

2000 Insurance Complaints and Administrative Actions

**Office of the Commissioner of Insurance
State of Wisconsin**

The OCI mission:

Leading the way in informing
and protecting the public and
responding to their insurance needs.

**Office of the Commissioner of Insurance
121 East Wilson Street * P.O. Box 7873
Madison, Wisconsin 53707-7873
Telephone: (608) 266-3585 * Fax: (608) 266-9935
E-mail: information@oci.state.wi.us
Web site: badger.state.wi.us/agencies/oci/oci_home.htm**

Complaint Information

The Office of the Commissioner of Insurance defines a complaint as "a written communication received by the Commissioner's Office that indicates dissatisfaction with an insurance company or agent." In 2000, the office received 9,295 complaints.

Complaints are categorized both by the type of coverage and the reason for the complaint.

Complaints for 2000 are summarized below.

Type of Coverage

Auto	1,270
Property and Casualty	2,212
Accident and Health	5,118
Life and Annuities	838

Complaint Reason

Underwriting	1,307
Marketing and Sales	945
Claim Handling	6,036
Policyholder Service	1,604
Other	336

Note: There may be more than one type of insurance and more than one reason involved in each complaint.

Administrative Actions

All complaints are investigated to determine if any Wisconsin laws have been violated. In cases of serious violations administrative actions are taken.

The following administrative actions were taken in 2000.

Companies

Total Number of Actions	208
Forfeitures Demanded	\$343,110

Agents

Licenses Denied	79
Licenses Revoked	11
Licenses Surrendered	3
Licenses Suspended	7
Total Number of Actions	116
Forfeitures Demanded	\$10,200

Complaint Summaries

The following complaint summaries are prepared annually by the Office of the Commissioner of Insurance. They measure insurance complaints by company for 2000 in relation to the premiums the company wrote in Wisconsin in 1999. Only companies with above average complaint ratios are shown on the summary. Complaints against agents are assigned to the company that the agent represents.

After determining that an insurance product is suitable for their needs, consumers should consider the following items before selecting an insurer:

- Cost;
- The company's reputation for claims payment and customer service; and
- The competence of agents.

The number of complaints about a company is a limited, although useful, measuring device in the insurance selection process.

The number of complaints does not reflect the office's final determination on whether there has been a violation of the law. However, even when complaints do not involve violations of law, they may indicate something about company communications with policyholders, deficiencies in policy design (i.e., "too much fine print"), or agent training. The office receives many complaints that involve factual disputes where, in the absence of a court determination, definitive judgments on the factual dispute and violations of law cannot be made.

Consumers having problems with their insurance should first contact the agent and/or company involved. If they are unable to settle the problem at that level, they are encouraged to contact the Insurance Commissioner's Office.

For information on how to file an insurance complaint call:

Telephone Message System INSURANCE COMPLAINT HOTLINE

1-800-236-8517 (Outside Madison)

266-0103 (Madison)



2000 Homeowner's and Tenant's Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2000, and a complaint ratio above the average. The Wisconsin average is .16 complaints/\$100,000 of written premium for all homeowners and tenants business in the state. Premiums have been rounded to the nearest \$100.

Name of Insurance Company	Number of Complaints 2000	Premiums Written 1999	Ratio	Rank 1999*
1. Mt. Morris Mutual Ins. Co.	26	\$ 1,634,000	1.59	NL
2. Germantown Mutual Ins. Co.	24	5,561,900	.43	3
3. Wisconsin Mutual Ins. Co.	11	4,709,200	.23	NL
4. Rural Mutual Ins. Co.	12	6,298,900	.19	NL

* NL = Not listed in 1999



2000 Automobile Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2000, and a complaint ratio above the average. The Wisconsin average is .06 complaints/\$100,000 of written premium for all automobile business in the state. Premiums have been rounded to the nearest \$100.

Name of Insurance Company	Number of Complaints 2000	Premiums Written 1999	Ratio	Rank 1999*
1. Founders Ins. Co.	11	\$ 1,626,600	.68	2
2. AIU Ins. Co.	12	3,168,100	.38	1
3. Deerbrook Ins. Co.	13	4,975,000	.26	NL
4. Viking Ins. Co. of Wisconsin	16	6,069,400	.26	3
5. Dairyland Ins. Co.	23	16,784,000	.14	7
6. GEICO General Ins. Co.	10	8,061,900	.12	NL
7. Hartford Underwriters Ins. Co.	15	12,320,900	.12	4
8. Progressive Northern Ins. Co.	65	58,452,200	.11	6
9. Society Ins. a Mutual Co.	12	11,320,500	.11	NL
10. Globe American Casualty Co.	10	11,199,200	.09	5
11. Safeco Ins. Co. of America	13	14,098,700	.09	NL
12. Sentry Ins. a Mutual Co.	34	39,085,500	.09	10
13. Western National Mutual Ins. Co.	12	13,920,100	.09	NL

* NL = Not listed in 1999



2000 Life and Annuities Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2000, and a complaint ratio above the average. The Wisconsin average is .02 complaints/\$100,000 of written premium for all life and annuities business in the state. Premiums have been rounded to the nearest \$100.

Name of Insurance Company	Number of Complaints 2000	Premiums Written 1999	Ratio	Rank 1999*
1. Annuity & Life Reassurance America, Inc.**	11	\$ 1,677,900	.66	NL
2. Conseco Life Ins. Co.	12	6,215,000	.19	2
3. Old Line Life Ins. Co. of America, The	11	10,966,200	.10	NL
4. Conseco Annuity Assurance Co.	17	18,635,200	.09	7
5. Prudential Ins. Co. of America, The	60	84,741,300	.07	6
6. Amerus Life Ins. Co.	10	16,578,800	.06	4
7. Bankers Life & Casualty Co.	14	24,809,200	.06	3
8. Metropolitan Life Ins. Co.	38	106,982,800	.04	9

* NL = Not listed in 1999

** Formerly Capitol Bankers Life Ins. Co.



2000 Individual Accident and Health Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2000, and a complaint ratio above the average. The Wisconsin average is .10 complaints/\$100,000 of written premium for all individual accident and health business in the state. Premiums have been rounded to the nearest \$100.

Name of Insurance Company	Number of Complaints 2000	Premiums Written 1999	Ratio	Rank 1999*
1. United Teacher Associates Ins. Co.	24	\$ 1,297,900	1.85	NL
2. Penn Treaty Network America Ins. Co.	12	2,230,200	.54	NL
3. World Ins. Co.	28	9,307,800	.30	3
4. North American Ins. Co.	21	6,886,000	.30	2
5. Combined Ins. Co. of America	37	19,645,400	.19	7
6. National States Ins. Co.	16	8,661,500	.18	8
7. United American Ins. Co.	10	5,565,900	.18	4
8. Fortis Ins. Co.	50	28,612,600	.17	6
9. Mutual of Omaha Ins. Co.	26	16,429,400	.15	10
10. American Family Mutual Ins. Co.	57	43,925,700	.13	NL

* NL = Not listed in 1999



2000 Group Accident and Health Insurance Complaint Summary

This list is comprised of all companies with a premium volume of at least \$1 million, 10 or more complaints in 2000, and a complaint ratio above the average. The Wisconsin average is .05 complaints/\$100,000 of written premium for all group accident and health business in the state. Premiums have been rounded to the nearest \$100.

Name of Insurance Company	Number of Complaints 2000	Premiums Written 1999	Ratio	Rank 1999*
1. National Health Ins. Co.	19	\$ 1,353,100	1.40	NL
2. Midwest National Life Ins. Co. of TN	20	3,350,300	.60	1
3. American National Life Ins. Co. of TX	21	5,355,500	.39	2
4. Unicare Life & Health Ins. Co.	15	4,223,900	.36	NL
5. Avemco Ins. Co.	17	5,840,700	.29	NL
6. Conseco Medical Ins. Co.	20	7,781,600	.26	4
7. Mega Life & Health Ins. Co., The	22	8,818,100	.25	5
8. United Wisconsin Life Ins. Co.	95	48,298,100	.20	14
9. Fortis Ins. Co.	26	15,508,200	.17	12
10. Connecticut General Life Ins. Co.	28	16,901,600	.16	8
11. Golden Rule Ins. Co.	42	25,719,600	.16	10
12. Continental Casualty Co.	27	19,756,000	.14	11
13. Guardian Life Ins. Co. of America, The	29	20,658,200	.14	NL
14. Midwest Security Life Ins. Co.	81	58,746,500	.14	16
15. Compcare Health Services Ins. Corp.	221	326,091,200	.13	15
16. John Alden Life Ins. Co.	19	16,278,300	.12	19
17. Aetna Life Ins. Co.	12	10,867,400	.11	9
18. Employers Health Ins. Co.	123	158,345,000	.08	22
19. Principal Life Ins. Co.	56	65,909,900	.08	NL
20. Wisconsin Physicians Service Ins. Corp.	113	133,674,200	.08	20
21. Humana Wisconsin Health Organization Ins. Corp.	136	171,691,800	.08	NL
22. Blue Cross & Blue Shield United of WI	226	308,788,400	.07	13
23. Epic Life Ins. Co., The	10	14,757,000	.07	NL
24. Physicians Plus Ins. Corp.	142	205,966,900	.07	NL
25. Prevea Health Ins. Plan, Inc.	28	40,632,500	.07	NL
26. Trustmark Ins. Co.	10	13,621,200	.07	NL
27. Emphesys Wisconsin Ins. Co.	54	82,878,600	.06	NL

* NL = Not listed in 1999

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