

# *Americhoice, Inc. Agency*

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

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PO Box 580, Northville, MI 48167 • Phone (800) 889-2659 • Fax (248) 348-4492 • Web Site-<http://www.lowcostinsur.com>

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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.**