

2012 WORKERS' COMPENSATION COMPLAINT INDEX

Please note that when a carrier has a small number of policies in force, the complaint ratio will be large. For example, if a company has a few hundred policies in force, then one complaint may result in a complaint ration of more than 100. A company may have a small number or policies because it is new to the market, leaving the market, or writes only a specialized segment of the market such as high-risk policies.

How each company's consumer complaints compare to the average with an index of 1.00 as average. Below 1.00 means fewer complaints than average and above 1.00 means more complaints than average.

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COMPANY NAME	TOTAL NUMBER OF CONFIRMED COMPLAINTS FOR 2012	TOTAL WORKERS COMPENSATION POLICIES FOR 2012	COMPLAINT INDEX
ACADIA INSURANCE COMPANY	0	141	0.00
ACCIDENT FUND GENERAL INSURANCE COMPANY	0	259	0.00
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	0	819	0.00
ACCIDENT FUND NATIONAL INSURANCE COMPANY	0	239	0.00
ACE AMERICAN INSURANCE COMPANY	7	752	6.24
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0	5	0.00
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0	16	0.00
ACIG INSURANCE COMPANY	1	17	39.43
ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	0	99	0.00
ALASKA NATIONAL INSURANCE COMPANY	0	21	0.00
ALL AMERICA INSURANCE COMPANY	0	2	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	0	165	0.00
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0	443	0.00
AMCO INSURANCE COMPANY	0	57	0.00
AMERICA FIRST INSURANCE COMPANY	0	53	0.00
AMERICA FIRST LLOYD'S INSURANCE COMPANY	0	276	0.00
AMERICAN ALTERNATIVE INSURANCE CORPORATION	1	14	47.88
AMERICAN AUTOMOBILE INSURANCE COMPANY	0	13	0.00
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	2	628	2.13
AMERICAN COMPENSATION INSURANCE COMPANY	0	79	0.00
AMERICAN ECONOMY INSURANCE COMPANY	0	197	0.00
AMERICAN FIRE AND CASUALTY COMPANY	0	93	0.00
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	0	232	0.00

AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	1	611	1.10
AMERICAN INSURANCE COMPANY, THE	1	121	5.54
AMERICAN INTERSTATE INSURANCE COMPANY	0	128	0.00
AMERICAN INTERSTATE INSURANCE COMPANY OF TEXAS	0	45	0.00
AMERICAN STATES INSURANCE COMPANY	0	353	0.00
AMERICAN STATES INSURANCE COMPANY OF TEXAS	0	388	0.00
AMERICAN ZURICH INSURANCE COMPANY	13	677	12.87
AMERISURE INSURANCE COMPANY	0	294	0.00
AMERISURE MUTUAL INSURANCE COMPANY	0	431	0.00
AMERISURE PARTNERS INSURANCE COMPANY	0	25	0.00
AMERITRUST INSURANCE CORPORATION	1	154	4.35
AMGUARD INSURANCE COMPANY	0	138	0.00
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	0	119	0.00
ARCH INSURANCE COMPANY	4	1,690	1.59
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0	29	0.00
ARGONAUT INSURANCE COMPANY	2	96	13.97
ARGONAUT-MIDWEST INSURANCE COMPANY	0	22	0.00
ASSOCIATED INDEMNITY CORPORATION	0	20	0.00
ASSOCIATION CASUALTY INSURANCE COMPANY	1	321	2.09
ASSURANCE COMPANY OF AMERICA	1	258	2.60
ATLANTIC SPECIALTY INSURANCE COMPANY	0	201	0.00
BANKERS STANDARD INSURANCE COMPANY	1	10	67.04
BERKLEY NATIONAL INSURANCE COMPANY	0	196	0.00
BERKLEY REGIONAL INSURANCE COMPANY	0	94	0.00
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	1	172	3.90
BITUMINOUS CASUALTY CORPORATION	2	211	6.35
BITUMINOUS FIRE AND MARINE INSURANCE COMPANY	0	21	0.00
BLOOMINGTON COMPENSATION INSURANCE COMPANY	0	1	0.00
BROTHERHOOD MUTUAL INSURANCE COMPANY	0	114	0.00
CALIFORNIA INSURANCE COMPANY	0	81	0.00
CAROLINA CASUALTY INSURANCE COMPANY	0	15	0.00
CASTLEPOINT NATIONAL INSURANCE COMPANY	2	123	10.90
CENTRAL MUTUAL INSURANCE COMPANY	1	23	29.15
CHARTER OAK FIRE INSURANCE COMPANY, THE	1	1,013	0.66
CHARTIS CASUALTY COMPANY	0	10	0.00
CHARTIS PROPERTY CASUALTY COMPANY	0	1	0.00
CHEROKEE INSURANCE COMPANY	1	17	39.43
CHUBB INDEMNITY INSURANCE COMPANY	0	749	0.00
CHURCH MUTUAL INSURANCE COMPANY	1	1,982	0.34

CINCINNATI CASUALTY COMPANY, THE	1	216	3.10
CINCINNATI INDEMNITY COMPANY, THE	0	110	0.00
CINCINNATI INSURANCE COMPANY, THE	2	175	7.66
COMMERCE AND INDUSTRY INSURANCE COMPANY	4	1,129	2.38
COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	0	66	0.00
CONTINENTAL CASUALTY COMPANY	2	1,366	0.98
CONTINENTAL INSURANCE COMPANY, THE	0	136	0.00
CONTINENTAL WESTERN INSURANCE COMPANY	0	164	0.00
CRUM & FORSTER INDEMNITY COMPANY	0	2	0.00
DEPOSITORS INSURANCE COMPANY	0	142	0.00
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	0	21	0.00
EASTGUARD INSURANCE COMPANY	0	26	0.00
ELECTRIC INSURANCE COMPANY	0	1	0.00
EMCASCO INSURANCE COMPANY	0	71	0.00
EMPLOYERS ASSURANCE COMPANY	3	352	5.71
EMPLOYERS COMPENSATION INSURANCE COMPANY	0	166	0.00
EMPLOYERS INSURANCE COMPANY OF WAUSAU	2	269	4.98
EMPLOYERS MUTUAL CASUALTY COMPANY	0	157	0.00
EMPLOYERS PREFERRED INSURANCE COMPANY	0	1,541	0.00
EMPLOYERS' FIRE INSURANCE COMPANY, THE	0	65	0.00
EVEREST NATIONAL INSURANCE COMPANY	0	171	0.00
EXPLORER INSURANCE COMPANY	0	1	0.00
FARMERS INSURANCE EXCHANGE	1	1,972	0.34
FARMINGTON CASUALTY COMPANY	2	618	2.17
FARMLAND MUTUAL INSURANCE COMPANY	0	72	0.00
FCCI INSURANCE COMPANY	0	17	0.00
FEDERAL INSURANCE COMPANY	3	1,978	1.02
FEDERATED MUTUAL INSURANCE COMPANY	1	460	1.46
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0	8	0.00
FEDERATED SERVICE INSURANCE COMPANY	0	208	0.00
FIDELITY AND GUARANTY INSURANCE COMPANY	7	4	1,173.14
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	0	5	0.00
FIREMAN'S FUND INSURANCE COMPANY	0	46	0.00
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C.	0	8	0.00
FIRST LIBERTY INSURANCE CORPORATION, THE	1	427	1.57
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0	15	0.00
FLORISTS' MUTUAL INSURANCE COMPANY	0	90	0.00
FRANK WINSTON CRUM INSURANCE COMPANY	0	13	0.00
GATEWAY INSURANCE COMPANY	0	1	0.00

GENERAL CASUALTY COMPANY OF WISCONSIN	1	67	10.01
GEORGIA CASUALTY & SURETY COMPANY	0	12	0.00
GRANITE STATE INSURANCE COMPANY	2	30	44.69
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0	645	0.00
GRAY INSURANCE COMPANY, THE	0	49	0.00
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	139	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	14	0.00
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0	204	0.00
GREAT DIVIDE INSURANCE COMPANY	0	123	0.00
GREAT MIDWEST INSURANCE COMPANY	1	362	1.85
GREAT NORTHERN INSURANCE COMPANY	1	72	9.31
GREAT WEST CASUALTY COMPANY	0	6	0.00
GREENWICH INSURANCE COMPANY	0	17	0.00
GUIDEONE ELITE INSURANCE COMPANY	1	7	95.77
GUIDEONE MUTUAL INSURANCE COMPANY	1	328	2.04
HANOVER INSURANCE COMPANY, THE	0	297	0.00
HANOVER LLOYD'S INSURANCE COMPANY	1	243	2.76
HARTFORD ACCIDENT AND INDEMNITY COMPANY	0	4,767	0.00
HARTFORD CASUALTY INSURANCE COMPANY	1	5,093	0.13
HARTFORD FIRE INSURANCE COMPANY	1	3,225	0.21
HARTFORD INSURANCE COMPANY OF THE MIDWEST	8	6,311	0.85
HARTFORD UNDERWRITERS INSURANCE COMPANY	3	10,524	0.19
ILLINOIS NATIONAL INSURANCE CO.	5	99	33.86
IMPERIUM INSURANCE COMPANY	1	6	111.73
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	12	1,460	5.51
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	8	977	5.49
INSURANCE COMPANY OF THE WEST	0	36	0.00
LIBERTY INSURANCE CORPORATION	7	1,788	2.62
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5	862	3.89
LIBERTY MUTUAL INSURANCE COMPANY	2	340	3.94
LION INSURANCE COMPANY	0	2	0.00
LM INSURANCE CORPORATION	3	128	15.71
LUMBERMEN'S UNDERWRITING ALLIANCE	2	40	33.52
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0	85	0.00
MARKEL INSURANCE COMPANY	0	3,631	0.00
MARYLAND CASUALTY COMPANY	1	357	1.88
MASSACHUSETTS BAY INSURANCE COMPANY	1	323	2.08
MEMIC INDEMNITY COMPANY	0	31	0.00
MERIDIAN SECURITY INSURANCE COMPANY	2	31	43.25

MID-CENTURY INSURANCE COMPANY	1	535	1.25
MIDDLESEX INSURANCE COMPANY	1	340	1.97
MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	0	3	0.00
MIDWEST EMPLOYERS CASUALTY COMPANY	0	37	0.00
MIDWEST INSURANCE COMPANY	0	49	0.00
MILWAUKEE CASUALTY INSURANCE CO.	0	22	0.00
MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	1	248	2.70
MITSUMI SUMITOMO INSURANCE USA INC.	1	69	9.72
MONROE GUARANTY INSURANCE COMPANY	0	3	0.00
MOUNTAIN STATES INDEMNITY COMPANY	0	10	0.00
MOUNTAIN STATES MUTUAL CASUALTY COMPANY	1	12	55.86
NATIONAL AMERICAN INSURANCE COMPANY	2	105	12.77
NATIONAL CASUALTY COMPANY	0	129	0.00
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0	1,022	0.00
NATIONAL INTERSTATE INSURANCE COMPANY	2	13	103.13
NATIONAL SURETY CORPORATION	0	33	0.00
NATIONAL TRUST INSURANCE COMPANY	0	2	0.00
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	2	443	3.03
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0	194	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY	1	34	19.72
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	0	79	0.00
NETHERLANDS INSURANCE COMPANY, THE	4	2,177	1.23
NEW HAMPSHIRE INSURANCE COMPANY	20	2,975	4.51
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0	59	0.00
NIPPONKOA INSURANCE COMPANY, LIMITED (U.S. BRANCH)	0	2	0.00
NORGUARD INSURANCE COMPANY	0	153	0.00
NORTH POINTE INSURANCE COMPANY	0	165	0.00
NORTH RIVER INSURANCE COMPANY, THE	0	29	0.00
NORTHERN INSURANCE COMPANY OF NEW YORK	1	1,083	0.62
NOVA CASUALTY COMPANY	0	53	0.00
OHIO CASUALTY INSURANCE COMPANY, THE	0	104	0.00
OHIO SECURITY INSURANCE COMPANY	0	24	0.00
OLD GLORY INSURANCE COMPANY	0	287	0.00
OLD REPUBLIC GENERAL INSURANCE CORPORATION	1	223	3.01
OLD REPUBLIC INSURANCE COMPANY	8	294	18.24
ONEBEACON AMERICA INSURANCE COMPANY	0	146	0.00
ONEBEACON INSURANCE COMPANY	1	285	2.35
PACIFIC INDEMNITY COMPANY	1	280	2.39
PEERLESS INDEMNITY INSURANCE COMPANY	0	16	0.00

PEERLESS INSURANCE COMPANY	1	105	6.38
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0	42	0.00
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	3	194	10.37
PETROLEUM CASUALTY COMPANY	1	2	335.18
PHARMACISTS MUTUAL INSURANCE COMPANY	1	202	3.32
PHOENIX INSURANCE COMPANY, THE	0	776	0.00
PRAETORIAN INSURANCE COMPANY	0	195	0.00
PREFERRED PROFESSIONAL INSURANCE COMPANY	0	18	0.00
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	0	630	0.00
PROTECTIVE INSURANCE COMPANY	1	532	1.26
QBE INSURANCE CORPORATION	0	143	0.00
REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	0	5	0.00
REGENT INSURANCE COMPANY	1	34	19.72
REPUBLIC INDEMNITY COMPANY OF AMERICA	0	2	0.00
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0	42	0.00
REPUBLIC LLOYDS	0	55	0.00
REPUBLIC UNDERWRITERS INSURANCE COMPANY	1	111	6.04
REPUBLIC-FRANKLIN INSURANCE COMPANY	1	59	11.36
RETAILERS CASUALTY INSURANCE COMPANY	1	112	5.99
RLI INSURANCE COMPANY	0	14	0.00
ROCHDALE INSURANCE COMPANY	0	194	0.00
SAFETY FIRST INSURANCE COMPANY	0	18	0.00
SAFETY NATIONAL CASUALTY CORPORATION	3	89	22.60
SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)	0	4	0.00
SEABRIGHT INSURANCE COMPANY	3	353	5.70
SECURITY NATIONAL INSURANCE COMPANY	0	142	0.00
SELECTIVE INSURANCE COMPANY OF AMERICA	0	18	0.00
SENTINEL INSURANCE COMPANY, LTD.	0	924	0.00
SENTRY CASUALTY COMPANY	0	89	0.00
SENTRY INSURANCE A MUTUAL COMPANY	1	656	1.02
SENTRY SELECT INSURANCE COMPANY	0	76	0.00
SERVICE LLOYDS INSURANCE COMPANY	1	7,210	0.09
SOMPO JAPAN FIRE & MARINE INSURANCE COMPANY OF AMERICA	0	5	0.00
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0	79	0.00
SOUTHERN INSURANCE COMPANY	0	249	0.00
SPARTA INSURANCE COMPANY	0	130	0.00
SPRINGFIELD INSURANCE COMPANY	0	2	0.00
STANDARD FIRE INSURANCE COMPANY, THE	2	586	2.29
STAR INSURANCE COMPANY	1	338	1.98

STARNET INSURANCE COMPANY	0	35	0.00
STARR INDEMNITY & LIABILITY COMPANY	0	18	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0	52	0.00
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	1	97	6.91
STATE FARM FIRE AND CASUALTY COMPANY	0	4,285	0.00
STATE NATIONAL INSURANCE COMPANY, INC.	0	19	0.00
STONETRUST COMMERCIAL INSURANCE COMPANY	0	86	0.00
SUNZ INSURANCE COMPANY	0	9	0.00
T.H.E. INSURANCE COMPANY	0	41	0.00
TECHNOLOGY INSURANCE COMPANY, INC.	0	486	0.00
TEXAS HOSPITAL INSURANCE EXCHANGE	1	77	8.71
TEXAS MUTUAL INSURANCE COMPANY	10	54,383	0.12
TNUS INSURANCE COMPANY	0	17	0.00
TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	0	136	0.00
TOWER NATIONAL INSURANCE COMPANY	1	56	11.97
TRANS PACIFIC INSURANCE COMPANY	0	35	0.00
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0	141	0.00
TRANSPORTATION INSURANCE COMPANY	1	591	1.13
TRAVELERS CASUALTY AND SURETY COMPANY	1	2,822	0.24
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0	673	0.00
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	1	1,112	0.60
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE	1	1,382	0.49
TRAVELERS INDEMNITY COMPANY, THE	7	1,261	3.72
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0	880	0.00
TRIANGLE INSURANCE COMPANY, INC.	0	3	0.00
TRUCK INSURANCE EXCHANGE	1	1,351	0.50
TRUMBULL INSURANCE COMPANY	0	2,266	0.00
TWIN CITY FIRE INSURANCE COMPANY	1	3,325	0.20
ULLICO CASUALTY COMPANY	6	81	49.66
UNION INSURANCE COMPANY	0	184	0.00
UNION INSURANCE COMPANY OF PROVIDENCE	0	34	0.00
UNITED STATES FIDELITY AND GUARANTY COMPANY	1	15	44.69
UNITED STATES FIRE INSURANCE COMPANY	0	137	0.00
UNITED WISCONSIN INSURANCE COMPANY	0	50	0.00
UTICA LLOYD'S OF TEXAS	0	149	0.00
UTICA MUTUAL INSURANCE COMPANY	0	330	0.00
UTICA NATIONAL INSURANCE COMPANY OF TEXAS	1	72	9.31
VALLEY FORGE INSURANCE COMPANY	0	1,135	0.00
VANLINER INSURANCE COMPANY	1	39	17.19

VIGILANT INSURANCE COMPANY	1	118	5.68
WAUSAU BUSINESS INSURANCE COMPANY	2	84	15.96
WAUSAU UNDERWRITERS INSURANCE COMPANY	3	550	3.66
WESCO INSURANCE COMPANY	0	103	0.00
WEST AMERICAN INSURANCE COMPANY	0	34	0.00
WESTFIELD INSURANCE COMPANY	0	41	0.00
WESTFIELD NATIONAL INSURANCE COMPANY	0	1	0.00
WILLIAMSBURG NATIONAL INSURANCE COMPANY	0	7	0.00
WORK FIRST CASUALTY COMPANY	0	6	0.00
XL INSURANCE AMERICA, INC.	0	26	0.00
XL SPECIALTY INSURANCE COMPANY	2	132	10.16
ZENITH INSURANCE COMPANY	0	348	0.00
ZNAT INSURANCE COMPANY	0	589	0.00
ZURICH AMERICAN INSURANCE COMPANY	9	1,526	3.95
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0	121	0.00
TOTAL	266	178,317	1.00