

2013 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 2013	TOTAL WORKERS' COMPENSATION POLICIES FOR 2013	COMPLAINT INDEX
ACADIA INSURANCE COMPANY	0	221	0.00
ACCIDENT FUND GENERAL INSURANCE COMPANY	0	344	0.00
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	0	827	0.00
ACCIDENT FUND NATIONAL INSURANCE COMPANY	0	245	0.00
ACE AMERICAN INSURANCE COMPANY	0	1,258	0.00
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0	3	0.00
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0	7	0.00
ACIG INSURANCE COMPANY	0	18	0.00
ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	0	92	0.00
AIG ASSURANCE COMPANY	0	22	0.00
AIG PROPERTY CASUALTY COMPANY	0	28	0.00
ALASKA NATIONAL INSURANCE COMPANY	0	24	0.00
ALL AMERICA INSURANCE COMPANY	0	2	0.00
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	0	273	0.00
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0	537	0.00
AMCO INSURANCE COMPANY	0	56	0.00
AMERICA FIRST LLOYD'S INSURANCE COMPANY	0	236	0.00
AMERICAN AUTOMOBILE INSURANCE COMPANY	0	9	0.00
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	0	814	0.00
AMERICAN COMPENSATION INSURANCE COMPANY	0	12	0.00
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	0	172	0.00
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	1	543	55.55
AMERICAN INSURANCE COMPANY, THE	0	110	0.00

AMERICAN INTERSTATE INSURANCE COMPANY	0	157	0.00
AMERICAN INTERSTATE INSURANCE COMPANY OF TEXAS	0	28	0.00
AMERICAN SELECT INSURANCE COMPANY	0	6	0.00
AMERICAN ZURICH INSURANCE COMPANY	1	698	43.22
AMERISURE INSURANCE COMPANY	1	300	100.55
AMERISURE MUTUAL INSURANCE COMPANY	0	420	0.00
AMERISURE PARTNERS INSURANCE COMPANY	0	40	0.00
AMERITRUST INSURANCE CORPORATION	0	137	0.00
AMGUARD INSURANCE COMPANY	0	182	0.00
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	0	252	0.00
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0	46	0.00
ARGONAUT INSURANCE COMPANY	0	238	0.00
ARGONAUT-MIDWEST INSURANCE COMPANY	0	41	0.00
ASSOCIATED INDEMNITY CORPORATION	0	19	0.00
ASSOCIATION CASUALTY INSURANCE COMPANY	0	288	0.00
ASSURANCE COMPANY OF AMERICA	0	173	0.00
ATLANTIC SPECIALTY INSURANCE COMPANY	0	703	0.00
AMERICA FIRST INSURANCE COMPANY	0	43	0.00
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0	27	0.00
AMERICAN ECONOMY INSURANCE COMPANY	0	160	0.00
AMERICAN FIRE AND CASUALTY COMPANY	0	319	0.00
AMERICAN HOME ASSURANCE COMPANY	0	7	0.00
AMERICAN STATES INSURANCE COMPANY	0	307	0.00
AMERICAN STATES INSURANCE COMPANY OF TEXAS	0	325	0.00
ARCH INSURANCE COMPANY	0	2,119	0.00
BANKERS STANDARD INSURANCE COMPANY	0	38	0.00
BERKLEY NATIONAL INSURANCE COMPANY	0	149	0.00
BERKLEY REGIONAL INSURANCE COMPANY	0	162	0.00
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0	240	0.00
BITUMINOUS CASUALTY CORPORATION	0	214	0.00
BITUMINOUS FIRE AND MARINE INSURANCE COMPANY	0	27	0.00
BLOOMINGTON COMPENSATION INSURANCE COMPANY	0	11	0.00
BROTHERHOOD MUTUAL INSURANCE COMPANY	0	253	0.00
CALIFORNIA INSURANCE COMPANY	0	148	0.00
CAROLINA CASUALTY INSURANCE COMPANY	0	22	0.00
CASTLEPOINT NATIONAL INSURANCE COMPANY	0	35	0.00
CENTRAL MUTUAL INSURANCE COMPANY	0	301	0.00

CHARTER OAK FIRE INSURANCE COMPANY, THE	0	1,132	0.00
CHEROKEE INSURANCE COMPANY	0	18	0.00
CHUBB INDEMNITY INSURANCE COMPANY	0	742	0.00
CHUBB NATIONAL INSURANCE COMPANY	0	9	0.00
CINCINNATI CASUALTY COMPANY, THE	0	204	0.00
CINCINNATI INDEMNITY COMPANY, THE	0	152	0.00
CINCINNATI INSURANCE COMPANY, THE	0	155	0.00
COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	0	75	0.00
COMPPAC TRUST OF TEXAS, THE	0	148	0.00
CONTINENTAL CASUALTY COMPANY	0	1,646	0.00
CONTINENTAL INSURANCE COMPANY, THE	0	117	0.00
CONTINENTAL WESTERN INSURANCE COMPANY	0	187	0.00
CRUM & FORSTER INDEMNITY COMPANY	0	3	0.00
CHURCH MUTUAL INSURANCE COMPANY	0	1,935	0.00
COMMERCE AND INDUSTRY INSURANCE COMPANY	0	887	0.00
DEPOSITORS INSURANCE COMPANY	0	193	0.00
DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	0	11	0.00
EASTGUARD INSURANCE COMPANY	0	27	0.00
ELECTRIC INSURANCE COMPANY	0	1	0.00
EMCASCO INSURANCE COMPANY	0	73	0.00
EMPLOYERS ASSURANCE COMPANY	0	418	0.00
EMPLOYERS COMPENSATION INSURANCE COMPANY	0	211	0.00
EMPLOYERS MUTUAL CASUALTY COMPANY	0	151	0.00
EMPLOYERS PREFERRED INSURANCE COMPANY	0	1,879	0.00
EVEREST NATIONAL INSURANCE COMPANY	0	226	0.00
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0	283	0.00
FARMERS INSURANCE EXCHANGE	0	1,906	0.00
FARMINGTON CASUALTY COMPANY	0	628	0.00
FARMLAND MUTUAL INSURANCE COMPANY	0	28	0.00
FCCI INSURANCE COMPANY	0	109	0.00
FEDERAL INSURANCE COMPANY	0	1,971	0.00
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0	8	0.00
FEDERATED SERVICE INSURANCE COMPANY	0	264	0.00
FIDELITY AND GUARANTY INSURANCE COMPANY	0	4	0.00
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	0	3	0.00
FIREMAN'S FUND INSURANCE COMPANY	0	42	0.00
FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C.	0	4	0.00

FOREMOST INSURANCE COMPANY, GRAND RAPIDS, MICHIGAN	0	200	0.00
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0	49	0.00
FOREMOST SIGNATURE INSURANCE COMPANY	0	47	0.00
FRANK WINSTON CRUM INSURANCE COMPANY	0	19	0.00
FREESTONE INSURANCE COMPANY	0	32	0.00
FEDERATED MUTUAL INSURANCE COMPANY	0	462	0.00
FIRST LIBERTY INSURANCE CORPORATION, THE	0	193	0.00
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0	13	0.00
FLORISTS' MUTUAL INSURANCE COMPANY	0	76	0.00
GENERAL CASUALTY COMPANY OF WISCONSIN	0	67	0.00
GEORGIA CASUALTY & SURETY COMPANY	0	23	0.00
GRANITE STATE INSURANCE COMPANY	0	333	0.00
GRAPHIC ARTS MUTUAL INSURANCE COMPANY	0	751	0.00
GRAY INSURANCE COMPANY, THE	0	47	0.00
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0	217	0.00
GREAT AMERICAN ASSURANCE COMPANY	0	20	0.00
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0	265	0.00
GREAT DIVIDE INSURANCE COMPANY	0	299	0.00
GREAT MIDWEST INSURANCE COMPANY	0	553	0.00
GREAT NORTHERN INSURANCE COMPANY	0	67	0.00
GREAT WEST CASUALTY COMPANY	0	8	0.00
GREENWICH INSURANCE COMPANY	0	18	0.00
GUIDEONE ELITE INSURANCE COMPANY	0	4	0.00
GUIDEONE MUTUAL INSURANCE COMPANY	0	335	0.00
GENERAL INSURANCE COMPANY OF AMERICA	0	13	0.00
HANOVER AMERICAN INSURANCE COMPANY, THE	0	241	0.00
HANOVER INSURANCE COMPANY, THE	0	338	0.00
HANOVER LLOYD'S INSURANCE COMPANY	0	257	0.00
HARTFORD ACCIDENT AND INDEMNITY COMPANY	0	4,484	0.00
HARTFORD CASUALTY INSURANCE COMPANY	0	4,647	0.00
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0	5,727	0.00
HARTFORD UNDERWRITERS INSURANCE COMPANY	1	9,978	3.02
HARTFORD FIRE INSURANCE COMPANY	0	2,944	0.00
ILLINOIS NATIONAL INSURANCE CO.	0	109	0.00
IMPERIUM INSURANCE COMPANY	0	32	0.00
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0	1,621	0.00
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE	0	748	0.00

INSURANCE COMPANY OF THE WEST	0	61	0.00
LION INSURANCE COMPANY	0	1	0.00
LM INSURANCE CORPORATION	0	131	0.00
LOGISTICS TRUST OF TEXAS, THE	0	21	0.00
LUBA CASUALTY INSURANCE COMPANY	0	9	0.00
LUMBERMEN'S UNDERWRITING ALLIANCE	0	45	0.00
LIBERTY INSURANCE CORPORATION	0	2,407	0.00
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0	1,157	0.00
LIBERTY MUTUAL INSURANCE COMPANY	0	483	0.00
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0	105	0.00
MARKEL INSURANCE COMPANY	0	3,259	0.00
MARYLAND CASUALTY COMPANY	0	166	0.00
MASSACHUSETTS BAY INSURANCE COMPANY	0	352	0.00
MEMIC INDEMNITY COMPANY	0	56	0.00
MERCANTILE TRUST OF TEXAS, THE	0	112	0.00
MERIDIAN SECURITY INSURANCE COMPANY	0	23	0.00
MID-CENTURY INSURANCE COMPANY	0	551	0.00
MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	0	7	0.00
MIDWEST EMPLOYERS CASUALTY COMPANY	0	33	0.00
MIDWEST INSURANCE COMPANY	0	28	0.00
MILWAUKEE CASUALTY INSURANCE CO.	0	28	0.00
MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	0	284	0.00
MITSUMI SUMITOMO INSURANCE USA INC.	0	74	0.00
MONROE GUARANTY INSURANCE COMPANY	0	29	0.00
MOUNTAIN STATES INDEMNITY COMPANY	0	7	0.00
MOUNTAIN STATES MUTUAL CASUALTY COMPANY	0	10	0.00
NATIONAL CASUALTY COMPANY	0	49	0.00
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0	1,051	0.00
NATIONAL INTERSTATE INSURANCE COMPANY	0	15	0.00
NATIONAL SURETY CORPORATION	0	26	0.00
NATIONAL TRUST INSURANCE COMPANY	0	11	0.00
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	0	1	0.00
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0	58	0.00
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0	229	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY	0	47	0.00
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	0	97	0.00
NEW HAMPSHIRE INSURANCE COMPANY	0	2,675	0.00

NEW YORK MARINE AND GENERAL INSURANCE COMPANY	0	96	0.00
NIPPONKOA INSURANCE COMPANY, LIMITED (U.S. BRANCH)	0	2	0.00
NORTH POINTE INSURANCE COMPANY	0	44	0.00
NORTH RIVER INSURANCE COMPANY, THE	0	32	0.00
NORTHERN INSURANCE COMPANY OF NEW YORK	0	675	0.00
NOVA CASUALTY COMPANY	0	155	0.00
NETHERLANDS INSURANCE COMPANY, THE	0	1,361	0.00
OBI NATIONAL INSURANCE COMPANY	0	17	0.00
OLD GLORY INSURANCE COMPANY	0	294	0.00
OLD REPUBLIC GENERAL INSURANCE CORPORATION	0	70	0.00
OLD REPUBLIC INSURANCE COMPANY	0	307	0.00
OHIO CASUALTY INSURANCE COMPANY, THE	0	195	0.00
OHIO SECURITY INSURANCE COMPANY	0	29	0.00
ONEBEACON AMERICA INSURANCE COMPANY	0	1	0.00
PACIFIC EMPLOYERS INSURANCE COMPANY	0	2	0.00
PACIFIC INDEMNITY COMPANY	0	268	0.00
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0	24	0.00
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	0	194	0.00
PETROLEUM CASUALTY COMPANY	0	2	0.00
PHARMACISTS MUTUAL INSURANCE COMPANY	0	210	0.00
PHOENIX INSURANCE COMPANY, THE	0	807	0.00
PRAETORIAN INSURANCE COMPANY	0	27,826	0.00
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	0	770	0.00
PROTECTIVE INSURANCE COMPANY	0	538	0.00
PEERLESS INDEMNITY INSURANCE COMPANY	0	21	0.00
PEERLESS INSURANCE COMPANY	0	81	0.00
PREFERRED PROFESSIONAL INSURANCE COMPANY	0	18	0.00
PRESERVER INSURANCE COMPANY	0	3	0.00
QBE INSURANCE CORPORATION	0	155	0.00
REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	0	2	0.00
REGENT INSURANCE COMPANY	0	19	0.00
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0	49	0.00
REPUBLIC UNDERWRITERS INSURANCE COMPANY	0	77	0.00
REPUBLIC-FRANKLIN INSURANCE COMPANY	0	77	0.00
RETAILERS CASUALTY INSURANCE COMPANY	0	130	0.00
RLI INSURANCE COMPANY	0	41	0.00
ROCHDALE INSURANCE COMPANY	0	199	0.00

REPUBLIC LLOYDS	0	56	0.00
SAFETY NATIONAL CASUALTY CORPORATION	0	128	0.00
SAMSUNG FIRE & MARINE INSURANCE CO., LTD (US BRANCH)	0	50	0.00
SEABRIGHT INSURANCE COMPANY	0	24	0.00
SECURITY NATIONAL INSURANCE COMPANY	0	182	0.00
SELECTIVE INSURANCE COMPANY OF AMERICA	0	12	0.00
SENTINEL INSURANCE COMPANY, LTD.	0	1,152	0.00
SERVICE LLOYDS INSURANCE COMPANY	0	7,089	0.00
SOMPO JAPAN FIRE & MARINE INSURANCE COMPANY OF AMERICA	0	4	0.00
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0	94	0.00
SOUTHERN INSURANCE COMPANY	0	149	0.00
SPARTA INSURANCE COMPANY	0	96	0.00
STANDARD FIRE INSURANCE COMPANY, THE	0	828	0.00
STAR INSURANCE COMPANY	0	251	0.00
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0	43	0.00
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0	113	0.00
STATE FARM FIRE AND CASUALTY COMPANY	0	4,201	0.00
STATE NATIONAL INSURANCE COMPANY, INC.	0	4	0.00
STONETRUST COMMERCIAL INSURANCE COMPANY	0	113	0.00
STONINGTON INSURANCE COMPANY	0	6	0.00
SUNZ INSURANCE COMPANY	0	8	0.00
SAFETY FIRST INSURANCE COMPANY	0	27	0.00
STARR INDEMNITY & LIABILITY COMPANY	0	75	0.00
T.H.E. INSURANCE COMPANY	0	46	0.00
TECHNOLOGY INSURANCE COMPANY, INC.	0	982	0.00
TEXAS HOSPITAL INSURANCE EXCHANGE	0	87	0.00
TNUS INSURANCE COMPANY	0	15	0.00
TOKIO MARINE AMERICA INSURANCE COMPANY	0	164	0.00
TOWER NATIONAL INSURANCE COMPANY	0	32	0.00
TRANS PACIFIC INSURANCE COMPANY	0	31	0.00
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	0	157	0.00
TRANSPORTATION INSURANCE COMPANY	0	637	0.00
TRAVELERS CASUALTY AND SURETY COMPANY	0	3,128	0.00
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0	725	0.00
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE	0	948	0.00
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE	0	1,161	0.00
TRAVELERS INDEMNITY COMPANY, THE	1	896	33.67

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0	873	0.00
TRI-STATE INSURANCE COMPANY OF MINNESOTA	0	10	0.00
TRIANGLE INSURANCE COMPANY, INC.	0	3	0.00
TRUCK INSURANCE EXCHANGE	0	1,286	0.00
TRUMBULL INSURANCE COMPANY	0	4,573	0.00
TWIN CITY FIRE INSURANCE COMPANY	0	2,935	0.00
TEXAS MUTUAL INSURANCE COMPANY	2	58,442	1.03
UNION INSURANCE COMPANY	0	231	0.00
UNION INSURANCE COMPANY OF PROVIDENCE	0	22	0.00
UNITED STATES FIDELITY AND GUARANTY COMPANY	0	11	0.00
UNITED STATES FIRE INSURANCE COMPANY	0	81	0.00
UNITED WISCONSIN INSURANCE COMPANY	0	60	0.00
UTICA LLOYD'S OF TEXAS	0	165	0.00
UTICA MUTUAL INSURANCE COMPANY	0	304	0.00
UTICA NATIONAL INSURANCE COMPANY OF TEXAS	0	204	0.00
VALLEY FORGE INSURANCE COMPANY	0	1,032	0.00
VANLINER INSURANCE COMPANY	0	57	0.00
VIGILANT INSURANCE COMPANY	0	146	0.00
WESCO INSURANCE COMPANY	0	199	0.00
WESTFIELD INSURANCE COMPANY	0	45	0.00
WESTFIELD NATIONAL INSURANCE COMPANY	0	1	0.00
WILLIAMSBURG NATIONAL INSURANCE COMPANY	0	8	0.00
WORK FIRST CASUALTY COMPANY	0	6	0.00
WAUSAU BUSINESS INSURANCE COMPANY	0	21	0.00
WAUSAU UNDERWRITERS INSURANCE COMPANY	0	134	0.00
WEST AMERICAN INSURANCE COMPANY	0	82	0.00
XL INSURANCE AMERICA, INC.	0	30	0.00
XL SPECIALTY INSURANCE COMPANY	0	122	0.00
ZENITH INSURANCE COMPANY	0	378	0.00
ZNAT INSURANCE COMPANY	0	524	0.00
ZURICH AMERICAN INSURANCE COMPANY	0	1,237	0.00
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0	150	0.00
TOTAL	7	211,150	1.00