20/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-02-010	08/23/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-018	08/26/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-01-028	08/26/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-037	08/27/2019	Final Decision Issued	Agency Action Affirmed
MIA-2018-04-039	08/27/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-025	09/03/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-015	09/03/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-041	09/06/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-002	09/06/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-017	09/06/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-007	09/09/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-05-008	09/11/2019	Final Decision Issued	Agency Action Affirmed
MIA-2018-07-017	09/12/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-033	09/12/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-005	09/13/2019	Final Decision Issued	Agency Action Affirmed
MIA-2018-04-021	09/17/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-04-008	09/17/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-003	09/17/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-04-005	09/18/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-030	09/19/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-003	09/24/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-031	09/25/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-027	09/25/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-009	09/25/2019	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-2019-05-022	09/25/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-009	09/25/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-038	09/25/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-026	09/26/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-034	09/26/2019	Final Decision Issued	Agency Action Affirmed
MIA-2018-11-010	10/03/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-006	10/04/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-008	10/04/2019	Final Decision Issued	Agency Action Affirmed
MIA-2018-12-020	10/07/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-019	10/07/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-002	10/07/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-032	10/08/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-041	10/08/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-045	10/08/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-001	10/08/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-007	10/08/2019	Final Decision Issued	Agency Action Affirmed
MIA-2018-12-018	10/09/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-001	10/09/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-011	10/15/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-010	10/15/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-004	10/15/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-016	10/16/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-006	10/16/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-010	10/18/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-026	10/22/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-033	10/22/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-014	10/22/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-039	10/22/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-08-007	10/22/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-08-011	10/25/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-004	10/25/2019	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-P-2019-06-008	10/28/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-005	10/29/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-002	10/29/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-08-013	10/29/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-029	10/30/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-018	10/30/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-01-013	10/31/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-027	11/01/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-020	11/05/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-011	11/05/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-02-018	11/06/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-01-019	11/07/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-043	11/07/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-08-010	11/07/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-08-012	11/07/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-06-009	11/12/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-08-001	11/12/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-08-002	11/13/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-010	11/19/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-026	11/21/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-042	11/22/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-02-013	11/25/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-012	11/26/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-018	12/03/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-08-006	12/04/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-012	12/05/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-017	12/05/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-008	12/06/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-005	12/09/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-015	12/18/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-031	12/18/2019	Final Decision Issued	Agency Action Affirmed



<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-P-2019-10-002	12/18/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-007	12/18/2019	Final Decision Issued	Agency Action Affirmed
MIA-2018-12-008	12/19/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-07-013	12/19/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-08-010	12/19/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-08-018	12/19/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-09-005	12/19/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-003	12/20/2019	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-09-007	12/31/2019	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-004	01/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-014	01/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-06-027	01/07/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-09-001	01/10/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-08-013	01/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-056	01/14/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-07-014	01/16/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-020	01/16/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-09-002	01/16/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-01-011	01/16/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-001	01/17/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-11-002	01/17/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-11-003	01/17/2020	Final Decision Issued	Agency Action Affirmed
MIA-2018-11-008	01/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-033	01/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-039	01/23/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-12-003	01/28/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-031	01/29/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-07-005	01/29/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-11-007	02/03/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-005	02/04/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-010	02/11/2020	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-P-2019-11-005	02/11/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-12-006	02/12/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-007	02/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-08-015	02/18/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-12-004	02/19/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-12-009	02/19/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-09-004	02/20/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-12-005	02/20/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-011	02/21/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-029	02/21/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-009	02/21/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-019	02/25/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-12-008	02/27/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-009	02/28/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-12-007	03/02/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-08-009	03/03/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-08-019	03/03/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-013	03/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-028	03/06/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-08-027	03/12/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-08-020	03/17/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-04-017	03/19/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-012	03/20/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-014	03/30/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-022	03/30/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-026	03/30/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-01-005	03/30/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-01-002	03/31/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-01-003	04/01/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-03-014	04/02/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-046	04/07/2020	Final Decision Issued	Agency Action Affirmed

<b>Case#</b>	<b>HRG DATE</b>	<b>HRG STATUS DESC</b>	<b>DECISION DESCRIPTION</b>
MIA-2019-10-034	04/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-027	04/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-048	04/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-02-001	04/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2020-01-001	04/09/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-05-013	04/15/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-030	04/15/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-035	05/13/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-10-014	05/26/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-020	06/08/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-10-012	06/16/2020	Final Decision Issued	Agency Action Affirmed
MIA-P-2019-12-010	06/17/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-09-042	06/19/2020	Final Decision Issued	Agency Action Affirmed
MIA-2019-11-047	06/30/2020	Final Decision Issued	Agency Action Affirmed
<b>Sub Total</b>			<b>196</b>
<b><u>Agency Action Dismissed</u></b>			
MIA-2018-06-018	08/23/2019	Final Decision Issued	Agency Action Dismissed
MIA-2019-10-039	06/18/2020	Final Decision Issued	Agency Action Dismissed
<b>Sub Total</b>			<b>2</b>
<b><u>Agency Action Modified</u></b>			
MIA-P-2019-04-019	07/12/2019	Final Decision Issued	Agency Action Modified
MIA-P-2019-04-007	07/18/2019	Final Decision Issued	Agency Action Modified
MIA-P-2019-05-014	08/05/2019	Final Decision Issued	Agency Action Modified
MIA-P-2019-05-007	08/12/2019	Final Decision Issued	Agency Action Modified
MIA-2018-12-013	08/23/2019	Final Decision Issued	Agency Action Modified
MIA-P-2019-08-009	11/18/2019	Final Decision Issued	Agency Action Modified
<b>Sub Total</b>			<b>6</b>
<b>Total</b>			<b>204</b>

# Appendix 3

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: **2019**

Total Complaints for Index: **2**

Premiums Year: **2019**

Total Premiums for Index: **36034363**

Total Policies for Index: **220410**

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	22667	Ace Amer Ins Co	0	0	0.0043	154,881
0	10111	American Bankers Ins Co Of FL	0	0	0.00221	79,349
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00214	76,954
0	60488	American Gen Life Ins Co	0	0	0	-21,006
0	60518	American Hlth & Life Ins Co	0	0	0.06751	2,432,342
0	60739	American Natl Ins Co	0	0	0.0127	457,611
0	28401	American Natl Prop & Cas Co	0	0	0.00027	9,580
0	19615	American Reliable Ins Co	0	0	0	-413
0	42978	American Security Ins Co	0	0	0.00106	38,138
0	11150	Arch Ins Co	0	0	0.04581	1,650,684
0	27154	Atlantic Specialty Ins Co	0	0	0.12291	4,428,844
0	25422	Atradius Trade Credit Ins Co	0	0	0.01092	393,429
0	62626	CMFG Life Ins Co	0	0	0.02012	724,916
0	34568	Centennial Cas Co	0	0	0.0014	50,257
27.04824	61751	Central States H & L Co Of Omaha	0.5	1	0.01849	666,113
0	15563	Clear Spring Prop & Cas Co	0	0	0.00016	5,545
0	31887	Coface N Amer Ins Co	0	0	0.0182	655,736
0	31127	Columbia Cas Co	0	0	0.00137	49,311
0	20516	Euler Hermes N Amer Ins Co	0	0	0.14038	5,058,287
0	29980	First Colonial Ins Co	0	0	0.03517	1,267,314
0	26832	Great Amer Alliance Ins Co	0	0	0	-13,539
0	26344	Great Amer Assur Co	0	0	0.06492	2,339,097
0	37532	Great Amer E&S Ins Co	0	0	0.06028	2,171,899
0	16691	Great Amer Ins Co	0	0	0.0218	785,533
0	64211	Guarantee Trust Life Ins Co	0	0	0	-3,755
0	29742	Integon Natl Ins Co	0	0	0.06625	2,387,201
0	13722	Knightbrook Ins Co	0	0	0	-15,394
0	97691	Life Of The South Ins Co	0	0	0.03206	1,154,986
0	10051	Lyndon Southern Ins Co	0	0	0.00001	58
0	38660	MIC Gen Ins Corp	0	0	0.0059	212,450
0	65951	Merit Life Ins Co	0	0	0	-21,650
0	66168	Minnesota Life Ins Co	0	0	0.03461	1,246,913

0	26565	Ohio Ind Co	0	0	0.06571	2,367,572
0	24147	Old Republic Ins Co	0	0	0.01662	598,533
0	93777	Pavonia Life Ins Co of MI	0	0	0.00184	66,120
0	97152	Plateau Ins Co	0	0	0.00013	4,588
0	68136	Protective Life Ins Co	0	0	0.00005	1,532
0	39217	QBE Ins Corp	0	0	0.00432	155,587
0	40479	Republic Vanguard Ins Co	0	0	0.00057	20,200
0	41297	Scottsdale Ins Co	0	0	0.06304	2,271,281
0	10054	Securian Cas Co	0	0	0.03953	1,424,133
0	93742	Securian Life Ins Co	0	0	0.00005	1,479
0	38318	Starr Ind & Liab Co	0	0	0.00063	22,518
0	10952	Transamerica Cas Ins Co	0	0	0	-130,972
0	86231	Transamerica Life Ins Co	0	0	0.00008	2,597
0	66281	Transamerica Premier Life Ins Co	0	0	0.00002	367
0	41211	Triton Ins Co	0	0	0.00518	186,427
0	62294	UNITED CONCORDIA LIFE AND HEALTH INS CO	0.5	1	0	0
0	29599	US Specialty Ins Co	0	0	0.0006	21,600
0	16667	United Guar Residential Ins Co of NC	0	0	0.00174	62,500
0	40428	Voyager Ind Ins Co	0	0	0.00059	21,122
0	25011	Wesco Ins Co	0	0	0.01431	515,508

**Policy Values**

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Policies
0	60275	American Bankers Life Assur Co Of FL	0	0	0.01259	2,773
0	60488	American Gen Life Ins Co	0	0	0.00074	163
0	60518	American Hlth & Life Ins Co	0	0	0.09024	19,888
0	60739	American Natl Ins Co	0	0	0.02493	5,493
0	62626	CMFG Life Ins Co	0	0	0.06981	15,386
7.39334	61751	Central States H & L Co Of Omaha	0.5	1	0.06763	14,906
0	64211	Guarantee Trust Life Ins Co	0	0	0.00034	74
0	97691	Life Of The South Ins Co	0	0	0.07761	17,106
0	65951	Merit Life Ins Co	0	0	0.0036	793
0	65978	Metropolitan Life Ins Co	0	0	0.00001	2
0	66168	Minnesota Life Ins Co	0	0	0.61521	135,598
0	93777	Pavonia Life Ins Co of MI	0	0	0.00221	485
0	97152	Plateau Ins Co	0	0	0.0004	87
0	68136	Protective Life Ins Co	0	0	0.00009	18
0	93742	Securian Life Ins Co	0	0	0.00085	187
0	86231	Transamerica Life Ins Co	0	0	0.00892	1,964
0	66281	Transamerica Premier Life Ins Co	0	0	0.02487	5,480
0	62294	UNITED CONCORDIA LIFE AND HEALTH INS CO	0.5	1	0	0
0	70106	United States Life Ins Co in the Cit	0	0	0.00004	7

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2019**Total Complaints for Index: **2046**Premiums Year: **2019**Total Premiums for Index: **6450870699**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	Premiums
0	20796	21st Century Premier Ins Co	0	0	0.00001	675
0	80985	4 Ever Life Ins Co	0	0	0.00029	1,860,326
0	77879	5 Star Life Ins Co	0	0	0.00001	1,788
0	71854	AAA Life Ins Co	0	0	0.00023	1,427,673
0	95590	AETNA HEALTH INC	0.00098	2	0	0
0	97101	AETNA LIFE INS CO OF AMERICA	0.00049	1	0	0
0	95832	AMERIGROUP MD Inc	0.00538	11	0	0
0	14158	AccessCare Gen Inc	0	0	0.00038	2,410,740
0	22667	Ace Amer Ins Co	0	0	0.00098	6,261,729
0	33898	Aegis Security Ins Co	0	0	0.00001	20,685
0	95910	Aetna Dental Inc	0	0	0.00032	2,046,955
0	78700	Aetna Hlth & Life Ins Co	0	0	0.00108	6,939,068
2.28516	95109	Aetna Hlth Inc PA Corp	0.03471	71	0.01519	97,961,668
11.42731	72052	Aetna Hlth Ins Co	0.00098	2	0.00009	551,822
1.5441	60054	Aetna Life Ins Co	0.08163	167	0.05287	341,000,950
0	82406	All Savers Ins Co	0	0	0.00088	5,646,703
267.4458	90611	Allianz Life Ins Co Of N Amer	0.00049	1	0.00001	11,789
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	187
0	60186	Allstate Life Ins Co	0	0	0.00005	274,331
0	70874	Allstate Life Ins Co Of NY	0	0	0.00001	2,675
0	95163	Alpha Dental Programs Inc	0	0	0.0007	4,477,387
0	60250	AmFirst Ins Co	0	0	0.00001	320
0	60216	Amalgamated Life Ins Co	0	0	0.00002	91,184
0	10111	American Bankers Ins Co Of FL	0	0	0.00001	1,650
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001	5,311
242.0667	60380	American Family Life Assur Co of Col	0.00147	3	0.00001	39,075
0	60410	American Fidelity Assur Co	0	0	0.00161	10,346,261
0	69337	American Fin Security Life Ins Co	0	0	0.00001	4,398
0	60488	American Gen Life Ins Co	0	0	0.00001	12,258
0	60534	American Heritage Life Ins Co	0	0	0.00137	8,786,707
0	60518	American Hlth & Life Ins Co	0	0	0.00005	282,106
0	60577	American Income Life Ins Co	0	0	0.00001	51,411
0	60739	American Natl Ins Co	0	0	0.00001	7,525

0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	58,877
0	80624	American Progressive L&H Ins Of NY	0	0	0.00001	1,902
0	60801	American Public Life Ins Co	0	0	0.00004	224,612
0	60836	American Republic Ins Co	0	0	0.00001	7,689
0	17965	American Sentinel Ins Co	0	0	0.00001	4,340
0	60895	American United Life Ins Co	0	0	0.00023	1,440,267
0	61301	Ameritas Life Ins Corp	0	0	0.00068	4,340,955
0	60033	Ameritas Life Ins Corp of NY	0	0	0.00001	41,642
0	27928	Amex Assur Co	0	0	0.00015	929,784
0	62825	Anthem Blue Cross Life & Hlth Ins Co	0.00147	3	0	0
0	95120	Anthem Hlth Plans Of KY Inc	0.00049	1	0	0
0	71835	Anthem Hlth Plans of VA Inc	0.00147	3	0	0
0	28207	Anthem Ins Co Inc	0.00147	3	0	0
0	61069	Anthem Life Ins Co	0.00049	1	0	0
0	11150	Arch Ins Co	0	0	0.00003	145,086
0	71439	Assurity Life Ins Co	0	0	0.00001	22,578
0	61492	Athene Annuity & Life Assur Co	0	0	0.00002	119,083
0	11217	Atlantic Southern Dental Found	0	0	0.00001	24,225
0	27154	Atlantic Specialty Ins Co	0	0	0.00001	12,760
0	84522	Auto Club Life Ins Co	0	0	0.00001	39
0	37273	Axis Ins Co	0	0	0.00012	770,836
0	38520	BCBS Of SC Inc	0.00049	1	0	0
0	54291	BCBS of MI Mut Ins Co	0.00049	1	0	0
0	54631	BCBS of NC Inc	0.00098	2	0	0
0	55026	BCBSM Inc	0.00147	3	0	0
0	38245	BCS Ins Co	0	0	0.00013	798,351
0	54801	BLUE CROSS AND BLUE SHIELD OF GEORGIA INC	0.00098	2	0	0
0	47198	BLUE CROSS OF CA	0.00049	1	0	0
0	61263	Bankers Life & Cas Co	0	0	0.00009	567,277
0	37540	Beazley Ins Co Inc	0	0	0.00001	5,728
0	64890	Berkley Life & Hlth Ins Co	0	0	0.0002	1,262,798
0	61476	Boston Mut Life Ins Co	0	0	0.00016	1,026,417
0	87726	Brighthouse Life Ins Co	0	0	0.00003	171,383
0	62626	CMFG Life Ins Co	0	0	0.00117	7,535,929
0	95112	Capital Hlth Plan Inc	0.00049	1	0	0
0.45353	96202	CareFirst BlueChoice Inc	0.10753	220	0.2371	1,529,457,771
3.44641	47058	Carefirst of MD Inc	0.18622	381	0.05404	348,554,942
0	19518	Catlin Ins Co	0	0	0.00002	83,800
0	80799	Celtic Ins Co	0	0	0.00001	23,994
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	3,704
1.09412	48119	Cigna Dental Hlth of MD Inc	0.00196	4	0.00179	11,526,841
1.35808	67369	Cigna Hlth & Life Ins Co	0.11437	234	0.08422	543,255,744
1.29545	62049	Colonial Life & Accident Ins Co	0.00049	1	0.00038	2,433,858
0	62065	Colonial Penn Life Ins Co	0	0	0.00001	131
0.31377	62146	Combined Ins Co Of Amer	0.00049	1	0.00156	10,048,702
0	81426	Commercial Travelers Life Ins Co	0	0	0.00001	2,279
0	77828	Companion Life Ins Co	0	0	0.00135	8,704,026



0	62308	Connecticut Gen Life Ins Co	0	0	0.00001	26,793
0.89549	71730	Continental Amer Ins Co	0.00147	3	0.00164	10,562,726
1.50853	20443	Continental Cas Co	0.00098	2	0.00065	4,180,146
196.419	71404	Continental Gen Ins Co	0.00049	1	0.00001	16,052
0	68500	Continental Life Ins Co Brentwood	0	0	0.00001	1,028
0	81973	Coventry Hlth & Life Ins Co	0	0	0.00001	1,249
0	71129	Dearborn Life Ins Co	0	0	0.00028	1,780,618
0	62634	Delaware Amer Life Ins Co	0	0	0.00001	37,775
3.43535	81396	Delta Dental Ins Co	0.00587	12	0.00171	11,013,471
0	47155	Delta Dental Plan of AR Inc	0.00049	1	0	0
0	55034	Delta Dental of MN	0.00049	1	0	0
1.46816	54798	Delta Dental of PA	0.0088	18	0.006	38,655,580
0	47074	Denta Chek of MD Inc	0	0	0.00002	112,170
12.3772	73474	Dentegra Ins Co	0.00049	1	0.00004	254,736
2.56801	95657	Dominion Dental Serv Inc	0.00538	11	0.0021	13,505,455
0	62928	EMC Natl Life Co	0	0	0.00001	143
0	60025	EXPRESS SCRIPTS INS CO	0.00098	2	0	0
0	85561	Elips Life Ins Co	0	0	0.00001	763
0	12747	Elixir Ins Co	0	0	0.00222	14,274,210
0	55093	Empire Healthchoice Assur Inc	0.00049	1	0	0
0	78077	Equitable Financial Life Ins Co of A	0	0	0.00003	137,974
0	15090	Evergreen Hlth Inc	0.00147	3	0	0
0	35157	Fair Amer Ins & Reins Co	0	0	0.00004	214,234
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00001	1,544
0	20281	Federal Ins Co	0	0	0.00033	2,069,362
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00001	5,782
0.15177	71870	Fidelity Security Life Ins Co	0.00049	1	0.00323	20,774,991
0.28677	60113	First Care Inc	0.00098	2	0.00341	21,989,233
0	64696	First Continental Life & Acc	0	0	0.00003	172,819
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00011	669,810
0	64297	First Unum Life Ins Co	0	0	0.00018	1,122,978
0	91642	Forethought Life Ins Co	0	0	0.00001	5,026
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00006	349,338
0	70025	Genworth Life Ins Co	0	0	0.00072	4,610,932
0	72990	Genworth Life Ins Co of NY	0	0	0.00001	9,488
0	70939	Gerber Life Ins Co	0	0	0.00059	3,762,219
0	91472	Globe Life & Accident Ins Co	0	0	0.00001	47,765
1.34455	62286	Golden Rule Ins Co	0.00196	4	0.00146	9,379,888
0	22063	Government Employees Ins Co	0	0	0.00001	252
0	16691	Great Amer Ins Co	0	0	0.00001	13,682
0	18694	Great Midwest Ins Co	0	0	0.0001	619,478
0	20303	Great Northern Ins Co	0	0	0.00001	32,163
0	90212	Great Southern Life Ins Co	0	0	0.00001	19,462
0	68322	Great W Life & Ann Ins Co	0	0	0.00011	691,157
0	22322	Greenwich Ins Co	0	0	0.00013	833,838
0.73453	95846	Group Dental Serv Of MD Inc	0.00098	2	0.00134	8,584,914
0.69467	53007	Group Hospitalization & Med Srvcs	0.02591	53	0.0373	240,554,076

5.14229	64211	Guarantee Trust Life Ins Co	0.00098	2	0.0002	1,226,271
1.98768	64246	Guardian Life Ins Co Of Amer	0.02004	41	0.01009	65,035,468
0	92711	HCC Life Ins Co	0	0	0.00317	20,410,973
0	93440	HM Life Ins Co	0	0	0.00108	6,930,044
0	19682	Hartford Fire Ins Co	0	0	0.00001	20,047
0.64491	70815	Hartford Life & Accident Ins Co	0.00636	13	0.00986	63,556,294
0.54516	70670	Health Care Serv Corp A Mut Legal Re	0.00098	2	0.0018	11,566,982
0	95473	Hmo CO Inc	0.00049	1	0	0
0	15700	Hopkins Hlth Advantage Inc	0.00049	1	0	0
0	64513	Horace Mann Life Ins Co	0	0	0.00001	17,327
0	55069	Horizon Hlthcare Serv Inc	0.00098	2	0	0
0.43017	73288	Humana Ins Co	0.00392	8	0.00909	58,636,884
0	95270	Humana Medical Plan Inc	0.00049	1	0	0
3.44244	70580	Humanadental Ins Co	0.00147	3	0.00043	2,747,693
0	64580	Illinois Mut Life Ins Co	0	0	0.00001	4,951
0	26581	Independence Amer Ins Co	0	0	0.00001	8,917
0	54704	Independence Hospital Ind Plan Inc	0.00147	3	0	0
0	65099	JOHN HANCOCK LIFE INS CO	0.00049	1	0	0
1143.605	65056	Jackson Natl Life Ins Co	0.00049	1	0.00001	2,757
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00005	273,174
0	65838	John Hancock Life Ins Co USA	0	0	0.00097	6,223,659
0.28342	95639	Kaiser Found Hlth Plan Mid Atlanti	0.03422	70	0.12072	778,741,096
0.94875	60053	Kaiser Permanente Ins Co	0.00196	4	0.00207	13,293,003
0	65129	Kansas City Life Ins Co	0	0	0.00001	22,027
0	19917	Liberty Ins Underwriters Inc	0	0	0.00001	24,760
0	65331	Liberty Natl Life Ins Co	0	0	0.00001	24
0.94663	65498	Life Ins Co Of N Amer	0.00685	14	0.00723	46,629,681
0	94188	Lifewise Assur Co	0	0	0	-4,850
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00002	78,649
0.15391	65315	Lincoln Life Assur Co of Boston	0.00049	1	0.00318	20,486,553
0.16884	65676	Lincoln Natl Life Ins Co	0.00098	2	0.00579	37,348,380
0	65722	Loyal Amer Life Ins Co	0	0	0.00001	5,120
0	96310	MD Individual Practice Assn Inc	0.01516	31	0	0
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00003	130,005
0.77192	60321	Mamsi Life & Hlth Ins Co	0.01418	29	0.01837	118,452,199
0	65870	Manhattan Life Ins Co	0	0	0.00017	1,051,909
3.68578	61883	ManhattanLife Assur Co of Amer	0.00049	1	0.00014	855,428
135.931	38970	Markel Ins Co	0.00049	1	0.00001	23,195
126116.7	65935	Massachusetts Mut Life Ins Co	0.00049	1	0.00001	25
0	69515	Medamerica Ins Co	0	0	0.00001	19,623
0	63762	Medco Containment Life Ins Co	0	0	0.00401	25,807,242
0	31119	Medico Ins Co	0	0	0.00001	4,165
0	65641	Medico Life & Hlth Ins Co	0	0	0.00001	1,775
0	14227	Medstar Family Choice	0.00196	4	0	0
0	18750	Merit Hlth Ins Co	0	0	0.00072	4,627,836
1.36428	65978	Metropolitan Life Ins Co	0.02738	56	0.02007	129,419,516
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00003	143,876

0.52035	66168	Minnesota Life Ins Co	0.00049	1	0.00094	6,059,336
0	66370	Mony Life Ins Co	0	0	0.00001	13,328
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00001	12,262
0	71412	Mutual Of Omaha Ins Co	0	0	0.00017	1,056,421
0	62359	Nassau Life Ins Co of TX	0	0	0.00001	28,605
0	61409	National Benefit Life Ins Co	0	0	0.00001	24,075
0	23728	National Gen Ins Co	0.00049	1	0	0
0.395	66583	National Guardian Life Ins Co	0.00049	1	0.00124	7,982,174
0	82538	National Hlth Ins Co	0	0	0.0001	589,352
0	87963	National Teachers Assoc Life Ins Co	0.00049	1	0	0
0	19445	National Union Fire Ins Co Of Pitts	0	0	0.00088	5,620,174
0	66869	Nationwide Life Ins Co	0	0	0.00109	7,015,919
0	98205	Natl Foundation Life Ins Co	0	0	0.00001	12,918
0	66915	New York Life Ins Co	0	0	0.00077	4,931,642
0	81264	Nippon Life Ins Co Of Amer	0	0	0.00001	31,101
0	67091	Northwestern Mut Life Ins Co	0	0	0.00036	2,283,558
0	88080	Omaha Hlth Ins Co	0	0	0.00014	852,505
0.70654	96940	Optimum Choice Inc	0.01907	39	0.02698	174,036,979
0	20346	Pacific Ind Co	0	0	0.00001	1,600
0	67539	Pan Amer Life Ins Co	0	0	0.00029	1,843,554
0	67598	Paul Revere Life Ins Co	0	0	0.00007	398,216
0	18058	Philadelphia Ind Ins Co	0	0	0.00008	485,692
0	80578	Physicians Mut Ins Co	0	0	0.00001	34,367
0	47570	Premera Blue Cross	0.00049	1	0	0
0	65919	Primerica Life Ins Co	0	0	0.00001	862
0.6762	61271	Principal Life Ins Co	0.00196	4	0.0029	18,650,879
0	68195	Provident Life & Accident Ins Co	0	0	0.00001	19,131
0.22077	68241	Prudential Ins Co Of Amer	0.00098	2	0.00443	28,563,667
0	71390	Puritan Life Ins Co of Amer	0	0	0.00001	545
0	39217	QBE Ins Corp	0	0	0.00047	3,016,849
0	53902	Regence BlueShield	0.00049	1	0	0
0	60131	Regence Blueshield Of ID Inc	0.00049	1	0	0
0	68381	Reliance Standard Life Ins Co	0	0	0.0038	24,503,615
0	67105	Reliastar Life Ins Co	0	0	0.00439	28,304,536
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00003	163,919
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00014	882,516
0	68462	Reserve Natl Ins Co	0	0	0.00001	16,021
0	65005	RiverSource Life Ins Co	0	0	0.00002	73,304
0	15015	Riverside Hlth of MD Inc	0.00098	2	0	0
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00001	99
0	93742	Securian Life Ins Co	0	0	0.00029	1,845,316
0	24988	Sentry Ins A Mut Co	0	0	0.00001	15,694
0	89958	Shelterpoint Ins Co	0	0	0.00002	99,607
0	71420	Sierra Hlth & Life Ins Co Inc	0.00147	3	0	0
0.24603	12575	SilverScript Ins Co	0.00196	4	0.00795	51,262,019
0	38776	Sirius Amer Ins Co	0	0	0.00062	3,975,019
0.54084	69019	Standard Ins Co	0.00098	2	0.00181	11,659,360

0	86355	Standard Life & Accident Ins Co	0	0	0.00016	995,028
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	2,742
0	69078	Standard Security Life Ins Co Of NY	0	0	0.00001	782
0	68985	Starmount Life Ins Co	0	0	0.00024	1,510,898
0	40045	Starnet Ins Co	0	0	0.00001	37,387
0	38318	Starr Ind & Liab Co	0	0	0.00002	98,188
0	25178	State Farm Mut Auto Ins Co	0	0	0.00092	5,880,498
0	80926	Sun Life & Hlth Ins Co	0	0	0.00008	453,572
0.20815	68608	Symetra Life Ins Co	0.00098	2	0.0047	30,295,192
0	84549	Symphonix Hlth Ins Inc	0	0	0	-1,763
0	88072	Talcott Resolution Life Ins Co	0	0	0.00009	573,582
0	54739	The Dental Concern Inc	0	0	0.00001	2,498
0	13130	The Dental Network Inc	0	0	0.00058	3,727,408
0	69477	Time Ins Co	0	0	0	-38
0	10952	Transamerica Cas Ins Co	0	0	0.00001	436
0	70688	Transamerica Financial Life Ins Co	0	0	0.00003	151,073
1.4941	86231	Transamerica Life Ins Co	0.00245	5	0.00164	10,551,239
0.68187	66281	Transamerica Premier Life Ins Co	0.00147	3	0.00216	13,871,865
0	61425	Trustmark Ins Co	0	0	0.00006	359,955
0	62863	Trustmark Life Ins Co	0	0	0.00052	3,315,757
25.19207	95253	UNITED CONCORDIA DENTAL PLANS	0.00831	17	0.00033	2,127,639
0	62294	UNITED CONCORDIA LIFE AND HEALTH INS CO	0.01418	29	0	0
0	65552	UNITED HEALTH AND LIFE INSURAN CE CO	0.00049	1	0	0
0.16325	80802	US Br Sun Life Assur Co of Canada	0.00147	3	0.00899	57,941,962
0	69663	USAA Life Ins Co	0	0	0.00001	1,583
0	94358	USAbLe Life	0	0	0.00003	173,605
0	63738	UTICA NATIONAL LIFE INS CO	0.00049	1	0	0
23.41671	80314	Unicare Life & Hlth Ins Co	0.00049	1	0.00003	134,644
0	11121	Unified Life Ins Co	0	0	0.00001	10,816
0	91529	Unimerica Ins Co	0	0	0.00199	12,822,082
0	62596	Union Fidelity Life Ins Co	0	0	0.00002	102,192
0	69744	Union Labor Life Ins Co	0	0	0.00102	6,529,961
0	70408	Union Security Ins Co	0	0	0.00048	3,042,859
0	92916	United Amer Ins Co	0	0	0.00041	2,591,365
3.19402	85766	United Concordia Ins Co	0.00587	12	0.00184	11,845,598
0	63983	United Heritage Life Ins Co	0	0	0.00001	985
0	60318	United Hlthcare Ins Co Of IL	0.00489	10	0	0
1.91254	95025	United Hlthcare Mid Atlantic Inc	0.01076	22	0.00563	36,268,156
0.28135	69868	United Of Omaha Life Ins Co	0.00147	3	0.00522	33,620,151
0	21113	United States Fire Ins Co	0	0	0.00036	2,314,084
0	70106	United States Life Ins Co in the Cit	0	0	0.00008	456,931
1.17236	79413	UnitedHealthcare Ins Co	0.16423	336	0.14008	903,631,001
0	15528	University of MD Hlth Advantage Inc	0.00049	1	0	0
0	67601	Unum Ins Co	0	0	0.00001	14,505
0.18819	62235	Unum Life Ins Co Of Amer	0.00196	4	0.01039	67,018,015
0	20397	Vigilant Ins Co	0	0	0.00001	2,000
0	70319	Washington Natl Ins Co	0	0	0.00005	287,871

0	10155	WellCare Prescription Ins Inc	0	0	0.00783	50,509,214
0	32280	Wellfleet Ins Co	0	0	0.00004	196,376
0	39845	Westport Ins Corp	0	0	0.00119	7,650,665
0	65900	Wilco Life Ins Co	0	0	0.00001	499
7.75031	16535	Zurich Amer Ins Co	0.00049	1	0.00007	406,812
0	90557	Zurich Amer Life Ins Co	0	0	0.00059	3,765,211
0	14178	Zurich Amer Life Ins Co of NY	0	0	0.00003	159,177

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2019**Total Complaints for Index: **52**Premiums Year: **2019**Total Premiums for Index: **724688398**Total Policies for Index: **97287**Complaints Selected: **All Complaints**Policy Type: **Group Life**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****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	79,565
0	77879	5 Star Life Ins Co	0	0	0.0021	1,517,374
0	71854	AAA Life Ins Co	0	0	0.00796	5,761,457
1248.15865	62944	AXA Equitable Life Ins Co	0.03847	2	0.00004	22,331
0.38518	60054	Aetna Life Ins Co	0.01924	1	0.04993	36,181,383
0	90611	Allianz Life Ins Co Of N Amer	0	0	0.00005	31,331
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	1,210
90.29835	60186	Allstate Life Ins Co	0.0577	3	0.00064	463,009
0	60216	Amalgamated Life Ins Co	0	0	0.00015	105,031
0	68594	American Amicable Life Ins Co Of TX	0	0	0.00008	51,214
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00003	16,847
0	60380	American Family Life Assur Co of Col	0	0	0.00001	6,569
4071.37463	60488	American Gen Life Ins Co	0.03847	2	0.00001	6,846
14.29593	60534	American Heritage Life Ins Co	0.0577	3	0.00404	2,924,536
0	60518	American Hlth & Life Ins Co	0	0	0.00034	244,220
0	60577	American Income Life Ins Co	0	0	0.00007	43,497
0	67989	American Memorial Life Ins Co	0	0	0.00042	303,390
0	60739	American Natl Ins Co	0	0	0.00014	99,948
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	120
0	60801	American Public Life Ins Co	0	0	0.00001	775
0	60895	American United Life Ins Co	0	0	0.0015	1,082,961
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00008	52,758
47645.5226	61301	Ameritas Life Ins Corp	0.03847	2	0.00001	585
0	72222	Amica Life Ins Co	0	0	0.00009	60,091
0	61069	Anthem Life Ins Co	0	0	0.0004	285,970
0	71439	Assurity Life Ins Co	0	0	0.00015	102,507
224.93166	61492	Athene Annuity & Life Assur Co	0.01924	1	0.00009	61,958
0	63932	Athene Life Ins Co of NY	0	0	0.00001	2,000
0	61212	Baltimore Life Ins Co	0	0	0.00004	27,022
0	90638	Best Life & Hlth Ins Co	0	0	0.00001	150
0	61476	Boston Mut Life Ins Co	0	0	0.0003	213,971
0	62626	CMFG Life Ins Co	0	0	0.00539	3,904,528

0	61875	Church Life Ins Corp	0	0	0.00087	625,489
0	67369	Cigna Hlth & Life Ins Co	0.01924	1	0	0
0	62049	Colonial Life & Accident Ins Co	0	0	0.00035	248,656
0	62065	Colonial Penn Life Ins Co	0	0	0.00029	208,262
0	84786	Colorado Bankers Life Ins Co	0.01924	1	0	0
0	76023	Columbian Life Ins Co	0	0	0.00019	131,894
0	62103	Columbian Mut Life Ins Co	0	0	0.00001	135
0	62146	Combined Ins Co Of Amer	0	0	0.00108	777,345
0	77828	Companion Life Ins Co	0	0	0.00034	241,146
0	62308	Connecticut Gen Life Ins Co	0	0	0.00345	2,494,402
0	71730	Continental Amer Ins Co	0	0	0.00045	324,366
0	71404	Continental Gen Ins Co	0	0	0.00001	1,535
0	62553	Country Life Ins Co	0	0	0.00001	1,922
15.34176	71129	Dearborn Life Ins Co	0.03847	2	0.00251	1,816,782
0	62634	Delaware Amer Life Ins Co	0	0	0.00001	739
0	62928	EMC Natl Life Co	0	0	0.00001	789
0	78077	Equitable Financial Life Ins Co of A	0	0	0.00031	219,886
0	70769	Erie Family Life Ins Co	0	0	0.00007	46,125
0	63223	Federal Life Ins Co	0	0	0.00001	303
0	63274	Fidelity & Guar Life Ins Co	0.01924	1	0	0
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00012	81,164
0	71870	Fidelity Security Life Ins Co	0	0	0.00069	493,304
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00002	7,610
0	67652	First Penn Pacific Life Ins Co	0	0	0.00001	5,631
0	64297	First Unum Life Ins Co	0	0	0.00036	259,508
0	91642	Forethought Life Ins Co	0	0	0.00067	478,393
0	65536	Genworth Life & Ann Ins Co	0	0	0.00007	44,929
0	70939	Gerber Life Ins Co	0	0	0.00001	1,346
0	91472	Globe Life & Accident Ins Co	0	0	0.00854	6,187,586
0	62286	Golden Rule Ins Co	0	0	0.00002	13,821
0	90212	Great Southern Life Ins Co	0	0	0.00002	8,169
0	68322	Great W Life & Ann Ins Co	0	0	0.00272	1,964,795
0	71480	Great Western Ins Co	0	0	0.00636	4,606,302
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00004	24,823
0.94005	64246	Guardian Life Ins Co Of Amer	0.01924	1	0.02046	14,825,098
1.23059	70815	Hartford Life & Accident Ins Co	0.07693	4	0.06251	45,299,797
0	64505	Homesteaders Life Co	0	0	0.00136	981,717
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00001	163
0	64904	Investors Heritage Life Ins Co	0	0	0.00001	17
0	65056	Jackson Natl Life Ins Co	0	0	0.00013	94,192
0	64017	Jefferson Natl Life Ins Co	0	0	0.00002	13,989
0	65080	John Alden Life Ins Co	0	0	0.00001	1,196
0	65838	John Hancock Life Ins Co USA	0	0	0.00039	277,367
0	65129	Kansas City Life Ins Co	0	0	0.00004	28,322
0	57835	Knights Of Peter Claver	0	0	0.00002	10,349
0	65331	Liberty Natl Life Ins Co	0	0	0.00002	9,964
1.14735	65498	Life Ins Co Of N Amer	0.03847	2	0.03353	24,293,210

0	99724	LifeShield Natl Ins Co	0	0	0.00001	168
0	65595	Lincoln Benefit Life Co	0	0	0.00004	28,781
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00001	5,573
0	65315	Lincoln Life Assur Co of Boston	0	0	0.01405	10,180,042
0	65676	Lincoln Natl Life Ins Co	0	0	0.03207	23,238,858
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00001	3,484
0	67083	Manhattan Natl Life Ins Co	0.01924	1	0	0
0	61883	ManhattanLife Assur Co of Amer	0	0	0.00003	17,526
0	65935	Massachusetts Mut Life Ins Co	0	0	0.00156	1,130,472
0	65641	Medico Life & Hlth Ins Co	0	0	0.00001	457
0	86126	Members Life Ins Co	0	0	0.00001	486
0.60167	65978	Metropolitan Life Ins Co	0.13462	7	0.22374	162,141,663
0	97136	Metropolitan Tower Life Ins Co	0	0	0.06433	46,617,910
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00004	25,184
0	66044	Midland Natl Life Ins Co	0	0	0.00011	75,532
1.29483	66168	Minnesota Life Ins Co	0.03847	2	0.02971	21,526,197
0	81442	Monitor Life Ins Co Of NY	0	0	0.00004	23,240
0	66370	Mony Life Ins Co	0	0	0.00001	2,613
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00005	33,873
0	71412	Mutual Of Omaha Ins Co	0.01924	1	0	0
0	67814	Nassau Life Ins Co	0	0	0.00001	281
0	66583	National Guardian Life Ins Co	0	0	0.00116	833,725
0	66869	Nationwide Life Ins Co	0	0	0.0014	1,008,398
0	91596	New York Life Ins & Ann Corp	0	0	0.00759	5,495,256
0.49713	66915	New York Life Ins Co	0.03847	2	0.07737	56,067,467
0	81264	Nippon Life Ins Co Of Amer	0	0	0.00003	16,942
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00012	81,690
0	67091	Northwestern Mut Life Ins Co	0	0	0.00014	101,333
0	67148	Occidental Life Ins Co Of NC	0	0	0.00001	5,325
0	67539	Pan Amer Life Ins Co	0	0	0.00001	5,990
0	67598	Paul Revere Life Ins Co	0	0	0.00012	84,714
0	67628	Pekin Life Ins Co	0	0	0.00005	30,308
0	93262	Penn Ins & Ann Co	0	0	0.00002	11,259
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00001	1,164
0	72125	Physicians Life Ins Co	0	0	0.00421	3,045,239
0	67873	Pioneer Amer Ins Co	0	0	0.00001	1,638
0	61271	Principal Life Ins Co	0	0	0.00816	5,911,193
0	68136	Protective Life Ins Co	0	0	0.0001	68,657
0	68195	Provident Life & Accident Ins Co	0	0	0.00003	14,659
0.38104	68241	Prudential Ins Co Of Amer	0.03847	2	0.10094	73,149,592
0	71390	Puritan Life Ins Co of Amer	0	0	0.00003	20,983
0	68381	Reliance Standard Life Ins Co	0	0	0.02701	19,568,792
0	67105	Reliastar Life Ins Co	0	0	0.01985	14,382,598
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00005	31,843
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00003	16,065
0	68462	Reserve Natl Ins Co	0	0	0.00018	128,391
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00007	47,556



1.84338	93742	Securian Life Ins Co	0.03847	2	0.02087	15,120,453
0	68713	Security Life Of Denver Ins Co	0	0	0.00003	16,770
0	97241	Settlers Life Ins Co	0	0	0.00002	14,224
0	68845	Shenandoah Life Ins Co	0	0	0.00004	24,220
0	69019	Standard Ins Co	0	0	0.01751	12,684,503
0	86355	Standard Life & Accident Ins Co	0	0	0.00004	23,013
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	637
0	69108	State Farm Life Ins Co	0	0	0.00126	909,198
0	80926	Sun Life & Hlth Ins Co	0	0	0.00086	619,006
0	69310	Surety Life Ins Co	0	0	0.00001	2,398
0	68608	Symetra Life Ins Co	0	0	0.00289	2,088,493
0	60142	TIAA Cref Life Ins Co	0	0	0.0016	1,157,873
0	88072	Talcott Resolution Life Ins Co	0	0	0.0002	142,316
0	70688	Transamerica Financial Life Ins Co	0	0	0.00003	19,388
4.14588	86231	Transamerica Life Ins Co	0.09616	5	0.0232	16,807,440
4.55634	66281	Transamerica Premier Life Ins Co	0.01924	1	0.00423	3,058,668
0	61425	Trustmark Ins Co	0	0	0.0011	791,291
0	62863	Trustmark Life Ins Co	0	0	0.00001	1,525
0	80802	US Br Sun Life Assur Co of Canada	0	0	0.00953	6,900,698
0	80659	US Business of Canada Life Assur Co	0	0	0.00001	138
0	94358	US Able Life	0	0	0.00023	163,915
0	62596	Union Fidelity Life Ins Co	0	0	0.00031	218,168
0	69744	Union Labor Life Ins Co	0	0	0.00355	2,571,897
18.0866	70408	Union Security Ins Co	0.01924	1	0.00107	770,533
0	87645	United Fidelity Life Ins Co	0	0	0.00001	813
0	63983	United Heritage Life Ins Co	0	0	0.00001	1,133
0	69868	United Of Omaha Life Ins Co	0	0	0.02321	16,813,370
0	70106	United States Life Ins Co in the Cit	0	0	0	-2,281
0	79413	UnitedHealthcare Ins Co	0	0	0.00415	3,004,031
0	63819	Unity Financial Life Ins Co	0	0	0.00005	34,431
1.03319	62235	Unum Life Ins Co Of Amer	0.03847	2	0.03723	26,977,391
0	68632	Vantis Life Ins Co	0	0	0.00001	4,304
0	86509	Voya Retirement Ins & Ann Co	0	0	0.0001	67,998
0	70319	Washington Natl Ins Co	0	0	0.00002	13,353
0	85189	Western United Life Assur Co	0	0	0.00001	964
0	62413	Wilcac Life Ins Co	0	0	0.00011	75,518
0	90557	Zurich Amer Life Ins Co	0	0	0.01049	7,599,799

**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	77879	5 Star Life Ins Co	0	0	0.19121	18,602
0	62944	AXA Equitable Life Ins Co	0.03847	2	0	0
0	62200	Accordia Life & Ann Co	0	0	0.00002	1
62.36347	60054	Aetna Life Ins Co	0.01924	1	0.00031	30
5612.71154	60186	Allstate Life Ins Co	0.0577	3	0.00002	1

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
1870.90385	60488	American Gen Life Ins Co	0.03847	2	0.00003	2
65.26409	60534	American Heritage Life Ins Co	0.0577	3	0.00089	86
0	60577	American Income Life Ins Co	0	0	0.00003	2
0	60739	American Natl Ins Co	0	0	0.00123	119
0	71773	American Natl Life Ins Co Of TX	0	0	0.00002	1
0	60895	American United Life Ins Co	0	0	0.00213	207
3741.8077	61301	Ameritas Life Ins Corp	0.03847	2	0.00002	1
0	61689	Athene Ann & Life Co	0	0	0.00004	3
17.65004	61492	Athene Annuity & Life Assur Co	0.01924	1	0.00109	106
0	63932	Athene Life Ins Co of NY	0	0	0.00002	1
0	61212	Baltimore Life Ins Co	0	0	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	0.00027	26
0	87726	Brighthouse Life Ins Co	0	0	0.00205	199
0	62626	CMFG Life Ins Co	0	0	0.00007	6
0	67369	Cigna Hlth & Life Ins Co	0.01924	1	0	0
0	62049	Colonial Life & Accident Ins Co	0	0	0.00061	59
0	84786	Colorado Bankers Life Ins Co	0.01924	1	0	0
0	62146	Combined Ins Co Of Amer	0	0	0.01495	1,454
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00003	2
0	77828	Companion Life Ins Co	0	0	0.00184	179
0	62308	Connecticut Gen Life Ins Co	0	0	0.00003	2
0	71730	Continental Amer Ins Co	0	0	0.00007	6
5.51077	71129	Dearborn Life Ins Co	0.03847	2	0.00698	679
0	62634	Delaware Amer Life Ins Co	0	0	0.00002	1
0	78077	Equitable Financial Life Ins Co of A	0	0	0.00874	850
0	70769	Erie Family Life Ins Co	0	0	0.0003	29
935.45193	63274	Fidelity & Guar Life Ins Co	0.01924	1	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	67652	First Penn Pacific Life Ins Co	0	0	-0.00002	-1
0	91642	Forethought Life Ins Co	0	0	0.00002	1
0	70025	Genworth Life Ins Co	0	0	0.00035	34
0	70939	Gerber Life Ins Co	0	0	0.00009	8
0	91472	Globe Life & Accident Ins Co	0	0	0.26615	25,892
0	71480	Great Western Ins Co	0	0	0.02796	2,720
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00021	20
1.79034	64246	Guardian Life Ins Co Of Amer	0.01924	1	0.01075	1,045
16.48374	70815	Hartford Life & Accident Ins Co	0.07693	4	0.00467	454
0	64505	Homesteaders Life Co	0	0	0.02087	2,030
0	64904	Investors Heritage Life Ins Co	0	0	0.00005	4
0	65056	Jackson Natl Life Ins Co	0	0	0.00097	94
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	0.00022	21
0	57835	Knights Of Peter Claver	0	0	0.00151	146
0	71323	Langhorne Reins AZ Ltd	0	0	0.00002	1
0	65331	Liberty Natl Life Ins Co	0	0	0.00002	1
25.98478	65498	Life Ins Co Of N Amer	0.03847	2	0.00149	144
0	65528	Life Ins Co Of The Southwest	0	0	0.00003	2
0	99724	LifeShield Natl Ins Co	0	0	0.00002	1
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00006	5
0	65315	Lincoln Life Assur Co of Boston	0	0	0.00014	13
0	65676	Lincoln Natl Life Ins Co	0	0	0.00881	857
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00004	3
0	67083	Manhattan Natl Life Ins Co	0.01924	1	0	0
0	61883	ManhattanLife Assur Co of Amer	0	0	0.0002	19
0	65935	Massachusetts Mut Life Ins Co	0	0	0.0001	9
8.09916	65978	Metropolitan Life Ins Co	0.13462	7	0.01663	1,617
0	97136	Metropolitan Tower Life Ins Co	0	0	0.00104	101
70.60015	66168	Minnesota Life Ins Co	0.03847	2	0.00055	53
0	81442	Monitor Life Ins Co Of NY	0	0	0.00047	45
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00006	5
0	71412	Mutual Of Omaha Ins Co	0.01924	1	0	0
0	67814	Nassau Life Ins Co	0	0	0.0001	9
0	61409	National Benefit Life Ins Co	0	0	0.00006	5
0	66869	Nationwide Life Ins Co	0	0	0.00442	430
170.08217	66915	New York Life Ins Co	0.03847	2	0.00023	22
0	81264	Nippon Life Ins Co Of Amer	0	0	0.00005	4
0	67091	Northwestern Mut Life Ins Co	0	0	0.00036	35
0	67539	Pan Amer Life Ins Co	0	0	0.00004	3
0	67598	Paul Revere Life Ins Co	0	0	0.00012	11
0	67628	Pekin Life Ins Co	0	0	0.00024	23
0	93262	Penn Ins & Ann Co	0	0	0.00034	33
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00018	17
0	72125	Physicians Life Ins Co	0	0	0.01145	1,113
0	61271	Principal Life Ins Co	0	0	0.00803	781
0	68195	Provident Life & Accident Ins Co	0	0	0.00004	3
29.00627	68241	Prudential Ins Co Of Amer	0.03847	2	0.00133	129
0	68381	Reliance Standard Life Ins Co	0	0	0.0073	710
0	67105	Reliastar Life Ins Co	0	0	0.00061	59
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00004	3
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00007	6
0	68462	Reserve Natl Ins Co	0	0	0.00033	32
415.75642	93742	Securian Life Ins Co	0.03847	2	0.0001	9
0	68713	Security Life Of Denver Ins Co	0	0	0.00002	1
0	69019	Standard Ins Co	0	0	0.00429	417
0	86355	Standard Life & Accident Ins Co	0	0	0.00237	230
0	69108	State Farm Life Ins Co	0	0	0.0006	58
0	80926	Sun Life & Hlth Ins Co	0	0	0.00081	78

0	68608	Symetra Life Ins Co	0	0	0.0002	19
0	60142	TIAA Cref Life Ins Co	0	0	0.00056	54
0	88072	Talcott Resolution Life Ins Co	0	0	0.00005	4
0	70688	Transamerica Financial Life Ins Co	0	0	0.00015	14
0.32313	86231	Transamerica Life Ins Co	0.09616	5	0.29758	28,950
39.80647	66281	Transamerica Premier Life Ins Co	0.01924	1	0.00049	47
0	61425	Trustmark Ins Co	0	0	0.00002	1
0	80802	US Br Sun Life Assur Co of Canada	0	0	0.00621	604
0	80659	US Business of Canada Life Assur Co	0	0	0.00003	2
0	94358	USABLE Life	0	0	0.00033	32
0	91529	Unimerica Ins Co	0	0	0.00002	1
0	62596	Union Fidelity Life Ins Co	0	0	0.01641	1,596
0	69744	Union Labor Life Ins Co	0	0	0.00024	23
187.09039	70408	Union Security Ins Co	0.01924	1	0.00011	10
0	69868	United Of Omaha Life Ins Co	0	0	0.01413	1,374
0	79413	UnitedHealthcare Ins Co	0	0	0.00408	396
0	97179	UnitedHealthcare Life Ins Co	0	0	0.00002	1
0	63819	Unity Financial Life Ins Co	0	0	0.00194	188
0	70130	Universal Guar Life Ins Co	0	0	0.00002	1
2.61848	62235	Unum Life Ins Co Of Amer	0.03847	2	0.01469	1,429
0	86509	Voya Retirement Ins & Ann Co	0	0	0.00193	187
0	70319	Washington Natl Ins Co	0	0	0.00052	50
0	62413	Wilcac Life Ins Co	0	0	0.00012	11
0	65900	Wilco Life Ins Co	0	0	0.0002	19
0	90557	Zurich Amer Life Ins Co	0	0	0.00006	5

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2019**Total Complaints for Index: **692**Premiums Year: **2019**Total Premiums for Index: **1962763932**Complaints Selected: **All Complaints**Policy Type: **Homeowner**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Premiums
0.35253	19402	AIG Prop Cas Co	0.00145	1	0.0041	8,045,800
0	26883	AIG Specialty Ins Co	0	0	0.00004	67,512
0	22667	Ace Amer Ins Co	0.0029	2	0	0
0	33898	Aegis Security Ins Co	0	0	0.00016	303,571
0	10014	Affiliated Fm Ins Co	0	0	0.00001	4,911
0.83663	42579	Allied Prop & Cas Ins Co	0.0029	2	0.00346	6,780,463
16.43814	19240	Allstate Ind Co	0.00579	4	0.00036	690,191
0.91727	19232	Allstate Ins Co	0.04914	34	0.05357	105,135,098
1.54722	17230	Allstate Prop & Cas Ins Co	0.01879	13	0.01215	23,831,624
1.16541	37907	Allstate Vehicle & Prop Ins Co	0.03758	26	0.03224	63,278,868
0	19720	American Alt Ins Corp	0.00145	1	0	0
3.09635	10111	American Bankers Ins Co Of FL	0.02313	16	0.00747	14,656,582
4.3663	29068	American Family Connect Prop & Cas I	0.01301	9	0.00298	5,846,445
7.03244	23450	American Family Home Ins Co	0.00145	1	0.00021	403,326
0	24066	American Fire & Cas Co	0	0	0.00008	145,787
1.57623	23469	American Modern Home Ins Co	0.0029	2	0.00184	3,598,933
0	42722	American Modern Prop & Cas Ins Co	0	0	0.00003	57,758
0	39942	American Natl Gen Ins Co	0.00145	1	0	0
0	28401	American Natl Prop & Cas Co	0	0	0.0011	2,151,676
4.92322	42978	American Security Ins Co	0.00145	1	0.0003	576,120
0.73417	10872	American Strategic Ins Corp	0.00434	3	0.00591	11,590,225
0.51578	19976	Amica Mut Ins Co	0.00434	3	0.00841	16,497,732
2.07917	41459	Armed Forces Ins Exch	0.00145	1	0.0007	1,364,182
0	19062	Automobile Ins Co Of Hartford CT	0.01157	8	0	0
0.15945	18279	Bankers Standard Ins Co	0.00145	1	0.00907	17,789,433
1.36318	13501	Brethren Mut Ins Co	0.01157	8	0.00849	16,645,591
0	11681	CSAA AFFINITY INS CO	0.01157	8	0	-98,148
1.29756	37770	CSAA Gen Ins Co	0.00868	6	0.00669	13,115,597
1.97485	20117	California Cas Ind Exch	0.00145	1	0.00074	1,436,250
0	12961	Canopus US Ins	0	0	0.00008	148,117
0	26905	Century Natl Ins Co	0	0	0.00035	686,706
0	38989	Chubb Custom Ins Co	0	0	0.00013	250,937
0	12777	Chubb Ind Ins Co	0	0	0.00001	775

0	10052	Chubb Natl Ins Co	0	0	0.00364	7,126,155
0	18961	Crestbrook Ins Co	0	0	0.00144	2,809,501
0	44520	Crum & Forster Specialty Ins Co	0	0	0.00001	10,706
0	10448	Cumberland Ins Co Inc	0.00145	1	0	0
0.97242	13684	Cumberland Mut Fire Ins Co	0.00434	3	0.00446	8,750,469
0.79513	13692	Donegal Mut Ins Co	0.00145	1	0.00182	3,567,210
4.65873	40649	Economy Premier Assur Co	0.00145	1	0.00032	608,829
8.94655	21261	Electric Ins Co	0.0029	2	0.00033	634,069
0.52084	11252	Encompass Home & Auto Ins Co	0.00579	4	0.0111	21,783,178
1.0535	15130	Encompass Ind Co	0.00145	1	0.00138	2,692,340
1.38456	10071	Encompass Ins Co Of Amer	0.00434	3	0.00314	6,145,717
0.57519	26263	Erie Ins Co	0.02746	19	0.04774	93,693,994
0.7855	26271	Erie Ins Exch	0.04769	33	0.06072	119,160,841
3.4227	25712	Esurance Ins Co	0.00145	1	0.00043	828,693
0	35378	Evanston Ins Co	0	0	0.00012	231,902
0	10851	Everest Ind Ins Co	0	0	0.00002	30,771
0	17043	Everett Cash Mut Ins Co	0	0	0.00015	279,224
0	21628	Farmers Ins Co Inc	0.00145	1	0	0
1.27426	21652	Farmers Ins Exch	0.01157	8	0.00908	17,807,206
1.6263	13854	Farmers Mut Fire Ins Co of Salem Cn	0.00145	1	0.00089	1,744,060
0	20281	Federal Ins Co	0	0	0.00271	5,309,201
2.79051	37710	First Amer Prop & Cas Ins Co	0.00145	1	0.00052	1,016,433
2.3278	11185	Foremost Ins Co Grand Rapids MI	0.00434	3	0.00187	3,655,433
0	11800	Foremost Prop & Cas Ins Co	0	0	0.00037	712,796
3.52655	14753	Frederick Mut Ins Co	0.01157	8	0.00328	6,434,312
0.4465	21253	Garrison Prop & Cas Ins Co	0.00434	3	0.00971	19,057,503
0	41491	Geico Cas Co	0.00145	1	0	0
0	35882	Geico Gen Ins Co	0.00145	1	0	0
0	22055	Geico Ind Co	0.0029	2	0	0
0	37362	General Star Ind Co	0	0	0.00004	70,474
0.3327	11282	Germantown Ins Co	0.00145	1	0.00435	8,525,517
0	26344	Great Amer Assur Co	0.00145	1	0	0
0	20303	Great Northern Ins Co	0	0	0.00602	11,812,639
0	22187	Greater NY Mut Ins Co	0.00145	1	0	0
0	22292	Hanover Ins Co	0	0	0.00001	713
0	35696	Harleysville Preferred Ins Co	0	0	0.00045	872,112
0	26182	Harleysville Worcester Ins Co	0	0	0.00121	2,369,887
0	22357	Hartford Accident & Ind Co	0	0	0.00043	830,482
0	29424	Hartford Cas Ins Co	0	0	0.00055	1,066,507
0	19682	Hartford Fire Ins Co	0	0	0.00009	164,039
1.18323	37478	Hartford Ins Co Of The Midwest	0.00579	4	0.00489	9,588,615
40.05938	30104	Hartford Underwriters Ins Co	0.00145	1	0.00004	70,804
1.24314	17221	Homesite Ins Co	0.02313	16	0.0186	36,505,902
1.18178	13927	Homesite Ins Co Of The Midwest	0.0318	22	0.02691	52,802,049
0	22578	Horace Mann Ins Co	0	0	0.00038	739,906
0	19429	Insurance Co Of The State Of PA	0	0	0.00001	6,160
0	29742	Integon Natl Ins Co	0	0	0.00001	169

0	10914	Kemper Independence Ins Co	0	0	0.00016	299,317
0.43274	33600	LM Ins Corp	0.00579	4	0.01336	26,218,114
0	16023	Lemonade Ins Co	0	0	0.00105	2,056,728
0	19437	Lexington Ins Co	0	0	0.00044	846,138
1.15758	42404	Liberty Ins Corp	0.03902	27	0.03371	66,157,222
0.71508	23035	Liberty Mut Fire Ins Co	0.00868	6	0.01213	23,799,100
6.39958	23043	Liberty Mut Ins Co	0.00434	3	0.00068	1,329,634
0	14486	Liberty Mut Mid Atlantic Ins Co	0.00145	1	0	0
0	12484	Liberty Mut Personal Ins Co	0	0	0.0006	1,161,664
1.2354	14400	Lititz Mut Ins Co	0.00145	1	0.00117	2,295,909
0	29939	Main St Amer Assur Co	0.00145	1	0	0
3.69265	28932	Markel Amer Ins Co	0.00145	1	0.0004	768,111
0	38970	Markel Ins Co	0	0	0.00005	85,296
0	22306	Massachusetts Bay Ins Co	0	0	0.00001	1,937
0	31968	Merastar Ins Co	0	0	0.00002	26,513
1.57506	23353	Meridian Security Ins Co	0.0029	2	0.00184	3,601,604
1.34253	34339	Metropolitan Grp Prop & Cas Ins Co	0.00434	3	0.00323	6,338,137
0.48262	26298	Metropolitan Prop & Cas Ins Co	0.00145	1	0.003	5,877,048
0	10675	Mobilitas Gen Ins Co	0.00145	1	0	0
2.25073	14613	Montgomery Mut Ins Co	0.0029	2	0.00129	2,520,404
0	26522	Mount Vernon Fire Ins Co	0	0	0.00003	58,685
1.35534	14664	Mutual Benefit Ins Co	0.00434	3	0.0032	6,278,239
2.2734	14788	NGM Ins Co	0.00434	3	0.00191	3,742,904
0	20079	National Fire & Marine Ins Co	0	0	0.00006	104,907
0	22608	National Specialty Ins Co	0.00145	1	0	0
0	26093	Nationwide Affinity Co of Amer	0.00434	3	0	0
0	28223	Nationwide Agribusiness Ins Co	0.00145	1	0	0
1.26019	23760	Nationwide Gen Ins Co	0.02168	15	0.01721	33,761,327
0.23645	25453	Nationwide Ins Co Of Amer	0.00145	1	0.00612	11,995,929
0.45421	23779	Nationwide Mut Fire Ins Co	0.01301	9	0.02864	56,201,523
4.53409	23787	Nationwide Mut Ins Co	0.00145	1	0.00032	625,565
0.79892	37877	Nationwide Prop & Cas Ins Co	0.00868	6	0.01086	21,301,749
0	13167	North Light Specialty Ins Co	0	0	0.0001	185,786
0	24074	Ohio Cas Ins Co	0	0	0.00009	163,227
0	22748	Pacific Employers Ins Co	0	0	0	-1,992
0	20346	Pacific Ind Co	0	0	0.00157	3,074,165
0	18333	Peerless Ind Ins Co	0	0	0.00001	15,051
1.59544	14958	Peninsula Ins Co	0.00868	6	0.00544	10,666,795
1.45856	14990	Pennsylvania Natl Mut Cas Ins Co	0.00434	3	0.00298	5,833,923
0	13714	Pharmacists Mut Ins Co	0	0	0.00002	26,335
7.48243	17914	Philadelphia Contributionship Ins	0.00723	5	0.00097	1,895,351
0	18058	Philadelphia Ind Ins Co	0.00145	1	0	0
0.87343	37257	Praetorian Ins Co	0.00579	4	0.00662	12,989,594
0.69124	12873	Privilege Underwriters Recp Exch	0.0029	2	0.00419	8,206,602
0	24260	Progressive Cas Ins Co	0.00145	1	0	0
0	10192	Progressive Select Ins Co	0.00145	1	0	0
22.39937	32786	Progressive Specialty Ins Co	0.00145	1	0.00007	126,627

0	34690	Property & Cas Ins Co Of Hartford	0	0	0.00001	824
7.16793	39217	QBE Ins Corp	0.00868	6	0.00121	2,374,215
3.04153	11515	QBE Specialty Ins Co	0.00145	1	0.00048	932,547
0.82621	24740	Safeco Ins Co Of Amer	0.01301	9	0.01575	30,897,167
0	39012	Safeco Ins Co Of IL	0.00145	1	0	0
0	41297	Scottsdale Ins Co	0	0	0.00034	665,751
1.94401	19259	Selective Ins Co Of SC	0.00579	4	0.00298	5,836,119
0	39926	Selective Ins Co Of The Southeast	0	0	0.00096	1,874,202
0	11000	Sentinel Ins Co Ltd	0	0	0.00037	719,379
2.16826	24376	Spinnaker Ins Co	0.0029	2	0.00134	2,616,269
0.93533	19070	Standard Fire Ins Co	0.03758	26	0.04018	78,844,990
257.25492	42986	Standard Guar Ins Co	0.00579	4	0.00003	44,102
453.89088	25496	StarStone Natl Ins Co	0.00145	1	0.00001	6,249
0	44776	StarStone Specialty Ins Co	0	0	0.00001	3,823
2.25684	25127	State Auto Prop & Cas Ins Co	0.01012	7	0.00449	8,797,528
0.53391	25143	State Farm Fire & Cas Co	0.09394	65	0.17594	345,314,104
0	25178	State Farm Mut Auto Ins Co	0.01012	7	0	0
27.59163	12831	State Natl Ins Co Inc	0.00145	1	0.00006	102,798
2.6931	16578	Stillwater Prop & Cas Ins Co	0.00579	4	0.00215	4,212,801
0	11024	Strathmore Ins Co	0.00145	1	0	0
0	22683	Teachers Ins Co	0	0	0.00058	1,122,049
1.08656	10677	The Cincinnati Ins Co	0.00723	5	0.00665	13,052,127
0	41769	The Travelers Cas Co	0.00145	1	0	0
0	19046	Travelers Cas Ins Co Of Amer	0.00145	1	0	0
3.78647	36137	Travelers Commercial Ins Co	0.00723	5	0.00191	3,745,401
1.5222	27998	Travelers Home & Marine Ins Co	0.07226	50	0.04747	93,166,857
1.18972	25666	Travelers Ind Co Of Amer	0.00145	1	0.00122	2,384,079
0.12997	38130	Travelers Personal Ins Co	0.00145	1	0.01112	21,823,918
0	36161	Travelers Prop Cas Ins Co	0.00145	1	0	0
1.50466	27120	Trumbull Ins Co	0.00868	6	0.00577	11,310,342
2.78435	29459	Twin City Fire Ins Co Co	0.00145	1	0.00052	1,018,682
0.68404	25968	USAA Cas Ins Co	0.02457	17	0.03592	70,490,426
1.08149	18600	USAA Gen Ind Co	0.02024	14	0.01871	36,717,353
0	15792	Underwriters At Lloyds London	0.00579	4	0	0
0	29963	United Farm Family Ins Co	0.0029	2	0	0
0	13064	United Natl Ins Co	0.00145	1	0	0
0.3981	25941	United Serv Automobile Assn	0.02313	16	0.05809	113,998,225
1.73847	16063	Unitrin Auto & Home Ins Co	0.00434	3	0.0025	4,894,593
0	10915	Unitrin Direct Prop & Cas Co	0	0	0.00003	45,231
0	40703	Unitrin Safeguard Ins Co	0	0	0.0009	1,748,094
2.49322	10759	Universal N Amer Ins Co	0.00145	1	0.00058	1,137,635
0.81588	10861	Universal Prop & Cas Ins	0.00145	1	0.00178	3,476,486
0	20397	Vigilant Ins Co	0	0	0.0025	4,900,097
0	40428	Voyager Ind Ins Co	0	0	0.00002	37,427
0	44393	West Amer Ins Co	0	0	0.00079	1,540,998
2.19383	26166	Windsor Mount Joy Mut Ins Co	0.00868	6	0.00396	7,757,296



## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2019**Total Complaints for Index: **705**Premiums Year: **2019**Total Premiums for Index: **2780963435**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>
27.42545	71854	AAA Life Ins Co	0.00142	1	0.00006	143,831
0	35963	AF&L Ins Co	0	0	0.00001	25,007
0.68305	95832	AMERIGROUP MD Inc	0.01703	12	0.02492	69,300,484
0	62944	AXA Equitable Life Ins Co	0	0	0.00027	744,385
0	14158	AccessCare Gen Inc	0	0	0.00087	2,410,740
0	95910	Aetna Dental Inc	0	0	0.00074	2,046,955
0	78700	Aetna Hlth & Life Ins Co	0	0	0.00103	2,839,334
7.75567	95109	Aetna Hlth Inc PA Corp	0.0071	5	0.00092	2,543,062
17.88433	60054	Aetna Life Ins Co	0.01135	8	0.00064	1,764,508
0	82406	All Savers Ins Co	0	0	0.00001	12,010
1.04733	90611	Allianz Life Ins Co Of N Amer	0.00142	1	0.00136	3,766,387
0	64190	Allianz Life Ins Co Of NY	0	0	0.00001	4,425
0	60186	Allstate Life Ins Co	0	0	0.00001	1,181
0	70874	Allstate Life Ins Co Of NY	0	0	0.00001	8,015
1.76203	95163	Alpha Dental Programs Inc	0.00284	2	0.00162	4,477,387
0	60250	AmFirst Ins Co	0	0	0.00001	320
0	13293	Amalgamated Cas Ins Co	0	0	0.00001	300
0	60216	Amalgamated Life Ins Co	0	0	0.00003	72,657
0	19720	American Alt Ins Corp	0	0	0.00044	1,214,047
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001	50
0	20427	American Cas Co Of Reading PA	0	0	0.00001	8
0	12321	American Continental Ins Co	0	0	0.00009	248,319
0.33622	60380	American Family Life Assur Co of Col	0.01277	9	0.03797	105,592,103
0	60410	American Fidelity Assur Co	0	0	0.00088	2,422,344
2.75848	60488	American Gen Life Ins Co	0.00142	1	0.00052	1,430,005
0	60534	American Heritage Life Ins Co	0	0	0.00187	5,176,515
0	60518	American Hlth & Life Ins Co	0	0	0.00001	1,862
0	19380	American Home Assur Co	0	0	0.00001	14,938
0	60577	American Income Life Ins Co	0	0	0.00018	488,808
0	89427	American Labor Life Ins Co	0	0	0.00004	96,252
0	63126	American Nat Life Ins Co of NY	0	0	0.00005	122,177
0	60739	American Natl Ins Co	0	0	0.00001	565
0	71773	American Natl Life Ins Co Of TX	0	0	0.00023	614,953

15.07342	80624	American Progressive L&H Ins Of NY	0.00284	2	0.00019	523,389
0	67679	American Republic Corp Ins Co	0	0	0.00001	6,579
0	60836	American Republic Ins Co	0	0	0.00005	121,719
1.96245	88366	American Retirement Life Ins Co	0.00142	1	0.00073	2,010,058
0	17965	American Sentinel Ins Co	0	0	0.00001	717
0	60895	American United Life Ins Co	0	0	0.00001	7,511
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00013	343,670
0	61301	Ameritas Life Ins Corp	0	0	0.00129	3,584,107
0	60033	Ameritas Life Ins Corp of NY	0	0	0.00002	38,693
0	27928	Amex Assur Co	0	0	0.00001	112
0	56499	Assured Life Assn	0	0	0.00003	59,781
0	71439	Assurity Life Ins Co	0	0	0.00063	1,731,876
0	61689	Athene Ann & Life Co	0	0	0.00002	37,397
0	61492	Athene Annuity & Life Assur Co	0	0	0.00002	44,400
0	61115	Atlantic Coast Life Ins Co	0	0	0.00001	2,993
0	11217	Atlantic Southern Dental Found	0	0	0.00001	24,225
0	27154	Atlantic Specialty Ins Co	0	0	0	-20,971
0	84522	Auto Club Life Ins Co	0	0	0.00001	100
0	61212	Baltimore Life Ins Co	0	0	0.00002	34,520
0	71919	Bankers Fidelity Assur Co	0	0	0.00001	12,286
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00065	1,801,532
1.65796	61263	Bankers Life & Cas Co	0.00568	4	0.00343	9,516,861
0	81043	Bankers Life Ins Co	0.00142	1	0	0
0	94250	Banner Life Ins Co	0	0	0.00006	157,245
0	22276	Berkshire Hathaway Specialty Ins Co	0	0	0.0009	2,502,775
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00532	14,784,349
0	61476	Boston Mut Life Ins Co	0	0	0.00003	77,416
0	10095	Bravo Hlth Mid Atlantic Inc	0.00142	1	0	0
1.20427	87726	Brighthouse Life Ins Co	0.00284	2	0.00236	6,551,096
1.31865	62626	CMFG Life Ins Co	0.00142	1	0.00108	2,991,435
0.88825	96202	CareFirst BlueChoice Inc	0.22696	160	0.25551	710,551,294
1.0442	47058	Carefirst of MD Inc	0.16171	114	0.15486	430,654,939
0	56030	Catholic Financial Life	0	0	0.00001	148
0	57487	Catholic Order Of Foresters	0	0	0.00001	5,382
0	80799	Celtic Ins Co	0	0	0.00001	23,994
0	61751	Central States H & L Co Of Omaha	0	0	0.00002	34,530
0	34274	Central States Ind Co Of Omaha	0	0	0.00006	142,868
0	80896	Centre Life Ins Co	0	0	0.00013	346,741
3.47649	61832	Chesapeake Life Ins Co	0.00993	7	0.00286	7,942,624
0	61859	Christian Fidelity Life Ins Co	0	0	0.00001	13,079
0	48119	Cigna Dental Hlth of MD Inc	0	0	0.00415	11,526,841
2.62104	67369	Cigna Hlth & Life Ins Co	0.01277	9	0.00488	13,544,927
0	61727	Cigna Natl Hlth Ins Co	0	0	0.00001	5,679
0	61921	Citizens Security Life Ins Co	0	0	0.00057	1,579,006
0.67247	62049	Colonial Life & Accident Ins Co	0.00284	2	0.00422	11,731,818
0.70849	62065	Colonial Penn Life Ins Co	0.00426	3	0.00601	16,703,046
0	76023	Columbian Life Ins Co	0	0	0.00001	119

0	62103	Columbian Mut Life Ins Co	0	0	0.00001	4,438
0	99937	Columbus Life Ins Co	0	0	0.00001	868
4.09638	62146	Combined Ins Co Of Amer	0.01135	8	0.00278	7,703,648
0	78697	Combined Life Ins Co Of NY	0	0	0.00003	65,993
0	81426	Commercial Travelers Life Ins Co	0	0	0.00001	1,572
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00001	169
0	77828	Companion Life Ins Co	0.00142	1	0	0
0	62308	Connecticut Gen Life Ins Co	0	0	0.00002	52,198
0	71730	Continental Amer Ins Co	0.00568	4	0	0
3.08979	20443	Continental Cas Co	0.01561	11	0.00505	14,043,339
0	71404	Continental Gen Ins Co	0	0	0.00037	1,022,785
0.45722	68500	Continental Life Ins Co Brentwood	0.00284	2	0.00621	17,255,083
0	62553	Country Life Ins Co	0	0	0.00001	21,136
0	81973	Coventry Hlth & Life Ins Co	0.00142	1	0	-3,704
0	56634	Croatian Fraternal Union Of Amer	0	0	0.00001	4
2.50715	81396	Delta Dental Ins Co	0.00993	7	0.00397	11,013,471
0.81637	54798	Delta Dental of PA	0.01135	8	0.01391	38,655,580
0	47074	Denta Chek of MD Inc	0	0	0.00005	112,170
0	73474	Dentegra Ins Co	0	0	0.0001	254,736
0.58416	95657	Dominion Dental Serv Inc	0.00284	2	0.00486	13,505,455
0	62928	EMC Natl Life Co	0	0	0.00001	186
0	60025	EXPRESS SCRIPTS INS CO	0.00142	1	0	0
0	12747	Elixir Ins Co	0	0	0.00514	14,274,210
0	70769	Erie Family Life Ins Co	0	0	0.00004	98,825
0	57991	Everence Assn Inc	0	0	0.00024	661,480
0	15090	Evergreen Hlth Inc	0.00284	2	0	0
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00051	1,417,858
0	63053	Family Life Ins Co	0	0	0.00047	1,293,147
0	63088	Farm Bureau Life Ins Co	0	0	0.00001	3,014
0	63177	Farmers New World Life Ins Co	0	0	0.00001	8,982
24.88011	20281	Federal Ins Co	0.00284	2	0.00012	317,091
0	63223	Federal Life Ins Co	0	0	0.00001	3,560
0	63258	Federated Life Ins Co	0	0	0.00011	294,064
0	35386	Fidelity & Guar Ins Co	0.00142	1	0	0
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00001	2,218
0	71870	Fidelity Security Life Ins Co	0	0	0.00032	877,355
1.25573	60113	First Care Inc	0.00993	7	0.00791	21,989,233
168.44432	90328	First Hlth Life & Hlth Ins Co	0.00142	1	0.00001	23,418
0	64297	First Unum Life Ins Co	0	0	0.00009	228,949
0	91642	Forethought Life Ins Co	0	0	0.0003	825,666
0.72129	62324	Freedom Life Ins Co Of Amer	0.0071	5	0.00984	27,344,287
0	56693	GCU	0	0	0.00005	116,875
0	67059	GPM Hlth & Life Ins Co	0	0	0.00031	856,816
0	80705	GREAT-WEST LIFE ASSUR CO	0	0	0.00002	41,041
0	65536	Genworth Life & Ann Ins Co	0	0	0.00007	175,978
0.5694	70025	Genworth Life Ins Co	0.01277	9	0.02243	62,350,004
0	72990	Genworth Life Ins Co of NY	0	0	0.00017	464,546

0	70939	Gerber Life Ins Co	0	0	0.00143	3,962,468
0	91472	Globe Life & Accident Ins Co	0	0	0.00046	1,272,093
2.31939	62286	Golden Rule Ins Co	0.01277	9	0.00551	15,306,485
0	22063	Government Employees Ins Co	0	0	0.00001	5,382
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00038	1,044,115
0	63312	Great Amer Life Ins Co	0	0	0.00001	2,027
0	90212	Great Southern Life Ins Co	0	0	0.00002	48,971
0.45949	95846	Group Dental Serv Of MD Inc	0.00142	1	0.00309	8,584,914
0.68626	53007	Group Hospitalization & Med Srvcs	0.03547	25	0.05168	143,702,306
0	64211	Guarantee Trust Life Ins Co	0	0	0.00157	4,338,804
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	949
4.48559	64246	Guardian Life Ins Co Of Amer	0.00568	4	0.00127	3,517,602
0	64327	Harleysville Life Ins Co	0	0	0.00001	589
0	70815	Hartford Life & Accident Ins Co	0.00142	1	0	0
0	70670	Health Care Serv Corp A Mut Legal Re	0	0	0.00024	644,237
0	66214	Heartland Natl Life Ins Co	0	0	0.00002	43,660
0	64513	Horace Mann Life Ins Co	0.00142	1	0	0
0.40364	73288	Humana Ins Co	0.00852	6	0.02109	58,636,884
1.43562	70580	Humanadental Ins Co	0.00142	1	0.00099	2,747,693
43587.061	91693	IA Amer Life Ins Co	0.00284	2	0.00001	181
0	64580	Illinois Mut Life Ins Co	0	0	0.00038	1,035,325
6.32906	26581	Independence Amer Ins Co	0.00426	3	0.00068	1,869,772
0	58068	Independent Order Of Foresters Us Br	0	0	0.00002	28,533
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00011	288,462
0	65099	JOHN HANCOCK LIFE INS CO	0.00568	4	0	0
0	65056	Jackson Natl Life Ins Co	0	0	0.00023	635,243
0	64017	Jefferson Natl Life Ins Co	0	0	0.00001	15,331
38.29217	65080	John Alden Life Ins Co	0.00142	1	0.00004	103,014
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00023	617,406
1.29701	65838	John Hancock Life Ins Co USA	0.01844	13	0.01422	39,537,308
0	86375	John Hancock Life Ins Co of NY	0	0	0.00001	27,043
0	65110	KANAWHA INS CO	0.00284	2	0	0
1.22488	95639	Kaiser Found Hlth Plan Mid Atlanti	0.12908	91	0.10539	293,059,435
0	65129	Kansas City Life Ins Co	0	0	0.00001	1,230
0	58033	Knights Of Columbus	0	0	0.00107	2,950,822
94.19335	68543	Liberty Bankers Life Ins Co	0.00284	2	0.00004	83,756
0	19917	Liberty Ins Underwriters Inc	0	0	0.00001	728
0	65331	Liberty Natl Life Ins Co	0	0	0.00002	47,868
0	78140	Life Ins Co Of Boston & NY	0	0	0.00001	2,072
90.36537	65498	Life Ins Co Of N Amer	0.00284	2	0.00004	87,304
0	97691	Life Of The South Ins Co	0	0	0.00128	3,538,944
0	77720	LifeSecure Ins Co	0	0	0.00072	1,974,543
679.05475	99724	LifeShield Natl Ins Co	0.00142	1	0.00001	5,809
0	65595	Lincoln Benefit Life Co	0	0	0.00042	1,155,187
0	65927	Lincoln Heritage Life Ins Co	0	0	0.0001	261,036
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00001	3,083
0	65315	Lincoln Life Assur Co of Boston	0	0	0.00001	69

0	65676	Lincoln Natl Life Ins Co	0	0	0.00037	1,013,352
0	65722	Loyal Amer Life Ins Co	0	0	0.00013	352,228
0	56758	Loyal Christian Benefit Assn	0	0	0.00005	124,147
0	73504	Lumico Life Ins Co	0	0	0.00001	99
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00001	430
2.7289	65870	Manhattan Life Ins Co	0.00142	1	0.00052	1,445,502
2.48074	61883	ManhattanLife Assur Co of Amer	0.00284	2	0.00115	3,180,207
0	38970	Markel Ins Co	0	0	0.00039	1,059,421
0.14383	65935	Massachusetts Mut Life Ins Co	0.00142	1	0.00987	27,426,935
0	69515	Medamerica Ins Co	0	0	0.00032	871,094
0	63762	Medco Containment Life Ins Co	0	0	0.00928	25,807,242
0	79987	Medico Corp Life Ins Co	0	0	0.00002	46,861
0	31119	Medico Ins Co	0	0	0.00018	479,740
0.85238	18750	Merit Hlth Ins Co	0.00142	1	0.00167	4,627,836
1.54437	65978	Metropolitan Life Ins Co	0.00993	7	0.00643	17,879,476
0	97136	Metropolitan Tower Life Ins Co	0	0	0.00002	29,369
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00001	800
0	66168	Minnesota Life Ins Co	0	0	0.00013	341,006
0	66265	Monarch Life Ins Co	0	0	0.00007	174,500
0	66370	Mony Life Ins Co	0	0	0.00028	761,587
0.35852	71412	Mutual Of Omaha Ins Co	0.00142	1	0.00396	11,002,757
0	66397	Mutual Savings Life Ins Co	0	0	0.00001	191
0	66427	Mutual Trust Life Ins Co a Pan Amer	0	0	0.00001	8,957
0	15320	NTA Life Ins Co of New York	0	0	0.00001	1,089
0	67814	Nassau Life Ins Co	0	0	0.00002	39,424
0	68284	Nassau Life Ins Co of KS	0	0	0.00001	11,101
20.19113	62359	Nassau Life Ins Co of TX	0.00284	2	0.00015	390,729
0	61409	National Benefit Life Ins Co	0	0	0.00001	53
0	11991	National Cas Co	0	0	0.00001	1,103
0	66583	National Guardian Life Ins Co	0	0	0.0002	547,210
10.87327	82538	National Hlth Ins Co	0.00426	3	0.0004	1,088,347
0	66680	National Life Ins Co	0	0	0.00006	157,101
0	56073	National Mut Benefit	0	0	0.00001	310
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00153	4,246,873
0	19445	National Union Fire Ins Co Of Pitts	0.00284	2	0	0
0	66869	Nationwide Life Ins Co	0	0	0.00017	452,875
0	98205	Natl Foundation Life Ins Co	0	0	0.00001	9,588
0	91626	New England Life Ins Co	0	0	0.00006	156,123
0	78743	New Era Life Ins Co	0	0	0.00001	50
1.06323	66915	New York Life Ins Co	0.00284	2	0.00267	7,420,106
0	66974	North Amer Co Life & Hlth Ins	0	0	0.00001	31
0	68349	North Amer Ins Co	0	0	0.00001	6,582
0	69000	Northwestern Long Term Care Ins Co	0	0	0.00394	10,951,791
0	67091	Northwestern Mut Life Ins Co	0	0	0.00802	22,295,396
0	89206	Ohio Natl Life Assur Corp	0	0	0.0003	806,941
0	67172	Ohio Natl Life Ins Co	0	0	0.00008	206,903
0	67199	Old Amer Ins Co	0	0	0.00001	1,655

0	88080	Omaha Hlth Ins Co	0	0	0.00031	852,505
0.18653	13100	Omaha Ins Co	0.00284	2	0.01521	42,296,840
0	56383	Order of United Commercial Travelers	0	0	0.00002	36,765
0	76112	Oxford Life Ins Co	0	0	0.00023	613,596
0	67393	Ozark Natl Life Ins Co	0	0	0.00001	58
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00013	355,240
0	67539	Pan Amer Life Ins Co	0	0	0.00003	55,622
0	11835	PartnerRe Amer Ins Co	0	0	0.00002	31,917
0	67598	Paul Revere Life Ins Co	0	0	0.00119	3,308,085
0	67628	Pekin Life Ins Co	0	0	0.00001	40
0	67644	Penn Mut Life Ins Co	0	0	0.00008	196,433
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00036	977,133
0	72125	Physicians Life Ins Co	0	0	0.00005	126,320
0	80578	Physicians Mut Ins Co	0	0	0.00196	5,434,177
0	58009	Police & Firemens Ins Assn	0	0	0.00012	308,592
0	65919	Primerica Life Ins Co	0	0	0.00001	2,871
0.3252	61271	Principal Life Ins Co	0.00142	1	0.00437	12,130,107
0	68047	Professional Ins Co	0	0	0.00048	1,326,734
0	88536	Protective Life & Annuity Ins Co	0	0	0.00001	276
0	68136	Protective Life Ins Co	0	0	0.00002	34,129
0.29661	68195	Provident Life & Accident Ins Co	0.00284	2	0.00957	26,598,728
0	68209	Provident Life & Cas Ins Co	0	0	0.0005	1,362,878
6.63525	68241	Prudential Ins Co Of Amer	0.01277	9	0.00193	5,350,468
0	71390	Puritan Life Ins Co of Amer	0	0	0.0002	535,392
0	68357	Reliable Life Ins Co	0	0	0.00001	4
2525.3707	68381	Reliance Standard Life Ins Co	0.00142	1	0.00001	1,562
0	67105	Reliastar Life Ins Co	0	0	0.00001	1,092
0	61360	Reliastar Life Ins Co Of NY	0	0	0.00006	149,629
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00094	2,596,458
0	68462	Reserve Natl Ins Co	0	0	0.00007	180,000
0	65005	RiverSource Life Ins Co	0	0	0.00268	7,433,643
0	80594	Riversource Life Ins Co Of NY	0	0	0.00003	82,633
0	57657	Royal Neighbors Of Amer	0	0	0.00002	29,932
986.15725	60183	S USA Life Ins Co Inc	0.00142	1	0.00001	4,000
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00001	795
0	62952	SILAC Ins Co	0	0	0.00005	119,936
0	68772	Security Mut Life Ins Co Of NY	0	0	0.00001	15,822
0	69485	Security Natl Life Ins Co	0	0	0.00001	64
0	60076	Security Plan Life Ins Co	0	0	0.00001	48
0	12572	Selective Ins Co Of Amer	0	0	0.00001	1,944
0	76325	Senior Hlth Ins Co of PA	0.00284	2	0	0
0	65757	Shelter Life Ins Co	0	0	0.00001	1,021
0	68845	Shenandoah Life Ins Co	0	0	0.00005	129,092
0	71420	Sierra Hlth & Life Ins Co Inc	0.00142	1	0	0
0.15391	12575	SilverScript Ins Co	0.00284	2	0.01844	51,262,019
0	57142	Sons Of Norway	0	0	0.00001	123
0	19178	Southern Guar Ins Co	0	0	0.00043	1,192,126

0.95387	69019	Standard Ins Co	0.00142	1	0.00149	4,135,402
1.51588	86355	Standard Life & Accident Ins Co	0.00142	1	0.00094	2,602,216
0	71706	Standard Life & Cas Ins Co	0	0	0.00001	873
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	23,598
1085.5159	69078	Standard Security Life Ins Co Of NY	0.01135	8	0.00002	29,071
0	68985	Starmount Life Ins Co	0	0	0.00001	4,063
0	25178	State Farm Mut Auto Ins Co	0	0	0.00468	13,010,373
0	69116	State Life Ins Co	0	0	0.0002	548,812
0	69132	State Mut Ins Co	0	0	0.00021	572,334
0	89184	Sterling Investors Life Ins Co	0	0	0.00003	61,739
0	77399	Sterling Life Ins Co	0	0	0.00001	18,437
0	91785	Sterling Nat Life Ins Co Inc	0	0	0.00077	2,140,137
0	69310	Surety Life Ins Co	0	0	0.00001	1,428
1175.396	68608	Symetra Life Ins Co	0.00142	1	0.00001	3,356
0	84549	Symphonix Hlth Ins Inc	0	0	0	-1,763
0	60142	TIAA Cref Life Ins Co	0	0	0.00011	299,224
0	71153	Talcott Resolution Life & Ann Ins Co	0	0	0.00001	89
833.95962	88072	Talcott Resolution Life Ins Co	0.00142	1	0.00001	4,730
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00009	226,862
0	76236	The Cincinnati Life Ins Co	0	0	0.00002	40,756
0	54739	The Dental Concern Inc	0	0	0.00001	2,498
6.34967	13130	The Dental Network Inc	0.00852	6	0.00135	3,727,408
0	56014	Thrivent Financial For Lutherans	0	0	0.00215	5,973,283
3.91261	69477	Time Ins Co	0.00142	1	0.00037	1,008,184
0	70688	Transamerica Financial Life Ins Co	0	0	0.00001	25,061
3.61443	86231	Transamerica Life Ins Co	0.0227	16	0.00628	17,461,711
2.34403	66281	Transamerica Premier Life Ins Co	0.00426	3	0.00182	5,048,525
0	56006	Travelers Protective Assn Of Amer	0	0	0.00001	939
0	61425	Trustmark Ins Co	0	0	0.00011	296,444
0	95253	UNITED CONCORDIA DENTAL PLANS	0	0	0.00077	2,127,639
0	80659	US Business of Canada Life Assur Co	0	0	0.00002	51,712
0	69663	USAA Life Ins Co	0	0	0.00431	11,976,421
0	94358	USAbLe Life	0	0	0.00001	1,322
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00001	247
0	11121	Unified Life Ins Co	0	0	0.00003	71,395
0	62596	Union Fidelity Life Ins Co	0	0	0.00002	46,976
0	69744	Union Labor Life Ins Co	0	0	0.00001	17,363
0	69779	Union Natl Life Ins Co	0	0	0.00001	193
0	70408	Union Security Ins Co	0	0	0.0003	815,654
0.64836	92916	United Amer Ins Co	0.00284	2	0.00438	12,168,078
0	85766	United Concordia Ins Co	0	0	0.00426	11,845,598
5130.3905	95025	United Hlthcare Mid Atlantic Inc	0.01135	8	0.00001	6,151
17.40076	69930	United Ins Co Of Amer	0.00142	1	0.00009	226,693
0	69973	United Life Ins Co	0	0	0.00001	139
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	414
0.64855	69868	United Of Omaha Life Ins Co	0.00284	2	0.00438	12,164,546
0	42129	United Security Assur Co Of PA	0	0	0.00009	226,488

0	56456	United States Letter Carriers Mut Be	0	0	0.00002	31,652
0	70106	United States Life Ins Co in the Cit	0	0	0.00001	1,934
0	56413	United Transportation Union Ins Assn	0	0	0.00001	7,979
0	72850	United World Life Ins Co	0	0	0.00416	11,561,349
0	79413	UnitedHealthcare Ins Co	0.02979	21	0	0
0	97179	UnitedHealthcare Life Ins Co	0	0	0.00007	170,247
1.01585	62235	Unum Life Ins Co Of Amer	0.00284	2	0.0028	7,766,211
0	80942	Voya Ins & Ann Co	0	0	0.00001	23
0	86509	Voya Retirement Ins & Ann Co	0	0	0.00001	2,069
0	70319	Washington Natl Ins Co	0	0	0.00109	3,014,673
0.0781	10155	WellCare Prescription Ins Inc	0.00142	1	0.01817	50,509,214
0	70483	Western & Southern Life Ins Co	0	0	0.00004	95,025
0	57711	Western Catholic Union	0	0	0.00007	186,998
0	85189	Western United Life Assur Co	0	0	0.00003	71,167
0	62413	Wilcac Life Ins Co	0	0	0.00001	5,561
0	65900	Wilco Life Ins Co	0	0	0.00002	51,385
0	66230	William Penn Life Ins Co Of NY	0	0	0.00001	246
0	60704	Wilton Reassur Life Co of NY	0	0	0.00001	200
0	57320	Woodmen World Life Ins Soc	0	0	0.00001	9,449



## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2019**Total Complaints for Index: **419**Premiums Year: **2019**Total Premiums for Index: **2508324254**Total Policies for Index: **2720675**Complaints Selected: **All Complaints**Policy Type: **Individual Life**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Premiums
0	77879	5 Star Life Ins Co	0	0	0.00036	893,082
0	71854	AAA Life Ins Co	0	0	0.00251	6,278,952
0	15282	AAA Life Ins Co of NY	0	0	0.00001	780
0	62880	AXA Equitable Life & Ann Co	0	0	0.00012	284,966
0.35803	62944	AXA Equitable Life Ins Co	0.00478	2	0.01334	33,441,628
4.29762	62200	Accordia Life & Ann Co	0.0191	8	0.00445	11,143,759
38.34343	60054	Aetna Life Ins Co	0.00955	4	0.00025	624,509
0.85121	90611	Allianz Life Ins Co Of N Amer	0.00478	2	0.00561	14,065,831
0.80934	70866	Allstate Assur Co	0.00239	1	0.00295	7,396,768
0	60186	Allstate Life Ins Co	0	0	0.00398	9,968,507
0	70874	Allstate Life Ins Co Of NY	0	0	0.00011	271,283
0	60216	Amalgamated Life Ins Co	0	0	0.00001	2,862
1.78387	68594	American Amicable Life Ins Co Of TX	0.00239	1	0.00134	3,355,892
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00001	20,414
0	66001	American Benefit Life Ins Co	0	0	0.00002	49,317
0	12321	American Continental Ins Co	0	0	0.00001	17,463
0	92738	American Equity Invest Life Ins Co	0	0	0.00001	1,554
1.62044	60380	American Family Life Assur Co of Col	0.00239	1	0.00148	3,694,354
0	60399	American Family Life Ins Co	0	0	0.00009	216,658
0	60410	American Fidelity Assur Co	0	0	0.00112	2,786,135
0	60429	American Fidelity Life Ins Co	0	0	0.00004	87,891
2.44966	60488	American Gen Life Ins Co	0.06683	28	0.02728	68,426,349
0	60534	American Heritage Life Ins Co	0	0	0.00048	1,184,627
0	60518	American Hlth & Life Ins Co	0	0	0.00022	542,753
0	60542	American Home Life Ins Co	0	0	0.00001	10,219
0.82852	60577	American Income Life Ins Co	0.00478	2	0.00577	14,451,093
0	67253	American Life & Security Corp	0	0	0.00001	1,578
0	67989	American Memorial Life Ins Co	0	0	0.0021	5,266,499
0	63126	American Nat Life Ins Co of NY	0	0	0.00058	1,448,613
1.49745	60739	American Natl Ins Co	0.00478	2	0.00319	7,995,543
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	18,552

0	80624	American Progressive L&H Ins Of NY	0	0	0.00005	104,201
0	60836	American Republic Ins Co	0	0	0.00003	57,179
0	91910	American Savings Life Ins Co	0	0	0.00001	167
0	60895	American United Life Ins Co	0	0	0.00156	3,912,824
1.27024	61999	Americo Fin Life & Ann Ins Co	0.00239	1	0.00188	4,712,879
0	61301	Ameritas Life Ins Corp	0	0	0.00325	8,139,796
0	60033	Ameritas Life Ins Corp of NY	0	0	0.00003	59,856
0	72222	Amica Life Ins Co	0	0	0.00084	2,104,855
0	61069	Anthem Life Ins Co	0	0	0.00001	1,670
0	56499	Assured Life Assn	0	0	0.00001	776
0	71439	Assurity Life Ins Co	0	0	0.00107	2,679,038
0	68039	Athene Ann & Life Assur Co of NY	0	0	0.00007	166,074
13.22738	61689	Athene Ann & Life Co	0.00955	4	0.00073	1,810,323
0	61492	Athene Annuity & Life Assur Co	0	0	0.00047	1,155,016
0	63932	Athene Life Ins Co of NY	0	0	0.00003	73,787
0	61182	Aurora Natl Life Assur Co	0	0	0.00005	113,071
0	84522	Auto Club Life Ins Co	0	0	0.00001	5,401
0	61190	Auto Owners Life Ins Co	0	0	0.00002	45,767
8.04132	61212	Baltimore Life Ins Co	0.03103	13	0.00386	9,678,007
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00001	10,646
0.62272	61263	Bankers Life & Cas Co	0.00239	1	0.00384	9,613,528
0.54906	94250	Banner Life Ins Co	0.00716	3	0.01305	32,709,539
0	57223	Baptist Life Assn	0	0	0.00001	836
0	61395	Beneficial Life Ins Co	0	0	0.00002	39,481
0	64890	Berkley Life & Hlth Ins Co	0	0	0.00001	697
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00007	162,934
3.79649	61476	Boston Mut Life Ins Co	0.00716	3	0.00189	4,730,519
0.54771	87726	Brighthouse Life Ins Co	0.00955	4	0.01744	43,720,576
0	60992	Brighthouse Life Ins Co of NY	0	0	0.00005	102,346
0	71463	CICA Life Ins Co of Amer	0	0	0.00001	1,178
0	70491	CLARICA LIFE INS CO-US	0.00239	1	0	0
0.91455	93432	CM Life Ins Co	0.00239	1	0.00261	6,545,811
1.00038	62626	CMFG Life Ins Co	0.00478	2	0.00478	11,968,377
0	56138	CSA Fraternal Life	0	0	0.00001	15,837
0	82880	CSI Life Ins Co	0	0	0.00001	8,598
0	65749	CUNA MUTUAL LIFE INS CO	0.00239	1	0	0
0	61581	Capitol Life Ins Co	0	0	0.00001	7,823
0	56030	Catholic Financial Life	0	0	0.00005	102,807
0	57770	Catholic Holy Family Society	0	0	0.00003	64,035
0	57487	Catholic Order Of Foresters	0	0	0.00002	26,725
0	57053	Catholic United Financial	0	0	0.00001	25
0	61735	Central Security Life Ins Co	0	0	0.00001	2,876
0	61751	Central States H & L Co Of Omaha	0	0	0.00001	817
20.05851	61832	Chesapeake Life Ins Co	0.00716	3	0.00036	895,349
0	61859	Christian Fidelity Life Ins Co	0	0	0.00001	709
0	61875	Church Life Ins Corp	0	0	0.00001	13,617
0	61727	Cigna Natl Hlth Ins Co	0	0	0.00001	1,633

0	82082	Citizens Natl Life Ins Co	0	0	0.00001	666
0	61921	Citizens Security Life Ins Co	0	0	0.00026	639,481
0	62049	Colonial Life & Accident Ins Co	0	0	0.00183	4,573,720
2.53838	62065	Colonial Penn Life Ins Co	0.00955	4	0.00377	9,433,517
0	84786	Colorado Bankers Life Ins Co	0.00955	4	0	0
0.84564	76023	Columbian Life Ins Co	0.00239	1	0.00283	7,079,256
7.91499	62103	Columbian Mut Life Ins Co	0.00239	1	0.00031	756,344
0	99937	Columbus Life Ins Co	0	0	0.0012	2,996,166
9.46075	62146	Combined Ins Co Of Amer	0.00478	2	0.00051	1,265,535
0	78697	Combined Life Ins Co Of NY	0	0	0.00001	19,614
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00024	578,046
0	62308	Connecticut Gen Life Ins Co	0	0	0.0007	1,733,444
0	71730	Continental Amer Ins Co	0	0	0.00001	9
0	71404	Continental Gen Ins Co	0	0	0.00003	72,090
0	62537	Cotton States Life Ins Co	0	0	0.00001	18,390
0	94218	Country Investors Life Assur Co	0	0	0.00001	10,133
0	62553	Country Life Ins Co	0	0	0.00008	178,548
0	56634	Croatian Fraternal Union Of Amer	0	0	0.00001	1,981
0	71129	Dearborn Life Ins Co	0	0	0.00004	78,908
0	62634	Delaware Amer Life Ins Co	0	0	0.00001	16,977
0	79065	Delaware Life Ins Co	0	0	0.00024	587,223
0	72664	Delaware Life Ins Co of NY	0	0	0.00001	3,744
0	84174	ELCO Mut Life & Ann	0	0	0.00001	2,758
0	62928	EMC Natl Life Co	0	0	0.00002	32,982
0	81361	EQUITABLE VARIABLE LIFE INS CO	0.00239	1	0	0
0	78077	Equitable Financial Life Ins Co of A	0	0	0.00418	10,476,361
0	62510	Equitrust Life Ins Co	0	0	0.00021	503,648
0.31342	70769	Erie Family Life Ins Co	0.00239	1	0.00762	19,100,473
0	57991	Everence Assn Inc	0	0	0.00001	8,675
0	70742	Family Benefit Life Ins Co	0	0	0.00001	8,340
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00001	4,698
0	63053	Family Life Ins Co	0	0	0.00014	334,843
0	63088	Farm Bureau Life Ins Co	0	0	0.00003	71,970
0	63177	Farmers New World Life Ins Co	0	0	0.00104	2,602,949
0	20281	Federal Ins Co	0.00239	1	0	0
0	63223	Federal Life Ins Co	0	0	0.00008	190,795
0	63258	Federated Life Ins Co	0	0	0.00052	1,303,232
1.37384	63274	Fidelity & Guar Life Ins Co	0.00478	2	0.00348	8,714,971
0	93696	Fidelity Investments Life Ins Co	0	0	0.00016	387,544
1.81756	63290	Fidelity Life Assn A Legal Reserve L	0.00239	1	0.00132	3,293,694
0	71870	Fidelity Security Life Ins Co	0	0	0.00023	563,774
0	69140	First Allmerica Fin Life Ins Co	0	0	0.00016	399,587
0	56332	First Cath Slovak Ladies Assn USA	0	0	0.00002	35,660
0	56340	First Cath Slovak Union Of US & CN	0	0	0.00001	9,423
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00001	2,998
0	67652	First Penn Pacific Life Ins Co	0	0	0.00113	2,821,036
0	64297	First Unum Life Ins Co	0	0	0.00001	11,911

0	63495	Foresters Life Ins Ann Co	0	0	0.00023	563,661
0	91642	Forethought Life Ins Co	0	0	0.0016	4,010,304
0	62324	Freedom Life Ins Co Of Amer	0	0	0.0021	5,244,358
10.95719	99775	Funeral Directors Life Ins Co	0.00478	2	0.00044	1,092,699
0	56685	GBU Financial Life	0	0	0.00001	8,227
0	56693	GCU	0	0	0.00001	3,206
0	67059	GPM Hlth & Life Ins Co	0	0	0.00001	1,081
0	80705	GREAT-WEST LIFE ASSUR CO	0	0	0.00007	154,510
0	63657	Garden State Life Ins Co	0	0	0.00039	973,688
0.69393	65536	Genworth Life & Ann Ins Co	0.00716	3	0.01032	25,880,735
1.0216	70025	Genworth Life Ins Co	0.00239	1	0.00234	5,859,886
0	72990	Genworth Life Ins Co of NY	0	0	0.00006	131,074
1.47639	70939	Gerber Life Ins Co	0.00955	4	0.00647	16,219,228
0	56154	Gleaner Life Ins Society	0	0	0.00001	3,809
3.13673	91472	Globe Life & Accident Ins Co	0.02626	11	0.00837	20,993,544
0	62286	Golden Rule Ins Co	0	0	0.00023	569,476
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00099	2,476,137
0	71218	Grange Life Ins Co	0	0	0.00003	65,687
7.28821	63312	Great Amer Life Ins Co	0.00239	1	0.00033	821,389
0	90212	Great Southern Life Ins Co	0	0	0.00023	560,580
0.73075	68322	Great W Life & Ann Ins Co	0.00478	2	0.00654	16,384,470
0	79359	Great W Life & Ann Ins Co of NY	0	0	0.00002	46,511
0	71480	Great Western Ins Co	0	0	0.00017	417,478
0	80055	Greenhouse Life Ins Co	0	0	0.00001	5,069
14.72386	64211	Guarantee Trust Life Ins Co	0.00239	1	0.00017	406,582
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	11,422
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00028	701,211
0.09133	64246	Guardian Life Ins Co Of Amer	0.00239	1	0.02614	65,548,601
0	83607	Guggenheim Life & Ann Co	0	0	0.00013	323,073
0	92711	HCC Life Ins Co	0	0	0.00001	167
0	64327	Harleysville Life Ins Co	0	0	0.00047	1,168,483
6.92539	70815	Hartford Life & Accident Ins Co	0.00239	1	0.00035	864,422
0	64505	Homesteaders Life Co	0	0	0.00032	791,405
0	64513	Horace Mann Life Ins Co	0	0	0.00055	1,365,481
11.6963	91693	IA Amer Life Ins Co	0.00239	1	0.00021	511,825
0	97764	Idealife Ins Co	0	0	0.00001	22,498
0	64580	Illinois Mut Life Ins Co	0	0	0.00056	1,403,713
1.26585	58068	Independent Order Of Foresters Us Br	0.00478	2	0.00378	9,458,439
0	14406	Industrial Alliance Ins & Fin Serv I	0	0	0.00001	4,608
0	74780	Integrity Life Ins Co	0	0	0.00001	9,815
0	64831	Intramercia Life Ins Co	0	0	0.00001	2,746
0	64904	Investors Heritage Life Ins Co	0	0	0.00003	70,057
0	63487	Investors Life Ins Co N Amer	0	0	0.00017	423,544
0	65099	JOHN HANCOCK LIFE INS CO	0.00478	2	0	0
3.51674	65056	Jackson Natl Life Ins Co	0.0191	8	0.00543	13,618,214
0	60140	Jackson Natl Life Ins Co Of NY	0	0	0.00001	780
0	64017	Jefferson Natl Life Ins Co	0	0	0.00011	274,425

0	65080	John Alden Life Ins Co	0	0	0.00008	191,665
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00001	4,084
0.42639	65838	John Hancock Life Ins Co USA	0.01432	6	0.03359	84,240,774
0	86375	John Hancock Life Ins Co of NY	0	0	0.00009	222,178
0	65129	Kansas City Life Ins Co	0	0	0.00049	1,227,266
0.93909	58033	Knights Of Columbus	0.01194	5	0.01271	31,873,964
0	57835	Knights Of Peter Claver	0	0	0.00001	256
0	65242	Lafayette Life Ins Co	0	0	0.00486	12,179,311
0	82252	Landmark Life Ins Co	0	0	0.00002	46,697
3.62279	68543	Liberty Bankers Life Ins Co	0.00239	1	0.00066	1,652,446
0	23043	Liberty Mut Ins Co	0.00239	1	0	0
0	65331	Liberty Natl Life Ins Co	0	0	0.00217	5,437,507
1170.9827	78140	Life Ins Co Of Boston & NY	0.00716	3	0.00001	15,337
26.59193	65498	Life Ins Co Of N Amer	0.00239	1	0.00009	225,123
0.99029	65528	Life Ins Co Of The Southwest	0.01671	7	0.01688	42,316,249
0	77720	LifeSecure Ins Co	0	0	0.00001	14,904
0	99724	LifeShield Natl Ins Co	0	0	0.00003	67,185
0.26122	65595	Lincoln Benefit Life Co	0.00239	1	0.00914	22,917,305
0.55546	65927	Lincoln Heritage Life Ins Co	0.00239	1	0.0043	10,777,644
0	62057	Lincoln Life & Ann Co of NY	0	0	0.00017	421,595
0.74696	65315	Lincoln Life Assur Co of Boston	0.00239	1	0.0032	8,014,430
0.12351	65676	Lincoln Natl Life Ins Co	0.00716	3	0.05798	145,417,835
0	87920	Locomotive Engineers & Conductors Mu	0	0	0.00009	216,006
0	60232	Lombard Intl Life Assur Co	0	0	0.00001	12,133
0	65722	Loyal Amer Life Ins Co	0	0	0.00004	91,567
0	73504	Lumico Life Ins Co	0	0	0.00047	1,178,806
0	70416	MML Bay State Life Ins Co	0	0	0.00034	850,282
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00007	167,612
0	75208	Magnolia Guaranty Life Ins Co	0	0	0.00001	2,130
0	65870	Manhattan Life Ins Co	0	0	0.00003	54,297
0	67083	Manhattan Natl Life Ins Co	0	0	0.00019	465,458
249.87287	61883	ManhattanLife Assur Co of Amer	0.00239	1	0.00001	23,958
0.1431	65935	Massachusetts Mut Life Ins Co	0.00716	3	0.05004	125,505,080
0	31119	Medico Ins Co	0	0	0.00001	521
0	65641	Medico Life & Hlth Ins Co	0	0	0.00001	129
0	86126	Members Life Ins Co	0	0	0.00001	737
0	65951	Merit Life Ins Co	0	0	0.00001	18,000
4.28494	65978	Metropolitan Life Ins Co	0.06683	28	0.0156	39,118,572
0.98	97136	Metropolitan Tower Life Ins Co	0.00239	1	0.00244	6,108,685
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00004	78,195
0.60116	66044	Midland Natl Life Ins Co	0.00716	3	0.01192	29,874,931
0	66109	Midwestern United Life Ins Co	0	0	0.00002	38,780
0.57385	66168	Minnesota Life Ins Co	0.00716	3	0.01248	31,296,681
0	57541	Modern Woodmen Of Amer	0	0	0.00024	586,554
495.81366	66265	Monarch Life Ins Co	0.00239	1	0.00001	12,074
0	81442	Monitor Life Ins Co Of NY	0	0	0.00001	1,823
0	66370	Mony Life Ins Co	0	0	0.00191	4,780,608

0	66311	Motorists Life Ins Co	0	0	0.00004	76,865
0	56251	Mutual Beneficial Assn Inc	0	0	0.00001	1,682
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00001	14,298
0	71412	Mutual Of Omaha Ins Co	0.00478	2	0	0
0	66397	Mutual Savings Life Ins Co	0	0	0.00001	1,584
0	66427	Mutual Trust Life Ins Co a Pan Amer	0	0	0.00142	3,557,881
0	81353	NYLife Ins Co Of AZ	0	0	0.00021	518,169
0	93734	Nassau Life & Ann Co	0	0	0.00005	106,822
5.88309	67814	Nassau Life Ins Co	0.00955	4	0.00163	4,070,279
0	68284	Nassau Life Ins Co of KS	0	0	0.00001	4,619
0	62359	Nassau Life Ins Co of TX	0	0	0.00012	280,357
0	61409	National Benefit Life Ins Co	0	0	0.00033	813,370
0	57568	National Catholic Soc Of Foresters	0	0	0.00001	1,174
0	66540	National Farmers Union Life Ins Co	0	0	0.00001	13,858
1.93277	66583	National Guardian Life Ins Co	0.00716	3	0.00371	9,292,062
0	82538	National Hlth Ins Co	0	0	0.00005	110,751
0.70457	66680	National Life Ins Co	0.00239	1	0.00339	8,496,663
0	56073	National Mut Benefit	0	0	0.00001	1,000
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00003	64,033
0	19445	National Union Fire Ins Co Of Pitts	0.00239	1	0	0
0	66850	National Western Life Ins Co	0	0	0.00074	1,844,416
0	92657	Nationwide Life & Ann Ins Co	0	0	0.018	45,136,624
0.90515	66869	Nationwide Life Ins Co	0.00478	2	0.00528	13,227,663
0	98205	Natl Foundation Life Ins Co	0	0	0.00001	1,140
0	91626	New England Life Ins Co	0	0	0.00106	2,650,856
0	78743	New Era Life Ins Co	0	0	0.00001	353
0	91596	New York Life Ins & Ann Corp	0	0	0.01568	39,315,040
0.39975	66915	New York Life Ins Co	0.01671	7	0.0418	104,830,348
0.94293	66974	North Amer Co Life & Hlth Ins	0.00478	2	0.00507	12,697,589
0.04061	67091	Northwestern Mut Life Ins Co	0.00239	1	0.05878	147,426,772
0	67148	Occidental Life Ins Co Of NC	0	0	0.00068	1,698,143
0	68446	Oceanview Life & Annuity Co	0	0	0.00001	1,187
0	89206	Ohio Natl Life Assur Corp	0	0	0.00341	8,541,574
0	67172	Ohio Natl Life Ins Co	0	0	0.0038	9,517,881
0	67180	Ohio State Life Ins Co	0	0	0.00042	1,045,896
2.9084	67199	Old Amer Ins Co	0.00239	1	0.00083	2,058,333
0	67261	Old Republic Life Ins Co	0	0	0.00006	144,355
0	69647	Optum Ins of OH Inc	0	0	0.00001	1,131
0	56383	Order of United Commercial Travelers	0	0	0.00001	3,007
0	76112	Oxford Life Ins Co	0	0	0.00024	595,689
0	67393	Ozark Natl Life Ins Co	0	0	0.00001	12,958
0	67660	PENNSYLVANIA LIFE INS CO	0.00239	1	0	0
1.77927	93548	PHL Variable Ins Co	0.00239	1	0.00135	3,364,559
0	97268	Pacific Life & Ann Co	0	0	0.00004	79,001
0	67466	Pacific Life Ins Co	0	0	0.01583	39,684,916
0	93459	Pan Amer Assur Co	0	0	0.00011	275,052
73.95798	67539	Pan Amer Life Ins Co	0.00239	1	0.00004	80,944

0	60003	Park Avenue Life Ins Co	0	0	0.00001	2,121
0	60099	Patriot Life Ins Co	0	0	0.00001	268
0	67598	Paul Revere Life Ins Co	0	0	0.00005	120,066
0	79340	Pavonia Life Ins Co NY	0	0	0.00001	839
0	93777	Pavonia Life Ins Co of MI	0	0	0.00018	433,880
0	67628	Pekin Life Ins Co	0	0	0.00001	19,621
0	93262	Penn Ins & Ann Co	0	0	0.00215	5,369,095
0.31366	67644	Penn Mut Life Ins Co	0.00239	1	0.00761	19,086,367
1.82859	72125	Physicians Life Ins Co	0.00239	1	0.00131	3,273,822
0	67873	Pioneer Amer Ins Co	0	0	0.00033	809,134
0	67911	Pioneer Mut Life Ins Co	0	0	0.00002	34,611
0	67946	Pioneer Security Life Ins Co	0	0	0.00013	310,770
0	58009	Police & Firemens Ins Assn	0	0	0.00002	45,391
0	57622	Polish Natl Alliance Us Of Na	0	0	0.00002	42,348
0	57630	Polish Roman Catholic Union Of Amer	0	0	0.00003	55,614
0.70429	65919	Primerica Life Ins Co	0.01671	7	0.02373	59,500,649
0	61271	Principal Life Ins Co	0	0	0.00261	6,528,164
0	71161	Principal Natl Life Ins Co	0	0	0.0063	15,789,824
0	68047	Professional Ins Co	0	0	0.00001	1,786
0	88536	Protective Life & Annuity Ins Co	0	0	0.00002	31,097
1.35281	68136	Protective Life Ins Co	0.0191	8	0.01412	35,401,597
1.24873	68195	Provident Life & Accident Ins Co	0.00478	2	0.00383	9,588,142
0	68209	Provident Life & Cas Ins Co	0	0	0.00001	1,859
0.19428	79227	Pruco Life Ins Co	0.00716	3	0.03686	92,444,556
0	86630	Prudential Ann Life Assur Corp	0	0	0.00002	44,811
3.12113	68241	Prudential Ins Co Of Amer	0.02387	10	0.00765	19,180,453
1375.5639	71390	Puritan Life Ins Co of Amer	0.00239	1	0.00001	4,352
0	68357	Reliable Life Ins Co	0	0	0.00001	3,654
0	68381	Reliance Standard Life Ins Co	0	0	0.00004	90,852
1.06845	67105	Reliastar Life Ins Co	0.00955	4	0.00894	22,411,803
14.8775	61360	Reliastar Life Ins Co Of NY	0.00955	4	0.00065	1,609,533
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00001	104
0	68462	Reserve Natl Ins Co	0	0	0.00008	177,366
0.29593	65005	RiverSource Life Ins Co	0.00239	1	0.00807	20,229,392
0	80594	Riversource Life Ins Co Of NY	0	0	0.00009	218,032
4.64307	57657	Royal Neighbors Of Amer	0.00239	1	0.00052	1,289,333
0	90247	Rx Life Ins Co	0	0	0.00001	9,805
42.25425	60183	S USA Life Ins Co Inc	0.00716	3	0.00017	425,031
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00006	132,546
0	62952	SILAC Ins Co	0	0	0.00006	128,296
0	60445	Sagicor Life Ins Co	0	0	0.00025	607,077
0	93742	Securian Life Ins Co	0	0	0.00003	54,734
0	68675	Security Benefit Life Ins Co	0	0	0.00023	564,561
0	68713	Security Life Of Denver Ins Co	0	0	0.00371	9,286,542
1.10376	68772	Security Mut Life Ins Co Of NY	0.00716	3	0.00649	16,271,169
0	69485	Security Natl Life Ins Co	0	0	0.00006	146,453
0	60076	Security Plan Life Ins Co	0	0	0.00001	4,824

5.13957	78662	Senior Life Ins Co	0.00955	4	0.00186	4,659,109
0	68802	Sentinel Security Life Ins Co	0	0	0.00002	46,231
0	68810	Sentry Life Ins Co	0	0	0.00004	84,064
0	68829	Sentry Life Ins Co Of NY	0	0	0.00001	132
0	97241	Settlers Life Ins Co	0	0	0.0002	489,418
0	65757	Shelter Life Ins Co	0	0	0.00002	31,459
0	68845	Shenandoah Life Ins Co	0	0	0.0007	1,741,595
0	57142	Sons Of Norway	0	0	0.00002	32,244
0	69019	Standard Ins Co	0	0	0.00003	58,069
0	86355	Standard Life & Accident Ins Co	0	0	0.00007	171,334
0	71706	Standard Life & Cas Ins Co	0	0	0.00001	1,373
0	89009	Standard Life Ins Co Of NY	0	0	0.00001	8,510
1716.2999	69078	Standard Security Life Ins Co Of NY	0.00239	1	0.00001	3,488
0	68985	Starmount Life Ins Co	0	0	0.00005	102,272
0	69094	State Farm Life & Accident Asr Co	0	0	0.00014	347,670
0.89174	69108	State Farm Life Ins Co	0.0358	15	0.04015	100,699,034
0	69116	State Life Ins Co	0	0	0.00541	13,553,128
0	69132	State Mut Ins Co	0	0	0.00002	29,352
0	89184	Sterling Investors Life Ins Co	0	0	0.00001	9,477
0	69272	Sunset Life Ins Co Of Amer	0	0	0.00004	77,268
0	58181	Supreme Council The Royal Arcanum	0	0	0.00002	38,209
10.03256	69310	Surety Life Ins Co	0.00239	1	0.00024	596,703
0	68608	Symetra Life Ins Co	0	0	0.00254	6,349,370
0	90581	Symetra Natl Life Ins Co	0	0	0.00001	2,323
0	60142	TIAA Cref Life Ins Co	0	0	0.00425	10,659,960
0	71153	Talcott Resolution Life & Ann Ins Co	0	0	0.01071	26,844,159
5.79422	88072	Talcott Resolution Life Ins Co	0.00239	1	0.00042	1,033,178
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00339	8,501,693
0	69396	Texas Life Ins Co	0	0	0.00157	3,937,411
0	76236	The Cincinnati Life Ins Co	0	0	0.00164	4,097,134
0	70435	The Savings Bank Mut Life Ins Co of	0	0	0.00152	3,808,213
0	56014	Thrivent Financial For Lutherans	0	0	0.00585	14,650,369
15.90696	69477	Time Ins Co	0.00239	1	0.00016	376,342
0	69566	Trans World Assur Co	0	0	0.00005	118,333
0	70688	Transamerica Financial Life Ins Co	0	0	0.00019	471,628
1.88058	86231	Transamerica Life Ins Co	0.05012	21	0.02666	66,849,472
2.68186	66281	Transamerica Premier Life Ins Co	0.08354	35	0.03115	78,127,281
0	60227	Trinity Life Ins Co	0	0	0.00001	2,416
0	61425	Trustmark Ins Co	0	0	0.00008	190,927
0	80802	US Br Sun Life Assur Co of Canada	0	0	0.00247	6,193,902
0	80659	US Business of Canada Life Assur Co	0	0	0.00076	1,883,188
3.3057	84530	US Financial Life Ins Co	0.00239	1	0.00073	1,810,949
0	69663	USAA Life Ins Co	0	0	0.01437	36,037,813
0	60228	USAA Life Ins Co Of NY	0	0	0.00008	197,380
0	57215	Ukrainian Natl Assn Inc	0	0	0.00001	4,760
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00001	166
0	11121	Unified Life Ins Co	0	0	0.00002	40,796



0	62596	Union Fidelity Life Ins Co	0	0	0.00006	130,772
0	69744	Union Labor Life Ins Co	0	0	0.00004	80,768
0	69779	Union Natl Life Ins Co	0	0	0.00001	8,994
30.13816	70408	Union Security Ins Co	0.00955	4	0.00032	794,535
0	92916	United Amer Ins Co	0	0	0.00011	275,282
0	69892	United Farm Family Life Ins Co	0	0	0.00002	41,533
0	87645	United Fidelity Life Ins Co	0	0	0.00003	72,429
0	63983	United Heritage Life Ins Co	0	0	0.00001	12,682
0	69922	United Home Life Ins Co	0	0	0.00089	2,227,290
12.32641	69930	United Ins Co Of Amer	0.04535	19	0.00368	9,227,559
0	69973	United Life Ins Co	0	0	0.00007	154,384
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	738
1.0434	69868	United Of Omaha Life Ins Co	0.01671	7	0.01602	40,162,405
0	42129	United Security Assur Co Of PA	0	0	0.00001	22,969
0	56456	United States Letter Carriers Mut Be	0	0	0.00003	64,591
0	70106	United States Life Ins Co in the Cit	0	0	0.00042	1,048,163
0	56413	United Transportation Union Ins Assn	0	0	0.00003	54,948
0	72850	United World Life Ins Co	0	0	0.00001	6,320
0	97179	UnitedHealthcare Life Ins Co	0	0	0.00001	574
0	63819	Unity Financial Life Ins Co	0	0	0.0001	250,450
0	70130	Universal Guar Life Ins Co	0	0	0.00001	12,448
0	67601	Unum Ins Co	0	0	0.00002	37,772
30.20244	62235	Unum Life Ins Co Of Amer	0.00239	1	0.00008	198,211
0	68632	Vantis Life Ins Co	0	0	0.00045	1,118,414
0	70238	Variable Ann Life Ins Co	0.00239	1	0	0
21.78461	80942	Voya Ins & Ann Co	0.00239	1	0.00011	274,802
4.75412	86509	Voya Retirement Ins & Ann Co	0.00239	1	0.00051	1,259,215
0	70319	Washington Natl Ins Co	0	0	0.00038	943,077
0	70335	West Coast Life Ins Co	0	0	0.00364	9,110,632
9.58825	70483	Western & Southern Life Ins Co	0.00955	4	0.001	2,497,415
0	57711	Western Catholic Union	0	0	0.00002	35,151
1.15207	92622	Western Southern Life Assur Co	0.00239	1	0.00208	5,196,278
0	62413	Wilcac Life Ins Co	0	0	0.00018	434,057
16.69352	65900	Wilco Life Ins Co	0.0191	8	0.00115	2,868,877
0	57010	William Penn Assn	0	0	0.00002	39,496
0	66230	William Penn Life Ins Co Of NY	0	0	0.00021	505,842
0	60704	Wilton Reassur Life Co of NY	0	0	0.0001	241,207
0	56170	Womans Life Ins Society	0	0	0.00001	581
0	57320	Woodmen World Life Ins Soc	0	0	0.00049	1,208,238
0	57290	Workmens Benefit Fund Of The USA	0	0	0.00001	2,725
0	56480	Wsa Fraternal Life	0	0	0.00001	653
0	90557	Zurich Amer Life Ins Co	0	0	0.00066	1,630,994

**Policy Values**

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Policies
0	77879	5 Star Life Ins Co	0	0	0.00065	1,747

0	71854	AAA Life Ins Co	0	0	0.00288	7,811
0	15282	AAA Life Ins Co of NY	0	0	0.00001	3
0	62880	AXA Equitable Life & Ann Co	0	0	0.00006	151
0.6522	62944	AXA Equitable Life Ins Co	0.00478	2	0.00732	19,912
10.41839	62200	Accordia Life & Ann Co	0.0191	8	0.00184	4,986
10.52392	60054	Aetna Life Ins Co	0.00955	4	0.00091	2,468
4.17842	90611	Allianz Life Ins Co Of N Amer	0.00478	2	0.00115	3,108
0.83397	70866	Allstate Assur Co	0.00239	1	0.00287	7,786
0	60186	Allstate Life Ins Co	0	0	0.00588	15,994
0	70874	Allstate Life Ins Co Of NY	0	0	0.00013	342
0	60216	Amalgamated Life Ins Co	0	0	0.00007	178
1.72007	68594	American Amicable Life Ins Co Of TX	0.00239	1	0.00139	3,775
0	60275	American Bankers Life Assur Co Of FL	0	0	0.00003	63
0	66001	American Benefit Life Ins Co	0	0	0.00013	346
0	92738	American Equity Invest Life Ins Co	0	0	0.00001	1
0.75232	60380	American Family Life Assur Co of Col	0.00239	1	0.00318	8,631
0	60399	American Family Life Ins Co	0	0	0.00017	448
0	60410	American Fidelity Assur Co	0	0	0.00223	6,062
0	60429	American Fidelity Life Ins Co	0	0	0.00031	819
1.51962	60488	American Gen Life Ins Co	0.06683	28	0.04398	119,643
0	60534	American Heritage Life Ins Co	0	0	0.00113	3,071
0	60518	American Hlth & Life Ins Co	0	0	0.00055	1,482
0	60542	American Home Life Ins Co	0	0	0.00002	30
0.36507	60577	American Income Life Ins Co	0.00478	2	0.01308	35,573
0	67253	American Life & Security Corp	0	0	0.00001	9
0	67989	American Memorial Life Ins Co	0	0	0.00213	5,787
0	63126	American Nat Life Ins Co of NY	0	0	0.00039	1,060
1.28784	60739	American Natl Ins Co	0.00478	2	0.00371	10,084
0	71773	American Natl Life Ins Co Of TX	0	0	0.00001	26
0	80624	American Progressive L&H Ins Of NY	0	0	0.00007	183
0	60801	American Public Life Ins Co	0	0	0.00001	1
0	60836	American Republic Ins Co	0	0	0.00009	239
0	91910	American Savings Life Ins Co	0	0	0.00001	5
0	60895	American United Life Ins Co	0	0	0.00111	3,004
1.18968	61999	Americo Fin Life & Ann Ins Co	0.00239	1	0.00201	5,458
0	61301	Ameritas Life Ins Corp	0	0	0.00207	5,606
0	60033	Ameritas Life Ins Corp of NY	0	0	0.00003	70
0	72222	Amica Life Ins Co	0	0	0.00081	2,201
0	61069	Anthem Life Ins Co	0	0	0.00001	2
0	56499	Assured Life Assn	0	0	0.00001	13
0	71439	Assurity Life Ins Co	0	0	0.00097	2,636
0	68039	Athene Ann & Life Assur Co of NY	0	0	0.0001	247
16.34552	61689	Athene Ann & Life Co	0.00955	4	0.00059	1,589
0	61492	Athene Annuity & Life Assur Co	0	0	0.0009	2,431
0	63932	Athene Life Ins Co of NY	0	0	0.00002	33
0	61182	Aurora Natl Life Assur Co	0	0	0.00004	84
0	84522	Auto Club Life Ins Co	0	0	0.00005	128

2.29307	61212	Baltimore Life Ins Co	0.03103	13	0.01354	36,812
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00003	57
0.47643	61263	Bankers Life & Cas Co	0.00239	1	0.00501	13,629
0.59043	94250	Banner Life Ins Co	0.00716	3	0.01213	32,993
0	57223	Baptist Life Assn	0	0	0.00001	19
0	61395	Beneficial Life Ins Co	0	0	0.00004	94
0	64890	Berkley Life & Hlth Ins Co	0	0	0.00001	4
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00003	57
1.40466	61476	Boston Mut Life Ins Co	0.00716	3	0.0051	13,868
1.04747	87726	Bighthouse Life Ins Co	0.00955	4	0.00912	24,796
0	60992	Bighthouse Life Ins Co of NY	0	0	0.00005	112
0	71463	CICA Life Ins Co of Amer	0	0	0.00001	10
0	70491	CLARICA LIFE INS CO-US	0.00239	1	0	0
2.56246	93432	CM Life Ins Co	0.00239	1	0.00094	2,534
0.56745	62626	CMFG Life Ins Co	0.00478	2	0.00842	22,886
0	56138	CSA Fraternal Life	0	0	0.00016	426
0	82880	CSI Life Ins Co	0	0	0.00001	22
0	65749	CUNA MUTUAL LIFE INS CO	0.00239	1	0	0
0	61581	Capitol Life Ins Co	0	0	0.00001	14
0	56030	Catholic Financial Life	0	0	0.00015	389
0	57770	Catholic Holy Family Society	0	0	0.00013	329
0	57487	Catholic Order Of Foresters	0	0	0.00011	290
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	6
10.48992	61832	Chesapeake Life Ins Co	0.00716	3	0.00069	1,857
0	61875	Church Life Ins Corp	0	0	0.00002	32
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	0.00244	6,615
0	62049	Colonial Life & Accident Ins Co	0	0	0.00423	11,507
1.11785	62065	Colonial Penn Life Ins Co	0.00955	4	0.00855	23,235
0	84786	Colorado Bankers Life Ins Co	0.00955	4	0	0
0.61397	76023	Columbian Life Ins Co	0.00239	1	0.00389	10,576
1.84102	62103	Columbian Mut Life Ins Co	0.00239	1	0.0013	3,527
0	99937	Columbus Life Ins Co	0	0	0.0011	2,980
4.12795	62146	Combined Ins Co Of Amer	0.00478	2	0.00116	3,146
0	78697	Combined Life Ins Co Of NY	0	0	0.00003	79
0	84824	Commonwealth Ann & Life Ins Co	0	0	0.00038	1,033
0	77828	Companion Life Ins Co	0	0	0.00001	2
0	62308	Connecticut Gen Life Ins Co	0	0	0.00046	1,227
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	103
0	62537	Cotton States Life Ins Co	0	0	0.00002	43
0	94218	Country Investors Life Assur Co	0	0	0.00002	39
0	62553	Country Life Ins Co	0	0	0.00019	510

0	56634	Croatian Fraternal Union Of Amer	0	0	0.00004	86
0	71129	Dearborn Life Ins Co	0	0	0.00006	153
0	62634	Delaware Amer Life Ins Co	0	0	0.00001	14
0	79065	Delaware Life Ins Co	0	0	0.00008	211
0	84174	ELCO Mut Life & Ann	0	0	0.00001	19
0	62928	EMC Natl Life Co	0	0	0.00003	56
0	81361	EQUITABLE VARIABLE LIFE INS CO	0.00239	1	0	0
0	78077	Equitable Financial Life Ins Co of A	0	0	0.0016	4,351
0	62510	Equitrust Life Ins Co	0	0	0.0001	263
0.23636	70769	Erie Family Life Ins Co	0.00239	1	0.0101	27,472
0	57991	Everence Assn Inc	0	0	0.00001	22
0	70742	Family Benefit Life Ins Co	0	0	0.00001	11
0	77968	Family Heritage Life Ins Co Of Amer	0	0	0.00001	25
0	63053	Family Life Ins Co	0	0	0.00029	765
0	63088	Farm Bureau Life Ins Co	0	0	0.00008	213
0	63177	Farmers New World Life Ins Co	0	0	0.00121	3,287
0	20281	Federal Ins Co	0.00239	1	0	0
0	63223	Federal Life Ins Co	0	0	0.00013	341
0	63258	Federated Life Ins Co	0	0	0.0002	519
1.32394	63274	Fidelity & Guar Life Ins Co	0.00478	2	0.00361	9,809
0	93696	Fidelity Investments Life Ins Co	0	0	0.00015	401
1.53252	63290	Fidelity Life Assn A Legal Reserve L	0.00239	1	0.00156	4,237
0	71870	Fidelity Security Life Ins Co	0	0	0.00055	1,477
0	69140	First Allmerica Fin Life Ins Co	0	0	0.0003	796
0	56332	First Cath Slovak Ladies Assn USA	0	0	0.00055	1,481
0	56340	First Cath Slovak Union Of US & CN	0	0	0.00001	2
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00001	14
0	67652	First Penn Pacific Life Ins Co	0	0	0.0015	4,080
0	64297	First Unum Life Ins Co	0	0	0.00001	25
0	63495	Foresters Life Ins Ann Co	0	0	0.00036	972
0	91642	Forethought Life Ins Co	0	0	0.00228	6,178
0	62324	Freedom Life Ins Co Of Amer	0	0	0.00283	7,698
6.16644	99775	Funeral Directors Life Ins Co	0.00478	2	0.00078	2,106
0	56685	GBU Financial Life	0	0	0.00014	356
0	56693	GCU	0	0	0.00005	110
0	67059	GPM Hlth & Life Ins Co	0	0	0.00001	6
0	80705	GREAT-WEST LIFE ASSUR CO	0	0	0.00004	100
0	63657	Garden State Life Ins Co	0	0	0.00033	897
0.69745	65536	Genworth Life & Ann Ins Co	0.00716	3	0.01027	27,930
1.03003	70025	Genworth Life Ins Co	0.00239	1	0.00232	6,304
0	72990	Genworth Life Ins Co of NY	0	0	0.00006	153
0.236	70939	Gerber Life Ins Co	0.00955	4	0.04046	110,056
0	56154	Gleaner Life Ins Society	0	0	0.00002	40
0.40688	91472	Globe Life & Accident Ins Co	0.02626	11	0.06453	175,549
0	62286	Golden Rule Ins Co	0	0	0.00026	696
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00094	2,548
0	71218	Grange Life Ins Co	0	0	0.00004	94

6.63255	63312	Great Amer Life Ins Co	0.00239	1	0.00036	979
0	90212	Great Southern Life Ins Co	0	0	0.00034	923
4.72581	68322	Great W Life & Ann Ins Co	0.00478	2	0.00102	2,748
0	79359	Great W Life & Ann Ins Co of NY	0	0	0.00002	52
0	71480	Great Western Ins Co	0	0	0.0002	534
0	80055	Greenhouse Life Ins Co	0	0	0.00001	6
2.30585	64211	Guarantee Trust Life Ins Co	0.00239	1	0.00104	2,816
0	64238	Guaranty Income Life Ins Co	0	0	0.00002	38
0	78778	Guardian Ins & Ann Co Inc	0	0	0.00009	220
0.42616	64246	Guardian Life Ins Co Of Amer	0.00239	1	0.00561	15,237
0	83607	Guggenheim Life & Ann Co	0	0	0.00006	141
0	92711	HCC Life Ins Co	0	0	0.00001	4
0	64327	Harleysville Life Ins Co	0	0	0.00052	1,391
12.98652	70815	Hartford Life & Accident Ins Co	0.00239	1	0.00019	500
0	66214	Heartland Natl Life Ins Co	0	0	0.00001	1
0	64505	Homesteaders Life Co	0	0	0.00008	200
0	64513	Horace Mann Life Ins Co	0	0	0.00096	2,600
4.45049	91693	IA Amer Life Ins Co	0.00239	1	0.00054	1,459
0	97764	Idealife Ins Co	0	0	0.00006	142
0	64580	Illinois Mut Life Ins Co	0	0	0.0006	1,626
0	64602	Independence Life & Ann Co	0	0	0.00001	3
1.24667	58068	Independent Order Of Foresters Us Br	0.00478	2	0.00383	10,417
0	57509	Independent Order Of Vikings	0	0	0.00001	2
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	13
0	74780	Integrity Life Ins Co	0	0	0.00001	22
0	64831	Intramercia Life Ins Co	0	0	0.00001	19
0	64904	Investors Heritage Life Ins Co	0	0	0.00023	615
0	63487	Investors Life Ins Co N Amer	0	0	0.00035	950
0	65099	JOHN HANCOCK LIFE INS CO	0.00478	2	0	0
3.52177	65056	Jackson Natl Life Ins Co	0.0191	8	0.00543	14,750
0	60140	Jackson Natl Life Ins Co Of NY	0	0	0.00001	2
0	64017	Jefferson Natl Life Ins Co	0	0	0.00021	563
0	65080	John Alden Life Ins Co	0	0	0.00012	315
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00001	21
1.2406	65838	John Hancock Life Ins Co USA	0.01432	6	0.01155	31,404
0	86375	John Hancock Life Ins Co of NY	0	0	0.00003	67
0	65129	Kansas City Life Ins Co	0	0	0.00075	2,020
0.67313	58033	Knights Of Columbus	0.01194	5	0.01773	48,232
0	65242	Lafayette Life Ins Co	0	0	0.00088	2,382
0	82252	Landmark Life Ins Co	0	0	0.00003	75
1.17398	68543	Liberty Bankers Life Ins Co	0.00239	1	0.00204	5,531
0	23043	Liberty Mut Ins Co	0.00239	1	0	0
0	65331	Liberty Natl Life Ins Co	0	0	0.00425	11,554
295.14808	78140	Life Ins Co Of Boston & NY	0.00716	3	0.00003	66
37.7515	65498	Life Ins Co Of N Amer	0.00239	1	0.00007	172
1.96494	65528	Life Ins Co Of The Southwest	0.01671	7	0.00851	23,132

0	77720	LifeSecure Ins Co	0	0	0.00003	80
0	99724	LifeShield Natl Ins Co	0	0	0.00003	73
0.32333	65595	Lincoln Benefit Life Co	0.00239	1	0.00739	20,083
0.33774	65927	Lincoln Heritage Life Ins Co	0.00239	1	0.00707	19,226
0	62057	Lincoln Life & Ann Co of NY	0	0	0.0001	248
0.7222	65315	Lincoln Life Assur Co of Boston	0.00239	1	0.00331	8,991
0.61474	65676	Lincoln Natl Life Ins Co	0.00716	3	0.01165	31,688
0	60232	Lombard Intl Life Assur Co	0	0	0.00001	3
0	65722	Loyal Amer Life Ins Co	0	0	0.0001	251
0	73504	Lumico Life Ins Co	0	0	0.00065	1,757
0	70416	MML Bay State Life Ins Co	0	0	0.00022	581
0	65781	Madison Natl Life Ins Co Inc	0	0	0.00027	722
0	65870	Manhattan Life Ins Co	0	0	0.00007	180
0	67083	Manhattan Natl Life Ins Co	0	0	0.00013	340
59.02962	61883	ManhattanLife Assur Co of Amer	0.00239	1	0.00005	110
0.46356	65935	Massachusetts Mut Life Ins Co	0.00716	3	0.01545	42,023
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	7
0	65951	Merit Life Ins Co	0	0	0.00005	111
2.28338	65978	Metropolitan Life Ins Co	0.06683	28	0.02927	79,624
1.18751	97136	Metropolitan Tower Life Ins Co	0.00239	1	0.00201	5,468
0	66087	Mid West Natl Life Ins Co Of TN	0	0	0.00007	176
1.13997	66044	Midland Natl Life Ins Co	0.00716	3	0.00629	17,088
0	66109	Midwestern United Life Ins Co	0	0	0.00005	122
3.10188	66168	Minnesota Life Ins Co	0.00716	3	0.00231	6,280
0	57541	Modern Woodmen Of Amer	0	0	0.00064	1,733
124.87035	66265	Monarch Life Ins Co	0.00239	1	0.00002	52
0	81442	Monitor Life Ins Co Of NY	0	0	0.00001	6
0	66370	Mony Life Ins Co	0	0	0.00316	8,571
0	66311	Motorists Life Ins Co	0	0	0.00005	131
0	56251	Mutual Beneficial Assn Inc	0	0	0.00004	88
0	88668	Mutual Of Amer Life Ins Co	0	0	0.00002	40
0	71412	Mutual Of Omaha Ins Co	0.00478	2	0	0
0	66397	Mutual Savings Life Ins Co	0	0	0.00002	45
0	66427	Mutual Trust Life Ins Co a Pan Amer	0	0	0.00048	1,279
0	81353	NYLife Ins Co Of AZ	0	0	0.0001	245
0	93734	Nassau Life & Ann Co	0	0	0.00006	160
5.65123	67814	Nassau Life Ins Co	0.00955	4	0.00169	4,596
0	68284	Nassau Life Ins Co of KS	0	0	0.00001	15
0	62359	Nassau Life Ins Co of TX	0	0	0.00028	750
0	61409	National Benefit Life Ins Co	0	0	0.0012	3,246
0	56774	National Council Junior Order United	0	0	0.00003	62
0	66540	National Farmers Union Life Ins Co	0	0	0.00002	41
0.98702	66583	National Guardian Life Ins Co	0.00716	3	0.00726	19,736
0	82538	National Hlth Ins Co	0	0	0.00009	227
0	75264	National Integrity Life Ins Co	0	0	0.00001	2

1.66452	66680	National Life Ins Co	0.00239	1	0.00144	3,901
0	56073	National Mut Benefit	0	0	0.00002	47
0	87963	National Teachers Assoc Life Ins Co	0	0	0.00009	239
0	19445	National Union Fire Ins Co Of Pitts	0.00239	1	0	0
0	66850	National Western Life Ins Co	0	0	0.00044	1,192
0	92657	Nationwide Life & Ann Ins Co	0	0	0.00781	21,227
0.55584	66869	Nationwide Life Ins Co	0.00478	2	0.00859	23,364
0	98205	Natl Foundation Life Ins Co	0	0	0.00001	1
0	91626	New England Life Ins Co	0	0	0.00059	1,578
0	78743	New Era Life Ins Co	0	0	0.00001	8
0	91596	New York Life Ins & Ann Corp	0	0	0.00418	11,365
0.57415	66915	New York Life Ins Co	0.01671	7	0.0291	79,166
1.81732	66974	North Amer Co Life & Hlth Ins	0.00478	2	0.00263	7,146
0.07675	67091	Northwestern Mut Life Ins Co	0.00239	1	0.0311	84,608
0	67148	Occidental Life Ins Co Of NC	0	0	0.00108	2,931
0	68446	Oceanview Life & Annuity Co	0	0	0.00001	8
0	89206	Ohio Natl Life Assur Corp	0	0	0.0022	5,971
0	67172	Ohio Natl Life Ins Co	0	0	0.00056	1,513
0	67180	Ohio State Life Ins Co	0	0	0.00056	1,514
1.63972	67199	Old Amer Ins Co	0.00239	1	0.00146	3,960
0	67261	Old Republic Life Ins Co	0	0	0.00022	594
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	0.00025	655
0	67393	Ozark Natl Life Ins Co	0	0	0.00002	49
0	67660	PENNSYLVANIA LIFE INS CO	0.00239	1	0	0
4.78149	93548	PHL Variable Ins Co	0.00239	1	0.0005	1,358
0	67466	Pacific Life Ins Co	0	0	0.00243	6,598
0	93459	Pan Amer Assur Co	0	0	0.00012	317
23.96037	67539	Pan Amer Life Ins Co	0.00239	1	0.0001	271
0	60003	Park Avenue Life Ins Co	0	0	0.00001	1
0	60099	Patriot Life Ins Co	0	0	0.00001	1
0	67598	Paul Revere Life Ins Co	0	0	0.00015	398
0	79340	Pavonia Life Ins Co NY	0	0	0.00001	4
0	93777	Pavonia Life Ins Co of MI	0	0	0.00021	550
0	67628	Pekin Life Ins Co	0	0	0.00002	43
0	93262	Penn Ins & Ann Co	0	0	0.00028	751
0.87158	67644	Penn Mut Life Ins Co	0.00239	1	0.00274	7,450
0.87747	72125	Physicians Life Ins Co	0.00239	1	0.00272	7,400
0	67873	Pioneer Amer Ins Co	0	0	0.00043	1,165
0	67911	Pioneer Mut Life Ins Co	0	0	0.00002	46
0	67946	Pioneer Security Life Ins Co	0	0	0.00018	465
0	58009	Police & Firemens Ins Assn	0	0	0.00001	11
0	57622	Polish Natl Alliance Us Of Na	0	0	0.00007	1,881
0	57630	Polish Roman Catholic Union Of Amer	0	0	0.00012	322
0.73656	65919	Primerica Life Ins Co	0.01671	7	0.02269	61,710
0	61271	Principal Life Ins Co	0	0	0.00106	2,857

0	71161	Principal Natl Life Ins Co	0	0	0.00226	6,148
0	68047	Professional Ins Co	0	0	0.00001	9
0	88536	Protective Life & Annuity Ins Co	0	0	0.00002	53
1.83991	68136	Protective Life Ins Co	0.0191	8	0.01038	28,233
0.43909	68195	Provident Life & Accident Ins Co	0.00478	2	0.01088	29,576
0	68209	Provident Life & Cas Ins Co	0	0	0.00001	9
0.54093	79227	Pruco Life Ins Co	0.00716	3	0.01324	36,012
0	86630	Prudential Ann Life Assur Corp	0	0	0.00001	24
0.78158	68241	Prudential Ins Co Of Amer	0.02387	10	0.03054	83,079
1298.6516	71390	Puritan Life Ins Co of Amer	0.00239	1	0.00001	5
0	68357	Reliable Life Ins Co	0	0	0.00004	104
0	68381	Reliance Standard Life Ins Co	0	0	0.0001	268
1.10383	67105	Reliastar Life Ins Co	0.00955	4	0.00865	23,530
7.70028	61360	Reliastar Life Ins Co Of NY	0.00955	4	0.00124	3,373
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00001	1
0	68462	Reserve Natl Ins Co	0	0	0.00007	169
0.63337	65005	RiverSource Life Ins Co	0.00239	1	0.00377	10,252
0	80594	Riversource Life Ins Co Of NY	0	0	0.00004	98
3.9069	57657	Royal Neighbors Of Amer	0.00239	1	0.00062	1,662
0	90247	Rx Life Ins Co	0	0	0.00001	10
47.74455	60183	S USA Life Ins Co Inc	0.00716	3	0.00015	408
0	60176	SBLI USA Life Ins Co Inc	0	0	0.00048	1,279
0	62952	SILAC Ins Co	0	0	0.00007	166
0	60445	Sagacor Life Ins Co	0	0	0.00023	600
0	93742	Securian Life Ins Co	0	0	0.00002	45
0	68675	Security Benefit Life Ins Co	0	0	0.00044	1,178
0	68713	Security Life Of Denver Ins Co	0	0	0.00114	3,091
0.45882	68772	Security Mut Life Ins Co Of NY	0.00716	3	0.01561	42,457
0	69485	Security Natl Life Ins Co	0	0	0.0002	544
0	60076	Security Plan Life Ins Co	0	0	0.00004	98
3.17558	78662	Senior Life Ins Co	0.00955	4	0.00301	8,179
0	77119	Sentinel Amer Life Ins Co	0	0	0.00001	6
0	68802	Sentinel Security Life Ins Co	0	0	0.00004	91
0	68810	Sentry Life Ins Co	0	0	0.00006	163
0	68829	Sentry Life Ins Co Of NY	0	0	0.00001	3
0	97241	Settlers Life Ins Co	0	0	0.00036	962
0	65757	Shelter Life Ins Co	0	0	0.00003	76
0	68845	Shenandoah Life Ins Co	0	0	0.00104	2,810
0	57142	Sons Of Norway	0	0	0.00004	107
0	69418	Southern Financial Life Ins Co	0	0	0.00001	1
0	69019	Standard Ins Co	0	0	0.00003	61
0	86355	Standard Life & Accident Ins Co	0	0	0.0001	258
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
209.45993	69078	Standard Security Life Ins Co Of NY	0.00239	1	0.00002	31
0	68985	Starmount Life Ins Co	0	0	0.00005	135
0	69094	State Farm Life & Accident Asr Co	0	0	0.0003	790



0.58084	69108	State Farm Life Ins Co	0.0358	15	0.06164	167,687
0	69116	State Life Ins Co	0	0	0.00049	1,313
0	69132	State Mut Ins Co	0	0	0.00002	37
0	89184	Sterling Investors Life Ins Co	0	0	0.00005	111
0	77399	Sterling Life Ins Co	0	0	0.00001	1
0	69272	Sunset Life Ins Co Of Amer	0	0	0.00004	96
0	58181	Supreme Council The Royal Arcanum	0	0	0.00009	224
6.79923	69310	Surety Life Ins Co	0.00239	1	0.00036	955
0	68608	Symetra Life Ins Co	0	0	0.00085	2,295
0	90581	Symetra Natl Life Ins Co	0	0	0.00002	54
0	60142	TIAA Cref Life Ins Co	0	0	0.00127	3,431
0	71153	Talcott Resolution Life & Ann Ins Co	0	0	0.00235	6,391
0.72958	88072	Talcott Resolution Life Ins Co	0.00239	1	0.00328	8,900
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00069	1,874
0	69396	Texas Life Ins Co	0	0	0.00331	8,987
0	76236	The Cincinnati Life Ins Co	0	0	0.00147	3,989
0	70435	The Savings Bank Mut Life Ins Co of	0	0	0.00199	5,389
0	56014	Thrivent Financial For Lutherans	0	0	0.00591	16,074
11.4925	69477	Time Ins Co	0.00239	1	0.00021	565
0	69566	Trans World Assur Co	0	0	0.00012	320
0	70688	Transamerica Financial Life Ins Co	0	0	0.00016	417
2.88419	86231	Transamerica Life Ins Co	0.05012	21	0.01738	47,278
1.06418	66281	Transamerica Premier Life Ins Co	0.08354	35	0.0785	213,558
0	60227	Trinity Life Ins Co	0	0	0.00001	4
0	61425	Trustmark Ins Co	0	0	0.00018	468
0	80802	US Br Sun Life Assur Co of Canada	0	0	0.00095	2,575
0	80659	US Business of Canada Life Assur Co	0	0	0.00032	857
5.66602	84530	US Financial Life Ins Co	0.00239	1	0.00043	1,146
0	70955	USA Life One Ins Co Of IN	0	0	0.00002	32
0	69663	USAA Life Ins Co	0	0	0.01562	42,493
0	60228	USAA Life Ins Co Of NY	0	0	0.0001	272
0	94358	USAbLe Life	0	0	0.00001	1
0	57215	Ukrainian Natl Assn Inc	0	0	0.00013	332
0	80314	Unicare Life & Hlth Ins Co	0	0	0.00001	1
0	11121	Unified Life Ins Co	0	0	0.00008	211
0	62596	Union Fidelity Life Ins Co	0	0	0.0002	526
0	69744	Union Labor Life Ins Co	0	0	0.00007	164
0	69779	Union Natl Life Ins Co	0	0	0.00004	99
4.08767	70408	Union Security Ins Co	0.00955	4	0.00234	6,354
0	92916	United Amer Ins Co	0	0	0.00036	967
0	69892	United Farm Family Life Ins Co	0	0	0.00004	101
0	87645	United Fidelity Life Ins Co	0	0	0.0001	247
0	63983	United Heritage Life Ins Co	0	0	0.00001	19
0	69922	United Home Life Ins Co	0	0	0.00107	2,887
1.82809	69930	United Ins Co Of Amer	0.04535	19	0.02481	67,487
0	69973	United Life Ins Co	0	0	0.00006	161
0	92703	United Natl Life Ins Co Of Amer	0	0	0.00001	7

0.70253	69868	United Of Omaha Life Ins Co	0.01671	7	0.02379	64,699
0	42129	United Security Assur Co Of PA	0	0	0.00008	203
0	56456	United States Letter Carriers Mut Be	0	0	0.00009	238
0	70106	United States Life Ins Co in the Cit	0	0	0.00086	2,334
0	56413	United Transportation Union Ins Assn	0	0	-0.00001	-23
0	72850	United World Life Ins Co	0	0	0.00021	564
0	63819	Unity Financial Life Ins Co	0	0	0.00039	1,049
0	70130	Universal Guar Life Ins Co	0	0	0.00005	136
0	67601	Unum Ins Co	0	0	0.00003	61
4.46887	62235	Unum Life Ins Co Of Amer	0.00239	1	0.00054	1,453
0	78093	Upstream Life Ins Co	0	0	0.00001	1
0	68632	Vantis Life Ins Co	0	0	0.00073	1,969
0	70238	Variable Ann Life Ins Co	0.00239	1	0	0
6.82783	80942	Voya Ins & Ann Co	0.00239	1	0.00035	951
3.80837	86509	Voya Retirement Ins & Ann Co	0.00239	1	0.00063	1,705
0	70319	Washington Natl Ins Co	0	0	0.00079	2,129
0	70335	West Coast Life Ins Co	0	0	0.00293	7,947
3.02223	70483	Western & Southern Life Ins Co	0.00955	4	0.00316	8,594
0	57711	Western Catholic Union	0	0	0.00017	440
2.61193	92622	Western Southern Life Assur Co	0.00239	1	0.00092	2,486
0	62413	Wilcac Life Ins Co	0	0	0.00026	699
10.5926	65900	Wilco Life Ins Co	0.0191	8	0.00181	4,904
0	57010	William Penn Assn	0	0	0.00015	394
0	66230	William Penn Life Ins Co Of NY	0	0	0.00013	345
0	60704	Wilton Reassur Life Co of NY	0	0	0.00014	354
0	56170	Womans Life Ins Society	0	0	0.00002	35
0	57320	Woodmen World Life Ins Soc	0	0	0.00191	5,176
0	57290	Workmens Benefit Fund Of The USA	0	0	0.00003	78
0	56480	Wsa Fraternal Life	0	0	0.00001	6
0	90557	Zurich Amer Life Ins Co	0	0	0.00008	206

**SELECTION CRITERIA FOR COMPLAINT INDEX:**

Complaints Year: **2019**

Total Complaints for Index: **72**

Premiums Year: **2019**

Total Premiums for Index: **257836764**

Complaints Selected: **All Complaints**

Policy Type: **Long Term Care**

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	35963	AF&L Ins Co	0	0	0.0001	24,301
0.9508	90611	Allianz Life Ins Co Of N Amer	0.01389	1	0.01461	3,766,387
0	64190	Allianz Life Ins Co Of NY	0	0	0.00002	4,425
0	60186	Allstate Life Ins Co	0	0	0.00007	17,443
0	60380	American Family Life Assur Co of Col	0	0	0.00032	82,316
0	60410	American Fidelity Assur Co	0	0	0.00005	11,196
0	60488	American Gen Life Ins Co	0	0	0.00215	552,931
0	60534	American Heritage Life Ins Co	0	0	0.00012	30,377
0	60518	American Hlth & Life Ins Co	0	0	0.00003	6,266
0	80624	American Progressive L&H Ins Of NY	0.01389	1	0	0
0	60836	American Republic Ins Co	0	0	0.00002	4,534
0	71439	Assurity Life Ins Co	0	0	0.00053	136,567
0	61212	Baltimore Life Ins Co	0	0	0.00002	3,394
1.03891	61263	Bankers Life & Cas Co	0.01389	1	0.01337	3,446,952
0	71714	Berkshire Life Ins Co of Amer	0	0	0.00493	1,271,075
0.53589	87726	Brighthouse Life Ins Co	0.01389	1	0.02592	6,682,492
0	62626	CMFG Life Ins Co	0.01389	1	0	0
146.70489	47058	Carefirst of MD Inc	0.01389	1	0.0001	24,410
0	57487	Catholic Order Of Foresters	0	0	0.00003	5,281
0	62308	Connecticut Gen Life Ins Co	0	0	0.00006	12,974
2.55461	20443	Continental Cas Co	0.18056	13	0.07068	18,223,486
0	71404	Continental Gen Ins Co	0	0	0.00304	781,933
0	62553	Country Life Ins Co	0	0	0.00006	14,817
0	63177	Farmers New World Life Ins Co	0	0	0.00001	841
0	63290	Fidelity Life Assn A Legal Reserve L	0	0	0.00003	5,782
0	64297	First Unum Life Ins Co	0	0	0.00098	252,555
0	65536	Genworth Life & Ann Ins Co	0	0	0.00001	686
0.48863	70025	Genworth Life Ins Co	0.125	9	0.25582	65,959,117
0	72990	Genworth Life Ins Co of NY	0	0	0.00177	456,196
0	63312	Great Amer Life Ins Co	0	0	0.00001	2,027
0	53007	Group Hospitalization & Med Srvcs	0	0	0.00005	11,075
0	64211	Guarantee Trust Life Ins Co	0	0	0.00016	40,037
0	64238	Guaranty Income Life Ins Co	0	0	0.00001	949

0	65099	JOHN HANCOCK LIFE INS CO	0.06945	5	0	0
0	65056	Jackson Natl Life Ins Co	0	0	0.00013	33,118
34.87905	65080	John Alden Life Ins Co	0.01389	1	0.0004	102,671
0	93610	John Hancock Life & Hlth Ins Co	0	0	0.00346	890,580
0.94162	65838	John Hancock Life Ins Co USA	0.16667	12	0.17701	45,637,270
0	65110	KANAWHA INS CO	0.02778	2	0	0
0	58033	Knights Of Columbus	0	0	0.01114	2,870,951
0	77720	LifeSecure Ins Co	0	0	0.00757	1,950,797
0	65676	Lincoln Natl Life Ins Co	0	0	0.00085	216,815
0.35457	65935	Massachusetts Mut Life Ins Co	0.01389	1	0.03918	10,099,896
0	69515	Medamerica Ins Co	0	0	0.00347	892,946
1.00805	65978	Metropolitan Life Ins Co	0.06945	5	0.06889	17,762,373
0	66168	Minnesota Life Ins Co	0	0	0.00007	17,671
0	71412	Mutual Of Omaha Ins Co	0	0	0.02918	7,521,124
0	68284	Nassau Life Ins Co of KS	0	0	0.00003	7,372
0	62359	Nassau Life Ins Co of TX	0	0	0.00013	33,268
0	66583	National Guardian Life Ins Co	0	0	0.00175	450,268
0.51958	66915	New York Life Ins Co	0.01389	1	0.02674	6,892,239
0	69000	Northwestern Long Term Care Ins Co	0	0	0.04248	10,951,791
0	13100	Omaha Ins Co	0.01389	1	0	0
0	80578	Physicians Mut Ins Co	0	0	0.00229	590,293
0	65919	Primerica Life Ins Co	0	0	0.00001	883
0	61271	Principal Life Ins Co	0	0	0.00002	5,005
4.07049	68195	Provident Life & Accident Ins Co	0.01389	1	0.00342	879,764
2.07535	68241	Prudential Ins Co Of Amer	0.11112	8	0.05354	13,804,206
0	65005	RiverSource Life Ins Co	0	0	0.01449	3,735,824
0	80594	Riversource Life Ins Co Of NY	0	0	0.00023	56,924
0	76325	Senior Hlth Ins Co of PA	0.02778	2	0	0
0	24988	Sentry Ins A Mut Co	0	0	0.00007	15,694
0	86355	Standard Life & Accident Ins Co	0	0	0.00001	646
0	89009	Standard Life Ins Co Of NY	0	0	0.00011	26,341
0	25178	State Farm Mut Auto Ins Co	0	0	0.01732	4,465,605
0	69116	State Life Ins Co	0	0	0.00211	543,348
0	60142	TIAA Cref Life Ins Co	0	0	0.00117	299,224
0	88072	Talcott Resolution Life Ins Co	0	0	0.00006	14,622
0	69345	Teachers Ins & Ann Assoc Of Amer	0	0	0.00088	226,862
0	76236	The Cincinnati Life Ins Co	0	0	0.00005	11,823
0	56014	Thrivent Financial For Lutherans	0	0	0.00708	1,824,392
0	69477	Time Ins Co	0.01389	1	0	0
0	70688	Transamerica Financial Life Ins Co	0	0	0.00008	18,800
1.96773	86231	Transamerica Life Ins Co	0.04167	3	0.02118	5,459,696
0	66281	Transamerica Premier Life Ins Co	0	0	0.00138	353,660
0	69744	Union Labor Life Ins Co	0	0	0.00003	6,354
0	70408	Union Security Ins Co	0	0	0.00304	781,616
0	69973	United Life Ins Co	0	0	0.00001	139
0	69868	United Of Omaha Life Ins Co	0	0	0.00352	907,544
0	42129	United Security Assur Co Of PA	0	0	0.00082	211,376

0.23297	62235	Unum Life Ins Co Of Amer	0.01389	1	0.05962	15,371,617
0	70319	Washington Natl Ins Co	0	0	0.00024	60,534

## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2019**Total Complaints for Index: **63**Premiums Year: **2019**Total Premiums for Index: **657469793**Complaints Selected: **All Complaints**Policy Type: Medicare **Supplement**Report Detail Level: **Cocode/Entity**Selected States for Index: **Maryland****Premium Values**

Complaint Index	Cocode	Company Name	Complaint Share	Complaints	U.S. Market Share	Premiums
0	78700	Aetna Hlth & Life Ins Co	0	0	0.00459	3,014,239
18.1499	60054	Aetna Life Ins Co	0.04762	3	0.00263	1,724,973
0	60380	American Family Life Assur Co of Col	0	0	0.00009	58,065
0	71773	American Natl Life Ins Co Of TX	0	0	0.00097	637,704
22.48495	80624	American Progressive L&H Ins Of NY	0.01588	1	0.00071	464,134
0	60836	American Republic Ins Co	0	0	0.00006	39,088
5.60999	88366	American Retirement Life Ins Co	0.01588	1	0.00283	1,860,260
0	61999	Americo Fin Life & Ann Ins Co	0	0	0.00053	344,101
0	56499	Assured Life Assn	0	0	0.00003	17,402
0	61239	Bankers Fidelity Life Ins Co	0	0	0.00272	1,786,985
0	61263	Bankers Life & Cas Co	0	0	0.00527	3,459,083
0	96202	CareFirst BlueChoice Inc	0.01588	1	0	0
1.45629	47058	Carefirst of MD Inc	0.30159	19	0.2071	136,157,732
0	80799	Celtic Ins Co	0	0	0.00004	23,994
0	34274	Central States Ind Co Of Omaha	0	0	0.00021	136,429
1.85834	67369	Cigna Hlth & Life Ins Co	0.03175	2	0.01709	11,231,609
1.8848	62065	Colonial Penn Life Ins Co	0.04762	3	0.02527	16,610,892
0	62146	Combined Ins Co Of Amer	0	0	0.00126	823,278
0	71404	Continental Gen Ins Co	0	0	0.0002	128,667
1.22801	68500	Continental Life Ins Co Brentwood	0.03175	2	0.02586	16,996,730
0	70769	Erie Family Life Ins Co	0	0	0.00013	80,212
0	57991	Everence Assn Inc	0	0	0.00105	687,475
0	63053	Family Life Ins Co	0	0	0.00213	1,396,905
3.32012	60113	First Care Inc	0.11112	7	0.03347	22,002,921
0	90328	First Hlth Life & Hlth Ins Co	0	0	0.00003	17,075
0	56693	GCU	0	0	0.00018	116,303
0	67059	GPM Hlth & Life Ins Co	0	0	0.0013	854,155
0	65536	Genworth Life & Ann Ins Co	0	0	0.00021	136,644
0	70025	Genworth Life Ins Co	0	0	0.00014	87,782
0	70939	Gerber Life Ins Co	0	0	0.00567	3,726,733
0	91472	Globe Life & Accident Ins Co	0	0	0.00135	884,219
0	62286	Golden Rule Ins Co	0	0	0.00045	295,515
0	63967	Government Personnel Mut Life Ins Co	0	0	0.00164	1,073,175

0	90212	Great Southern Life Ins Co	0	0	0.00007	39,887
0.85507	53007	Group Hospitalization & Med Srvcs	0.01588	1	0.01857	12,204,982
3.20248	64211	Guarantee Trust Life Ins Co	0.01588	1	0.00496	3,258,741
0	66214	Heartland Natl Life Ins Co	0	0	0.00004	23,482
0	73288	Humana Ins Co	0	0	0.0114	7,490,614
10.01827	70580	Humanadental Ins Co	0.01588	1	0.00159	1,041,700
0	81779	Individual Assur Co Life Hlth & Acc	0	0	0.00044	287,554
0	68543	Liberty Bankers Life Ins Co	0	0	0.00013	81,473
0	65331	Liberty Natl Life Ins Co	0	0	0.00003	17,770
0	65927	Lincoln Heritage Life Ins Co	0	0	0.00038	246,478
0	56758	Loyal Christian Benefit Assn	0	0	0.0002	126,851
7.74375	65870	Manhattan Life Ins Co	0.01588	1	0.00205	1,347,672
0	65935	Massachusetts Mut Life Ins Co	0	0	0.00007	40,649
0	31119	Medico Ins Co	0	0	0.00059	384,389
0	71412	Mutual Of Omaha Ins Co	0	0	0.00087	570,112
0	62359	Nassau Life Ins Co of TX	0.03175	2	0	-22,406
0	66583	National Guardian Life Ins Co	0	0	0.0001	65,689
0	82538	National Hlth Ins Co	0	0	0.00004	22,573
0	66869	Nationwide Life Ins Co	0	0	0.00075	489,957
0	66915	New York Life Ins Co	0	0	0.00005	31,677
0	68349	North Amer Ins Co	0	0	0.00001	1,885
0.23582	13100	Omaha Ins Co	0.01588	1	0.06732	44,254,990
0	76112	Oxford Life Ins Co	0	0	0.00089	579,383
0	70785	Pacificare Life & Hlth Ins Co	0	0	0.00055	355,240
0	67539	Pan Amer Life Ins Co	0	0	0.00003	19,462
0	67784	Philadelphia Amer Life Ins Co	0	0	0.00004	24,405
0	72125	Physicians Life Ins Co	0	0	0.00016	104,419
0	80578	Physicians Mut Ins Co	0	0	0.00268	1,760,133
0	71390	Puritan Life Ins Co of Amer	0	0	0.00084	545,830
0	61700	Renaissance Life & Hlth Ins Co of Am	0	0	0.00001	4,642
0	60183	S USA Life Ins Co Inc	0	0	0.00001	25
0	68845	Shenandoah Life Ins Co	0	0	0.0002	125,799
0	19178	Southern Guar Ins Co	0	0	0.00181	1,184,841
3.81798	86355	Standard Life & Accident Ins Co	0.01588	1	0.00416	2,733,392
0	25178	State Farm Mut Auto Ins Co	0	0	0.00281	1,842,513
0	69132	State Mut Ins Co	0	0	0.0009	589,759
0	89184	Sterling Investors Life Ins Co	0	0	0.00009	58,539
0	91785	Sterling Nat Life Ins Co Inc	0	0	0.00327	2,147,422
0	56014	Thrivent Financial For Lutherans	0	0	0.00547	3,591,959
5.09816	86231	Transamerica Life Ins Co	0.03175	2	0.00623	4,094,044
5.05851	66281	Transamerica Premier Life Ins Co	0.03175	2	0.00628	4,126,134
0	69663	USAA Life Ins Co	0	0	0.01956	12,857,866
0	11121	Unified Life Ins Co	0	0	0.00003	14,300
0	70408	Union Security Ins Co	0	0	0.00005	29,310
1.62194	92916	United Amer Ins Co	0.03175	2	0.01958	12,868,609
1.99945	69868	United Of Omaha Life Ins Co	0.03175	2	0.01588	10,438,951
0	72850	United World Life Ins Co	0	0	0.01882	12,367,314

0.29264	79413	UnitedHealthcare Ins Co	0.12699	8	0.43393	285,294,980
0	86509	Voya Retirement Ins & Ann Co	0	0	0.00001	2,069
0	70319	Washington Natl Ins Co	0	0	0.00085	556,181
0	57711	Western Catholic Union	0	0	0.00029	189,444
0	85189	Western United Life Assur Co	0	0	0.00011	68,251
0	65900	Wilco Life Ins Co	0	0	0.00003	13,379



## SELECTION CRITERIA FOR COMPLAINT INDEX:

Complaints Year: **2019**Total Complaints for Index: **6196**Premiums Year: **2019**Total Premiums for Index: **5355025962**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	19402	AIIG Prop Cas Co	0	0	0.00074	3,949,313
0	33022	AXA Ins Co	0	0	0.00001	38,074
0	22667	Ace Amer Ins Co	0.00049	3	0	0
1.0767	35173	Agency Ins Co Of MD Inc	0.01114	69	0.01035	55,386,687
0	42579	Allied Prop & Cas Ins Co	0	0	0	-4,364
0.79674	19240	Allstate Ind Co	0.05956	369	0.07475	400,278,364
0.50878	19232	Allstate Ins Co	0.01292	80	0.02538	135,897,822
0.73141	17230	Allstate Prop & Cas Ins Co	0.00501	31	0.00685	36,631,299
0	37907	Allstate Vehicle & Prop Ins Co	0.00065	4	0	0
1.20308	19100	Amco Ins Co	0.00372	23	0.00309	16,522,829
1.46485	10111	American Bankers Ins Co Of FL	0.00033	2	0.00023	1,180,021
3.79441	29068	American Family Connect Prop & Cas I	0.00824	51	0.00217	11,616,542
0	23450	American Family Home Ins Co	0	0	0.00002	67,239
0	23469	American Modern Home Ins Co	0	0	0.00018	937,940
0	42722	American Modern Prop & Cas Ins Co	0	0	0.00001	27,301
1.54356	28401	American Natl Prop & Cas Co	0.00081	5	0.00053	2,799,622
0	19615	American Reliable Ins Co	0	0	0.00001	1,227
0	42897	American Serv Ins Co Inc	0.00033	2	0	0
0.23947	37214	American States Preferred Ins Co	0.00226	14	0.00944	50,528,760
0	42390	Amguard Ins Co	0.00033	2	0	0
2.36824	19976	Amica Mut Ins Co	0.01179	73	0.00498	26,640,805
0	12287	Amica Prop & Cas Ins Co	0	0	0.00003	156,130
0.78635	22586	Atlantic States Ins Co	0.00049	3	0.00062	3,297,287
0	19062	Automobile Ins Co Of Hartford CT	0.00017	1	0	0
1.28223	18279	Bankers Standard Ins Co	0.00162	10	0.00126	6,740,421
1.35804	13501	Brethren Mut Ins Co	0.00485	30	0.00357	19,092,412
0	11681	CSAA AFFINITY INS CO	0.00049	3	0	-899
1.18183	10921	CSAA Fire & Cas Ins Co	0.00049	3	0.00041	2,193,915
1.18792	37770	CSAA Gen Ins Co	0.00598	37	0.00503	26,919,418
1.26634	20117	California Cas Ind Exch	0.00113	7	0.0009	4,777,478
0	12777	Chubb Ind Ins Co	0.00017	1	0	0
1.38276	10052	Chubb Natl Ins Co	0.00162	10	0.00117	6,250,347
0	34754	Commerce Ins Co	0.00017	1	0	0

0	18961	Crestbrook Ins Co	0	0	0.00046	2,450,897
0.38242	10448	Cumberland Ins Co Inc	0.00033	2	0.00085	4,520,090
3.72592	21164	Dairyland Ins Co	0.00146	9	0.00039	2,087,660
0	42587	Depositors Ins Co	0	0	0	-8
2.30773	13692	Donegal Mut Ins Co	0.00081	5	0.00035	1,872,563
0	37702	ENTERPRISE INS CO	0.00017	1	0	0
1.39002	22926	Economy Fire & Cas Co	0.00049	3	0.00035	1,865,310
0	40649	Economy Premier Assur Co	0	0	0.00005	263,804
1.95202	21261	Electric Ins Co	0.00049	3	0.00025	1,328,277
1.78098	13688	Elephant Ins Co	0.0092	57	0.00517	27,660,999
0.63509	11252	Encompass Home & Auto Ins Co	0.00404	25	0.00636	34,022,088
0.61956	15130	Encompass Ind Co	0.00017	1	0.00027	1,394,980
0	10358	Encompass Ins Co	0.00017	1	0	0
0.50979	10071	Encompass Ins Co Of Amer	0.00065	4	0.00127	6,781,492
9.06831	26263	Erie Ins Co	0.00533	33	0.00059	3,145,124
1.50749	26271	Erie Ins Exch	0.12315	763	0.08169	437,444,543
0.64762	37915	Essentia Ins Co	0.00017	1	0.00025	1,334,546
22.40375	25712	Esurance Ins Co	0.00162	10	0.00008	385,771
0.78499	30210	Esurance Prop & Cas Ins Co	0.00372	23	0.00473	25,323,005
0.4375	21652	Farmers Ins Exch	0.00162	10	0.00369	19,754,915
0	10806	Farmers New Century Ins Co	0.00017	1	0	-3,463
0	20281	Federal Ins Co	0	0	0.00009	475,893
0	21784	Firemens Ins Co Of Washington DC	0.00017	1	0	0
1.86509	33588	First Liberty Ins Corp	0.00065	4	0.00035	1,853,585
0	24724	First Natl Ins Co Of Amer	0	0	0.00001	21,510
1.27517	11185	Foremost Ins Co Grand Rapids MI	0.00146	9	0.00114	6,099,946
0	11800	Foremost Prop & Cas Ins Co	0	0	0.00004	185,325
0	14138	GEICO Advantage Ins Co	0.00033	2	0	0
0	14139	GEICO Choice Ins Co	0.00017	1	0	0
0	14137	GEICO Secure Ins Co	0.00033	2	0	0
1.32843	21253	Garrison Prop & Cas Ins Co	0.01453	90	0.01094	58,554,035
0.63987	41491	Geico Cas Co	0.10281	637	0.16068	860,398,066
0.58275	35882	Geico Gen Ins Co	0.02664	165	0.0457	244,712,735
0.56386	22055	Geico Ind Co	0.00565	35	0.01002	53,647,497
0.63118	22063	Government Employees Ins Co	0.02292	142	0.03632	194,441,866
0	16691	Great Amer Ins Co	0.00017	1	0	0
0.6868	20303	Great Northern Ins Co	0.00033	2	0.00047	2,516,824
0	22292	Hanover Ins Co	0	0	0.00001	1,694
0.37848	35696	Harleysville Preferred Ins Co	0.00017	1	0.00043	2,283,585
0.85156	26182	Harleysville Worcester Ins Co	0.00017	1	0.00019	1,014,933
0	22357	Hartford Accident & Ind Co	0	0	0.00002	90,072
0	29424	Hartford Cas Ins Co	0	0	0.00006	318,049
0	19682	Hartford Fire Ins Co	0	0	0.00009	448,737
2.55008	37478	Hartford Ins Co Of The Midwest	0.00113	7	0.00045	2,372,443
2.72077	30104	Hartford Underwriters Ins Co	0.00162	10	0.0006	3,176,578
0	13927	Homesite Ins Co Of The Midwest	0.00017	1	0	0
1.70666	22578	Horace Mann Ins Co	0.00065	4	0.00038	2,025,656

3.0748	22756	Horace Mann Prop & Cas Ins Co	0.00049	3	0.00016	843,247
0	31062	IFA Ins Co	0.00017	1	0	0
0	36940	Indian Harbor Ins Co	0.00033	2	0	0
0	22268	Infinity Ins Co	0	0	0.00004	166,838
0.85108	22772	Integon Ind Corp	0.00307	19	0.00361	19,294,560
2.46836	23647	Ironshore Ind Inc	0.00017	1	0.00007	350,141
0	12203	James River Ins Co	0.00081	5	0	0
2.03827	10914	Kemper Independence Ins Co	0.00017	1	0.00008	424,023
0.69936	36447	LM Gen Ins Co	0.01211	75	0.01731	92,686,391
0.71078	33600	LM Ins Corp	0.00033	2	0.00046	2,431,908
4.04937	42404	Liberty Ins Corp	0.00017	1	0.00004	213,434
0.87955	23035	Liberty Mut Fire Ins Co	0.00339	21	0.00386	20,635,387
0	23043	Liberty Mut Ins Co	0.02034	126	0	0
0	14486	Liberty Mut Mid Atlantic Ins Co	0.00146	9	0	0
0	10051	Lyndon Southern Ins Co	0	0	0.00002	77,021
0	39357	METLIFE INS CO OF CONNECTICUT	0.00017	1	0	0
0	29939	Main St Amer Assur Co	0	0	0.00006	308,983
0.53171	13026	Main Street Amer Protection Ins Co	0.00017	1	0.00031	1,625,476
9.0586	28932	Markel Amer Ins Co	0.00017	1	0.00002	95,409
0	34800	Maryland Automobile Ins Fund	0.00953	59	0	0
0	22306	Massachusetts Bay Ins Co	0.00017	1	0	0
0	31968	Merastar Ins Co	0	0	0.00002	60,237
0.17995	23353	Meridian Security Ins Co	0.00049	3	0.0027	14,408,670
3.66595	40169	Metropolitan Cas Ins Co	0.00097	6	0.00027	1,414,541
3.92084	25321	Metropolitan Drt Prop & Cas Ins Co	0.0021	13	0.00054	2,865,595
32.31768	39950	Metropolitan Gen Ins Co	0.00033	2	0.00001	53,486
3.72334	34339	Metropolitan Grp Prop & Cas Ins Co	0.01388	86	0.00373	19,962,587
13.58576	26298	Metropolitan Prop & Cas Ins Co	0.00033	2	0.00003	127,232
0.21322	21687	Mid Century Ins Co	0.00033	2	0.00152	8,107,143
0	27138	Midvale Ind Co	0	0	0.00003	151,465
0	41653	Milbank Ins Co	0.00017	1	0	0
0	10675	Mobilitas Gen Ins Co	0.00049	3	0	0
1.2823	14613	Montgomery Mut Ins Co	0.00017	1	0.00013	674,001
0.81393	14664	Mutual Benefit Ins Co	0.00162	10	0.00199	10,618,518
7.07298	14788	NGM Ins Co	0.00033	2	0.00005	244,387
1.1377	42447	National Gen Assur Co	0.00049	3	0.00043	2,279,010
19.63272	23728	National Gen Ins Co	0.00017	1	0.00001	44,022
0.44147	26093	Nationwide Affinity Co of Amer	0.01243	77	0.02816	150,747,232
0.24861	23760	Nationwide Gen Ins Co	0.00146	9	0.00585	31,287,960
1.36368	25453	Nationwide Ins Co Of Amer	0.00097	6	0.00072	3,802,688
0	23779	Nationwide Mut Fire Ins Co	0.00049	3	0	0
0.22948	23787	Nationwide Mut Ins Co	0.00291	18	0.01266	67,793,339
0.18517	37877	Nationwide Prop & Cas Ins Co	0.0013	8	0.00698	37,339,601
0	23248	Occidental Fire & Cas Co Of NC	0.00017	1	0	0
1.4384	24074	Ohio Cas Ins Co	0.00049	3	0.00034	1,802,573
1.49767	40231	Old Dominion Ins Co	0.00049	3	0.00033	1,731,233
0	24147	Old Republic Ins Co	0.00033	2	0	0

0	20346	Pacific Ind Co	0	0	0.00004	205,348
0	16128	Paramount Ins Co	0.01711	106	0	0
4.34066	14958	Peninsula Ins Co	0.01324	82	0.00305	16,327,090
2.13845	14990	Pennsylvania Natl Mut Cas Ins Co	0.00517	32	0.00242	12,933,105
2.53193	37648	Permanent Gen Assur Corp	0.0021	13	0.00083	4,437,552
0	13714	Pharmacists Mut Ins Co	0	0	0.00001	40,485
0.5348	18058	Philadelphia Ind Ins Co	0.00017	1	0.00031	1,616,076
0.60775	12873	Privilege Underwriters Recp Exch	0.00049	3	0.0008	4,266,289
2.13314	11851	Progressive Advanced Ins Co	0.00065	4	0.00031	1,620,660
0.97752	24252	Progressive Amer Ins Co	0.00017	1	0.00017	884,148
0	24260	Progressive Cas Ins Co	0.00049	3	0	0
0	42994	Progressive Classic Ins Co	0	0	0.00057	3,039,929
0	16322	Progressive Direct Ins Co	0.00533	33	0	-143
0	38628	Progressive Northern Ins Co	0.00017	1	0	0
0	37834	Progressive Preferred Ins Co	0.00017	1	0	0
0.75975	10192	Progressive Select Ins Co	0.04148	257	0.0546	292,359,848
0.39875	32786	Progressive Specialty Ins Co	0.00856	53	0.02146	114,877,166
1.27695	34690	Property & Cas Ins Co Of Hartford	0.00081	5	0.00064	3,384,147
0	12416	Protective Ins Co	0.00017	1	0	0
0	12475	Republic Franklin Ins Co	0.00017	1	0	0
0	31089	Repwest Ins Co	0.00049	3	0	0
0	43044	Response Ins Co	0	0	0.00007	335,989
0.78199	34509	Rider Ins Co	0.00017	1	0.00021	1,105,221
1.41349	10974	Root Ins Co	0.00436	27	0.00309	16,509,086
1.50093	24740	Safeco Ins Co Of Amer	0.00017	1	0.00011	575,827
1.72722	39012	Safeco Ins Co Of IL	0.00065	4	0.00038	2,001,533
0	11100	Safeco Surplus Lines Ins Co	0.00017	1	0	0
0	41297	Scottsdale Ins Co	0.00017	1	0	0
1.13318	19259	Selective Ins Co Of SC	0.00243	15	0.00214	11,440,475
0	39926	Selective Ins Co Of The Southeast	0	0	0.00001	453
1.82584	11000	Sentinel Ins Co Ltd	0.00017	1	0.00009	473,357
0	21180	Sentry Select Ins Co	0	0	0.00014	725,659
4.69881	19070	Standard Fire Ins Co	0.00097	6	0.00021	1,103,607
0	38318	Starr Ind & Liab Co	0.00017	1	0	0
1.65431	25127	State Auto Prop & Cas Ins Co	0.00194	12	0.00118	6,269,257
3.54923	25135	State Automobile Mut Ins Co	0.00501	31	0.00141	7,548,808
0.68939	25143	State Farm Fire & Cas Co	0.00937	58	0.01358	72,714,146
0.88321	25178	State Farm Mut Auto Ins Co	0.14235	882	0.16118	863,090,184
0	12831	State Natl Ins Co Inc	0	0	0.00059	3,108,994
0	26387	Steadfast Ins Co	0.00033	2	0	0
1.54761	22683	Teachers Ins Co	0.00033	2	0.00021	1,116,918
1.41855	10677	The Cincinnati Ins Co	0.00469	29	0.0033	17,668,701
0	76236	The Cincinnati Life Ins Co	0.00017	1	0	0
0	13037	The Cincinnati Specialty Underwriter	0.00017	1	0	0
7.43706	28188	Travco Ins Co	0.00033	2	0.00005	232,423
0	19046	Travelers Cas Ins Co Of Amer	0.00017	1	0	0
1.18307	36137	Travelers Commercial Ins Co	0.00065	4	0.00055	2,922,141

1.32706	27998	Travelers Home & Marine Ins Co	0.00356	22	0.00268	14,327,913
1.86866	25658	Travelers Ind Co	0.00113	7	0.00061	3,237,562
1.9361	25666	Travelers Ind Co Of Amer	0.00065	4	0.00034	1,785,594
0	25674	Travelers Prop Cas Co Of Amer	0.00017	1	0	0
0.60112	36161	Travelers Prop Cas Ins Co	0.00888	55	0.01477	79,077,746
2.86861	27120	Trumbull Ins Co	0.0197	122	0.00687	36,756,940
1.15862	29459	Twin City Fire Ins Co Co	0.00033	2	0.00028	1,491,903
1.46663	25968	USAA Cas Ins Co	0.04229	262	0.02884	154,394,380
1.76001	18600	USAA Gen Ind Co	0.0297	184	0.01688	90,355,438
0	15792	Underwriters At Lloyds London	0.00017	1	0	0
1.6218	25941	United Serv Automobile Assn	0.05423	336	0.03344	179,058,320
0	21113	United States Fire Ins Co	0.00017	1	0	0
0.79607	16063	Unitrin Auto & Home Ins Co	0.00113	7	0.00142	7,599,731
0	10226	Unitrin Direct Ins Co	0	0	0.00004	206,550
0	10915	Unitrin Direct Prop & Cas Co	0	0	0.00001	39,176
0.72233	40703	Unitrin Safeguard Ins Co	0.00113	7	0.00157	8,375,647
0	42889	Victoria Fire & Cas Co	0.00033	2	0	0
0	20397	Vigilant Ins Co	0	0	0.00006	273,959
0	44393	West Amer Ins Co	0	0	0.00005	232,799
0	27502	Western Gen Ins Co	0	0	0.00001	11,875
0	24112	Westfield Ins Co	0.00017	1	0	0
0	26166	Windsor Mount Joy Mut Ins Co	0.00017	1	0	0
0	16535	Zurich Amer Ins Co	0.00049	3	0	0

# Appendix 4

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<b>Working Title</b>	<b>Job Title</b>	<b>Salary</b>
Accountant II	Accountant II	55,918.00
Data Entry Operator II	Admin Aide	37,991.00
Assistant Director, Government Relations	Admin Prog Mgr II	78,859.00
Customer Service Representative	Admin Spec II	35,751.00
Customer Service Representative	Admin Spec II	35,751.00
Tech. Support Specialist	Administrator I	74,933.00
Administrator III	Administrator III	85,398.00
Computer Info Services Spec II	Computer Info Services Spec II	56,982.00
Computer Info Services Spec II	Computer Info Services Spec II	58,069.00
Computer Info Services Spec Supv	Computer Info Services Spec Supv	79,996.00
Computer Network Spec II	Computer Network Spec II	63,636.00
Computer Network Spec Lead	Computer Network Spec Lead	65,375.00
Data Entry Operator II	Data Entry Operator II	33,125.00
Database Specialist II	Database Specialist II	80,641.00
Director of Communications	Designated Admin Mgr III	101,717.00
Director of Government Relations	Designated Admin Mgr IV	88,130.00
Exec Assoc I	Exec Assoc I	58,715.00

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Exec Assoc III	Exec Assoc III	78,483.00
Fiscal Accounts Clerk II	Fiscal Accounts Clerk II	17.57
Fiscal Accounts Technician II	Fiscal Accounts Technician II	43,503.00
Fiscal Accounts Technician II	Fiscal Accounts Technician II	44,665.00
Fiscal Accounts Technician II	Fiscal Accounts Technician II	43,072.00
Fiscal Accounts Technician Supv	Fiscal Accounts Technician Supv	55,042.00
Director of Fiscal Services	Fiscal Services Admin IV	94,298.00
HR Officer II	HR Officer II	65,583.00
IT Asst Director II	IT Asst Director II	103,661.00
IT Systems Technical Spec	IT Systems Technical Spec	86,078.00
IT Systems Technical Spec	IT Systems Technical Spec	87,711.00
IT Systems Technical Spec	IT Systems Technical Spec	87,711.00
Data Entry Operator II	Management Associate	38,601.00
Management Associate	Management Associate	58,772.00
Consumer Complaints	MIA Administrator I	78,483.00
Enforcement Officer, Licensing	MIA Administrator I	60,120.00
Financial Analyst III	MIA Administrator I	71,333.00



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Insurance Examiner II	MIA Administrator I	61,269.00
Investigative Auditor	MIA Administrator I	68,665.00
Investigator Supervisor	MIA Administrator I	62,438.00
Lead Complaint Investigator	MIA Administrator I	64,857.00
Managed Care Analyst I	MIA Administrator I	60,120.00
Market Conduct Examiner II	MIA Administrator I	60,120.00
Market Data Analyst	MIA Administrator I	57,905.00
Senior Compliance and Enforcement Officer	MIA Administrator I	75,536.00
Senior Market Conduct Examiner	MIA Administrator I	63,636.00
Senior Market Conduct Examiner	MIA Administrator I	64,857.00
Sr. Enforcement Officer	MIA Administrator I	60,120.00
Sr. Enforcement Officer, Producer	MIA Administrator I	60,120.00
Webmaster	MIA Administrator I	55,988.00
Assistant Chief	MIA Administrator II	59,503.00
Assistant Chief Investigator	MIA Administrator II	65,375.00
Assistant Chief Investigator	MIA Administrator II	70,547.00
Assistant Chief Investigator	MIA Administrator II	67,909.00
Assistant Chief Investigator	MIA Administrator II	77,613.00

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Assistant Chief Investigator, Civil	MIA Administrator II	77,613.00
Assistant Chief Market Conduct Examiner	MIA Administrator II	71,904.00
Business Development & External Relations Specialist	MIA Administrator II	53,214.00
CEAU Supervisor	MIA Administrator II	71,904.00
Fiscal Specialist	MIA Administrator II	32.77
HR Specialist	MIA Administrator II	82,199.00
Insurance Analyst, Lead	MIA Administrator II	65,375.00
Prescription Drug MAC Appeals Investigator Advanced	MIA Administrator II	66,625.00
Senior Market Conduct Examiner	MIA Administrator II	77,613.00
Actuary Property/Casualty	MIA Administrator III	81,288.00
Business Analyst Liason	MIA Administrator III	84,467.00
Exam & Audit Process Manager	MIA Administrator III	65,915.00
Finanacial Analyst III	MIA Administrator III	86,078.00
Health Insurance and Managed Care Policy Analyst	MIA Administrator III	52.78
Senior Actuarial Analyst	MIA Administrator III	81,288.00
Senior Examiner	MIA Administrator III	79,747.00

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Senior Financial Analyst I	MIA Administrator III	86,078.00
Senior Programmer Analyst	MIA Administrator III	81,288.00
Special Projects Manager	MIA Administrator III	50.00
Sr. Examiner	MIA Administrator III	89,379.00
Sr. Programmer Analyst	MIA Administrator III	81,288.00
Actuary I	MIA Administrator IV	80,385.00
Chief Enforcement Officer, Title	MIA Administrator IV	65,236.00
Chief, Producer Enforcement	MIA Administrator IV	81,938.00
Director of Company Licensing	MIA Administrator IV	78,859.00
EDP Examiner	MIA Administrator IV	83,525.00
Examiner In Charge I	MIA Administrator IV	86,756.00
Examiner In Charge I	MIA Administrator IV	86,756.00
Managed Care Analyst II	MIA Administrator IV	74,465.00
Market Analysis Assistant Chief	MIA Administrator IV	83,525.00
Sr. Database Specialist	MIA Administrator IV	97,159.00
Supervisor, Health Review Unit, Rates and Forms	MIA Administrator IV	86,756.00
Supervisor, Rates and Forms	MIA Administrator IV	81,938.00

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Chief Examiner Property & Casualty Market Conduct	MIA Administrator V	82,599.00
Chief Market Conduct Examiner	MIA Administrator V	87,441.00
Director of Appeals and Grievance Unit	MIA Administrator V	92,534.00
Director of Complaints, P&C	MIA Administrator V	82,599.00
Director of Hearings	MIA Administrator V	89,105.00
Director of Producer Licensing	MIA Administrator V	81,030.00
Director, Life, Annuities & Credit	MIA Administrator V	90,802.00
Investment Specialist	MIA Administrator V	103,661.00
Team Lead, Infrastructure Services	MIA Administrator V	103,661.00
Analyst	MIA Analyst I	59,178.00
Analyst III	MIA Analyst I	55,918.00
Complaint Investigator II	MIA Analyst I	50,984.00
Complaint Investigator II	MIA Analyst I	49,161.00
Complaint Investigator II	MIA Analyst I	50,984.00
Complaints Investigator	MIA Analyst I	52,877.00
Compliance Officer I	MIA Analyst I	50,984.00
Enforcement Officer I	MIA Analyst I	25.03

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Enforcement Officer I, Licensing	MIA Analyst I	30.80
Enforcement Officer, Title	MIA Analyst I	58,069.00
Insurance Investigator II	MIA Analyst I	50,984.00
Insurance Specialist I	MIA Analyst I	50,984.00
Investigator II	MIA Analyst I	49,161.00
Junior Analyst	MIA Analyst I	44,106.00
Managed Care Analyst	MIA Analyst I	50,984.00
Managed Care Analyst I	MIA Analyst I	52,877.00
MC Examiner I	MIA Analyst I	52,877.00
MC Examiner I	MIA Analyst I	20.88
Outreach Staffer III	MIA Analyst I	52,877.00
Premium Tax Examiner-Company Licensing Analyst	MIA Analyst I	70,201.00
Public Affairs Officer	MIA Analyst I	63,839.00
Enforcement Officer II	MIA Analyst II	56,357.00
Actuarial Analyst	MIA Analyst II	65,583.00
Analyst III	MIA Analyst II	65,583.00

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Analyst III	MIA Analyst II	57,434.00
Civil Fraud Investigator	MIA Analyst II	57,434.00
Compliance Program Analyst	MIA Analyst II	52,350.00
Enforcement Officer I	MIA Analyst II	56,357.00
Enforcement Officer I	MIA Analyst II	56,357.00
Enforcement Officer, Licensing	MIA Analyst II	56,357.00
Executive Assistant	MIA Analyst II	59,648.00
Financial Analyst II	MIA Analyst II	63,136.00
Financial Analyst II	MIA Analyst II	58,530.00
Financial Analyst III	MIA Analyst II	57,434.00
Fraud Investigator	MIA Analyst II	57,434.00
Fraud Investigator	MIA Analyst II	57,434.00
Fraud Investigator	MIA Analyst II	27.46
Fraud Investigator	MIA Analyst II	27.46
Insurance Analyst II	MIA Analyst II	64,349.00
Insurance Analyst III	MIA Analyst II	60,785.00
Insurance Examiner II	MIA Analyst II	57,434.00

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Insurance Examiner II	MIA Analyst II	66,840.00
Insurance Fraud Investigator	MIA Analyst II	58,530.00
Insurance Fraud Investigator	MIA Analyst II	58,530.00
Insurance Investigator	MIA Analyst II	60,785.00
Insurance Investigator II	MIA Analyst II	54,298.00
Insurance Investigator II	MIA Analyst II	56,357.00
Insurance Investigator II	MIA Analyst II	56,357.00
Insurance Investigator II	MIA Analyst II	54,298.00
Insurance Investigator II	MIA Analyst II	54,298.00
Insurance Investigator II	MIA Analyst II	58,530.00
Insurance Investigator II	MIA Analyst II	61,951.00
Insurance Investigator II	MIA Analyst II	61,951.00
Insurance Investigator II	MIA Analyst II	54,298.00
Insurance Investigator II	MIA Analyst II	54,298.00
Insurance Investigator II	MIA Analyst II	54,298.00
Insurance Investigator II	MIA Analyst II	54,298.00
Insurance Specialist II	MIA Analyst II	58,530.00
Investigator	MIA Analyst II	57,434.00
Investigator II	MIA Analyst II	57,434.00
Life Insurance Analyst III	MIA Analyst II	63,136.00

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Market Conduct Examiner II	MIA Analyst II	56,357.00
Market Data Analyst	MIA Analyst II	50,254.75
MC Examiner I	MIA Analyst II	56,357.00
Outreach Staffer III	MIA Analyst II	57,434.00
Outreach Staffer, Lead	MIA Analyst II	43,793.43
Outreach Staffer/Lead	MIA Analyst II	59,648.00
Property and Casualty, Rates and Forms Analyst III	MIA Analyst II	61,951.00
Rates and Forms Analyst III	MIA Analyst II	61,951.00
Utilization Review Analyst	MIA Analyst II	57,434.00
Facilities Assistant	MIA Associate I	38,575.00
Fraud Assistant	MIA Associate I	13.79
Law Clerk Intern	MIA Associate I	14.77
Office Assistant	MIA Associate I	13.79
Rates and Forms Assistant	MIA Associate III	37,778.00
Administrative Assistant	MIA Associate IV	44,775.00
Supply Officer	MIA Associate IV	40,894.00
Administrative Assistant	MIA Associate V	49,430.00



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C&E Assistant	MIA Associate V	16.92
C&E Associate	MIA Associate V	52,235.00
Customer Service Representative	MIA Associate V	50,346.00
Data Entry Specialist	MIA Associate V	45,112.00
Producer Licensing Coordinator	MIA Associate V	35,751.00
Producer Licensing Specialist	MIA Associate V	16.92
Title Licensing Specialist	MIA Associate V	38,371.00
Fiscal Accounts Technician II	MIA Associate VI	57,787.00
Junior Analyst	MIA Associate VI	53,613.00
Junior Analyst	MIA Associate VI	53,613.00
MIA Intern	MIA Associate VI	17.54
Producer Licensing Audit Specialist	MIA Associate VI	39,372.00
MIA Chief Actuary	MIA Chief Actuary	152,121.00
Deputy Commissioner	MIA Deputy Ins Comm	132,996.00
Chief, Complaints	MIA Executive I	95,043.00
Director of Rates and Forms	MIA Executive I	108,548.00
Director, Human Resources	MIA Executive I	95,043.00
Process Manager	MIA Executive I	105.58

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Special Assistant, Health Policy and Mental Health Parity and Addiction Equity Act	MIA Executive I	105.58
Assistant Chief Examiner	MIA Executive II	99,497.00
Assistant Chief Examiner	MIA Executive II	59,698.20
Assistant Chief Examiner	MIA Executive II	99,497.00
Assistant Chief Financial Analyst	MIA Executive II	103,348.00
Assistant Chief Financial Analyst	MIA Executive II	105,327.00
Executive Director, Premium Taxes and Company Licensing	MIA Executive III	119,027.00
Assistant Chief Examiner	MIA Executive IV	115,480.00
Associate Commissioner of Life and Health	MIA Executive IV	111,159.00
Associate Commissioner, CEAU	MIA Executive IV	134,568.00
Associate Commissioner, Compliance and Enforcement	MIA Executive IV	119,972.00
Associate Commissioner, Fraud	MIA Executive IV	122,288.00
Associate Commissioner, Property & Casualty	MIA Executive IV	122,288.00
Chief Financial Analyst	MIA Executive IV	119,972.00
Chief Information Officer	MIA Executive IV	134,568.00
Senior Actuary Property & Casualty	MIA Executive IV	115,480.00
Associate Commissioner of Hearings	MIA Executive V	133,078.00
Associate Commissioner, Examination and Audit	MIA Executive V	143,699.00

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Senior Actuary	MIA Executive V	133,078.00
Senior Actuary	MIA Executive V	143,699.00
Senior Actuary	MIA Executive V	143,699.00
Administrative Assistant	MIA Officer I	56,091.00
Compliance Officer	MIA Officer I	48,382.00
Customer Service Supervisor/Education Analyst	MIA Officer I	51,121.00
Outreach Staffer	MIA Officer I	41,874.00
Outreach Staffer Trainee	MIA Officer I	16.82
Paralegal	MIA Officer I	51,121.00
Premium Tax Auditor	MIA Officer I	54,025.00
Analyst I	MIA Officer II	47,885.00
Complaint Investigator I	MIA Officer II	46,185.00
Complaint Investigator I	MIA Officer II	46,185.00
Executive Assistant	MIA Officer II	63,338.00
Insurance Analyst	MIA Officer II	56,535.00
Investigator	MIA Officer II	47,885.00
Outreach Staffer I/Translator	MIA Officer II	51,515.00

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Rates and Forms Analyst	MIA Officer II	41,464.00
Rates and Forms Analyst I	MIA Officer II	42,976.00
Rates and Forms Analyst I	MIA Officer II	52,473.00
Office Secy I	Office Secy I	33,966.00
Office Secy II	Office Secy II	36,091.00
Office Secy II	Office Secy II	36,091.00
Office Secy II	Office Secy II	34,840.00
Office Secretary III	Office Secy III	48,564.00
Office Secy II-1328	Office Secy III	38,364.00
Agency Procurement Spec II	Procurement Officer I	52,350.00
Agency Procurement Spec Supv	Procurement Officer III	85,139.00