

Complaints by Line of Business

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2008 Complaint Report**

Total Complaints by Line 2004-2008					
Line of Business	2004	2005	2006	2007	2008
Private Passenger Auto	1,325	1,093	1,063	993	944
Homeowners	585	419	577	497	553
Other P&C	353	312	254	284	248
Total P&C Complaints	2,263	1,824	1,894	1,774	1,745
Long Term Care	104	129	73	78	83
Medicare Supplement	60	56	86	101	67
HMO	277	216	136	156	121
All Other A&H	805	818	818	1,060	1,065
Total A&H Complaints	1,246	1,219	1,113	1,395	1,336
Life and Annuities	582	537	485	511	453
Total	4,091	3,580	3,492	3,680	3,534

Complaint Resolution by Line, 2004 - 2008 % of Complaints Resolved with Consumer Relief					
Line of Business	2004	2005	2006	2007	2008
Private Passenger Auto	33.9%	34.1%	37.7%	38.4%	39.4%
Homeowners	33.7%	32.2%	30.5%	27.8%	31.5%
Other P&C	33.1%	31.4%	32.7%	39.4%	40.3%
Total P&C Complaints	33.7%	33.2%	34.8%	35.6%	37.0%
Long Term Care	48.1%	34.9%	37.0%	33.3%	45.8%
Medicare Supplement	50.0%	53.6%	54.7%	53.5%	50.7%
HMO	45.1%	36.1%	35.3%	36.5%	39.7%
All Other A&H	36.9%	39.0%	45.4%	43.6%	40.8%
Total A&H Complaints	40.3%	38.7%	44.3%	42.9%	41.5%
Life and Annuities	32.6%	31.1%	33.8%	32.5%	31.1%
Total	35.6%	34.8%	37.7%	37.9%	38.0%

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Total Property & Casualty Complaints Excluding A&H 2006-2008					
Line of Business	Complaints 2006	Complaints 2007	Complaints 2008	% Change, 2006-2008	% Change, 2007-2008
Boiler Machinery	0	1	0	.	-100.0%
Builders Risk	8	7	5	-37.5%	-28.6%
Commercial Auto	73	77	63	-13.7%	-18.2%
Commercial Multi-Peril	69	71	78	13.0%	9.9%
Condo/Town	7	8	9	28.6%	12.5%
Credit Property	0	2	6	.	200.0%
Crop/Hail	0	0	2	.	.
Dwelling Fire	0	3	4	.	33.3%
Farmowner/Ranchowner	11	19	18	63.6%	- 5.3%
Federal Crop	1	1	1	0.0%	0.0%
Federal Flood	0	0	3	.	.
Fidelity and Surety	3	2	3	0.0%	50.0%
Fire and Allied Lines - All	1	2	6	500.0%	200.0%
General Liability	18	13	17	- 5.6%	30.8%
Group Homeowners	3	0	0	-100.0%	.
Group Private Passenger	1	0	0	-100.0%	.
Homeowners	511	431	475	- 7.0%	10.2%
In Home/Incidental Business	0	1	0	.	-100.0%
Inland Marine	6	9	5	-16.7%	-44.4%
Medical Malpractice	4	1	2	-50.0%	100.0%
Mobile Homeowner	21	21	20	- 4.8%	- 4.8%
Motorcycle	8	14	7	-12.5%	-50.0%
Motorhome	8	2	9	12.5%	350.0%
Motorsport	2	1	0	-100.0%	-100.0%
Other	14	17	10	-28.6%	-41.2%
Private Mortgage Insurance	0	0	1	.	.
Private Passenger	1,037	976	926	-10.7%	- 5.1%
Products Liability	0	0	4	.	.
Professional Liability/E&O	3	2	2	-33.3%	0.0%
Rental	1	0	0	-100.0%	.
Renters/Tenants	19	10	17	-10.5%	70.0%
Umbrella	1	2	3	200.0%	50.0%
Vehicle Service Contract	6	0	2	-66.7%	.
Warranty Contract	2	10	2	0.0%	-80.0%
Watercraft	4	18	1	-75.0%	-94.4%
Workers' Compensation	52	53	44	-15.4%	-17.0%

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Accident and Health Insurance Complaints by Line, 2006-2008					
Line of Business	Complaints 2006	Complaints 2007	Complaints 2008	% Change, 2006-2008	% Change, 2007-2008
Individual Accident and Health	454	660	554	22.0%	-16.1%
Group Accident and Health	519	571	660	27.2%	15.6%
Credit Accident and Health	4	8	1	-75.0%	-87.5%
HMO	136	156	121	-11.0%	-22.4%
Total	1,113	1,395	1,336	20.0%	- 4.2%

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Life and Annuities Complaints by Line, 2006-2008						
Line of Business	Complaints 2006	Complaints 2007	Complaints 2008	% Change, 2006- 2008	% Change, 2007- 2008	
Individual Life	310	382	319	2.9%	-16.5%	
Group Life	48	42	56	16.7%	33.3%	
Annuities	115	77	63	-45.2%	-18.2%	
Credit Life	12	10	15	25.0%	50.0%	
Total	485	511	453	- 6.6%	-11.4%	