

Allchoice, Inc. Agency

Insurance for Health, Life, Disability, Medicare Supplements, Annuities and Long Term Care

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FINDING AN INSURANCE COMPANY COMPLAINT RATIO

Would you like to know the complaint ratio of the company you are considering?
Just follow these instructions;

- Go to <https://eapps.naic.org/cis/>

The NAIC is the National Association of Insurance Commissioners. Each state is a member and the complaints are forwarded to the NAIC.

- After you have reached the website, type in the name of the Insurance Company on the right side of the page.

Select the state in the next box.

Select the business type. (for health insurance, select “Life/Accident/Health”.)

Now click on the “Find Company” button.

- You should now be on a new page with the Insurance company name in the middle of the page.

Now click on the “Closed Complaints”

- You should now be on a new page showing several report options.

Click on “Complaint Ratio Report”

- You are now on another new page with two selection boxes.

In the first box select insurance type. Usually choose “Group” or “Individual”

In the next box select the year.

Now click on the “Create Report” button and the ratio will appear.

Remember the complaint ratio could be an indicator of the company’s willingness to service their clients, pay claims, etc.; any complaint that a customer may be unable to resolve with the company, resulting in the customer filing a complaint with their state insurance commissioner. It is noteworthy that approximately 74% of all complaints are due to a claim dispute.