



# When the Insurance Company Sues: Who Files Federal Insurance Lawsuits

Original analysis of 232,993 records from the Federal Judicial Center, FY2006–FY2025. Published October 22, 2026.

<https://settlementinsight.com/research/insurers-as-plaintiffs-federal-insurance-lawsuits>

**An insurance company was the first-listed plaintiff in 2,623 of the 13,142 insurance lawsuits filed in U.S. district courts in fiscal year 2025 (20.0%), roughly one in five.** Kinsale Insurance Company (54 cases), American General Life Insurance Company (48) and Scottsdale Insurance Company (45) appeared most often among individual companies; affiliates of the same insurance group are counted separately. Among cases first filed in federal court, insurers were the plaintiff in 47.2%; among cases removed from state court, in 1.2%.

**20%**

Share with an insurer as first-listed plaintiff, FY2025

**2,623**

Suits with an insurer as first-listed plaintiff, FY2025

**47%**

Insurer share of suits filed first in federal court, FY2025



## Federal insurance cases filed by insurer (first-listed plaintiff), FY2025

Top 12 of 100



Source: Settlement Insight analysis of data from the Federal Judicial Center

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## Who brings insurance disputes to federal court

- 1. Roughly one in five.** Insurance companies were the first-listed plaintiff in 2,623 of 13,142 federal insurance cases filed in FY2025 (20.0%). The other 10,519 had a first-listed plaintiff not identified as an insurer, such as policyholders, claimants, health care providers and businesses.

2. **A steady count, a moving share.** From FY2006 to FY2025 insurers filed between 2,227 and 2,834 federal insurance cases a year. Their share moved with the number of suits from other plaintiffs: it reached 30.3% in FY2010 and fell to 14.1% in FY2023, when 17,645 insurance cases were filed.
3. **Insurers sue in federal court directly.** Of the insurer-filed cases in FY2025, 92.8% were original federal filings. In the 7,473 cases that began in state court and were removed, insurers were the plaintiff in 86.
4. **Many companies, no dominant filer.** After spelling and truncation variants of the same name were combined, 678 different insurer names appeared as first-listed plaintiff in FY2025; affiliated companies of one group count separately, and a few variants may remain uncombined. The 20 most frequent names accounted for 22.3% of insurer-filed cases.
5. **Louisiana's FY2022–FY2023 surge.** Louisiana federal courts received 18,780 insurance cases from FY2021 to FY2025, 24.9% of the national total, most of them in FY2022 (6,678) and FY2023 (6,829), and only 1.4% were filed by insurers. In FY2025 Louisiana had 647 cases, and the national insurer share without Louisiana was 20.6% instead of 20.0%.

## How we measured

The data come from the Federal Judicial Center's Integrated Database (IDB) of federal civil cases, which the FJC compiles from case reports the district courts send to the Administrative Office of the U.S. Courts. Our copy was imported on October 10, 2026 and contains cases filed through June 30, 2026.

We kept every case with nature of suit code 110 (Insurance) filed between October 1, 2005 and September 30, 2025, 232,993 records in all, and assigned each to a federal fiscal year (October 1 to September 30) by the filing date field, not by the FJC reporting year. Every record is counted; records that repeat a case (same district, docket number and filing date, reported again in a later year) are not removed, as in the courts' published filing counts. As in the courts' own Table C-2, the count includes original filings, removals, reopened, remanded and transferred cases. For FY2025 we count 13,142 insurance cases; Table C-2 of the Administrative Office of the U.S. Courts reports 13,161, a difference of 0.14%. For the split by how a case reached federal court, "filed directly in federal court" means IDB origin code 1 (original proceeding) and "removed" means origin code 2 (removed from state court); reopened, remanded, transferred and multidistrict litigation cases (origin codes 3 to 13) form a third group.

A case counts as insurer-filed when the first-listed plaintiff, as recorded in the IDB (field plaintiff), passes a fixed word rule, applied the same way to every record without case-by-case review. The name is put in capital letters, apostrophes ( ' and ' ) are deleted, and every character other than the letters A to Z (spaces, punctuation, digits, "&") separates words; "et al." is not removed. A term matches when it occurs starting at the beginning of a word; its last word may be the beginning of a longer word (INSU matches INSURANCE and the cut-off INSURANC, PROPERTY AND C matches PROPERTY AND CASUALTY). Exclusion terms take precedence: a name containing AGEN, BROKER, ADJUST, SOLUTION, SVCS, INSURANCE SERVICE, COMMISSIONER, INSOLVEN, GUARANTY ASSOC, GUARANTY FUND, SELF INSURED, WOODMEN, INSUL, CONSTRUCT, ROOFING, RESTORATION, MUTUAL HOUSING, MUTUAL FUND or MUTUAL WHOL is not an insurer. Otherwise the plaintiff is an insurer if the name contains one of the whole words INS, MUTUAL or RRG, or one of these terms: INSU, ASSUR, INDEMN, CASU, UNDERWR, SURET, LLOYDS, ANNUIT, RISK RETENTI, SURPLUS LI, EXCESS AND SURPL, EXCESS SURPL, SPECIALTY UNDER, LIFE COMPANY, COMPANY FOR LIF, PROPERTY AND C, MARINE AND GENERAL, STATE FARM, ALLSTATE, GEICO, GOVERNMENT EMPLOYEES, USAA, ACUITY, BERKSHIRE HATHAWAY, CHARTER OAK, HDI GLOBAL, MEDICAL PROTECTIVE, AETNA, ANTHEM, BLUE CROSS or BLUE SHIELD. Nothing else counts: names cut off before any of these terms (for example "Southwest Marine and General I" is caught, "American General Life I" is not), misspellings and insurers without such a word in their name are not insurer-filed, and agencies or other firms whose name contains a term are. Cases without a recorded plaintiff name count as not insurer-filed. For the ranking, spelling variants of the same name were combined: we treated "&" and "and", "Co." and "Company", "Ins." and "Insurance" as equal, ignored punctuation, a leading "The", a trailing "Inc.", "LLC" or "et al.", and joined each truncated name with the longer names that begin with it; where a truncated name could belong to

more than one longer name, it was assigned to the one with more cases. Names beginning with Acuity were combined under Acuity, A Mutual Insurance Company. Separate legal entities of the same group, such as State Farm Fire and Casualty Company and State Farm Mutual Automobile Insurance Company, were not combined.

## Checked against published figures

- Federal district court civil cases filed with nature of suit Insurance (NOS 110), 12 months ending September 30, 2025: published 13,161, our count 13,142 (0.14% apart). [Table C-2. U.S. District Courts—Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit, During the 12-Month Periods Ending September 30, 2024 and 2025](#)
- Insurance (NOS 110) cases filed under diversity-of-citizenship jurisdiction, 12 months ending September 30, 2025: published 12,152, our count 12,133 (0.16% apart). [Table C-2. U.S. District Courts—Civil Cases Commenced, by Basis of Jurisdiction and Nature of Suit, During the 12-Month Periods Ending September 30, 2024 and 2025](#)

## Limitations

- The classification is a fixed word rule applied to names, not a reading of the complaint. It misses insurers whose recorded name is cut off or misspelled before any of the listed terms or contains none of them, and it counts the occasional agency, health plan or other business whose name contains a listed term; it also cannot see cases an insurer brings in the name of its policyholder, a common form of subrogation. No sample of names was checked by hand, so the size and net direction of the classification error are not measured.
- Combining name variants is a matching step, not a company register lookup. A truncated name that could stand for two companies (for example a name cut off after “Company of”) is assigned to the more frequent one, and rare misspellings can remain separate, so individual ranks can shift by a case or two.
- The IDB records only the first-listed plaintiff. Cases in which an insurer joins as a second plaintiff, or in which insurers appear on both sides, are counted by the first name only. The data do not say whether a case is a declaratory judgment, interpleader or subrogation action, so we do not break down the insurer-filed cases by type.
- Records are not always separate disputes: a reopened or transferred case can appear again as a new record, as it does in the courts' published filing counts. Courts also report some cases late, so totals for recent years can still change slightly when the FJC updates the file.
- The counts describe who filed, not who won. Shares and rankings are not adjusted for the number of policies a company writes or the population of a state.

## Data files

- [Insurer-filed share by how the case reached federal court, FY2025](#) (CSV, 3 rows)
- [Insurer-filed share of federal insurance cases by fiscal year](#) (CSV, 20 rows)
- [Insurer-filed share of federal insurance cases by state, FY2021–FY2025](#) (CSV, 44 rows)
- [Insurance companies most often listed first as plaintiff, FY2025](#) (CSV, 100 rows)

## How to cite

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