

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

Medicare Supplement Insurance

Complaint Indices

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**Medicare Supplement Insurance Complaint Indices
Alpha by Company**

Code	Name	Complaints 2006-2008	Average Annual Premium 2006- 2008	Average Market Share 2006- 2008	Complaint Index
71390	Admiral Life Insurance Company Of America	0	\$2,746,418	0.5%	0
20796	AIG Premier Insurance Company	0	\$32,782	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$31,755	0.0%	0
60291	American Capitol Insurance Company	0	\$10,868	0.0%	0
60305	American Community Mutual Insurance Co	0	\$1,828	0.0%	0
12321	American Continental Insurance Company	0	\$849,114	0.2%	0
60380	American Family Life Assurance Co of Col.	5	\$896,389	0.2%	1,184
19275	American Family Mutual Insurance Company	0	\$10,132,324	1.9%	0
60410	American Fidelity Assurance Company	0	\$1,337	0.0%	0
66672	American General Life & Accident Insurance Co	0	\$397,875	0.1%	0
13331	American Hardware Mutual Insurance Company	0	\$1,864	0.0%	0
60577	American Income Life Insurance Co	0	\$15,614	0.0%	0
60739	American National Insurance Company	0	\$38,633	0.0%	0
71773	American National Life Ins Co Of TX	1	\$2,961,447	0.5%	72
60763	American Pioneer Life Insurance Company	13	\$5,970,841	1.1%	462
80624	American Progressive Life & Health Ins Co	0	\$12,578	0.0%	0
67679	American Republic Corp Insurance Company	0	\$94,177	0.0%	0
60836	American Republic Insurance Company	6	\$24,640,614	4.6%	52
61190	Auto Owners Life Insurance Company	0	\$25,027	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$232,972	0.0%	0
61263	Bankers Life & Casualty Company	19	\$21,363,775	4.0%	189
69752	Benicorp Insurance Company- <i>Suspended-</i>	1	.	.	.
47171	Blue Cross & Blue Shield Of Kansas City	15	\$27,387,217	5.1%	116
80799	Celtic Insurance Company	0	\$144,837	0.0%	0
63541	Central Benefits National Life Ins Co	0	\$745	0.0%	0
61727	Central Reserve Life Insurance Company	2	\$686,049	0.1%	619
61735	Central Security Life Insurance Co	0	\$5,203	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$853,257	0.2%	0
61859	Christian Fidelity Life Insurance Co	1	\$17,488,424	3.2%	12
71463	Cica Life Insurance Company Of America	0	\$188	0.0%	0
62049	Colonial Life & Accident Ins Co	0	\$3,681	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$356,455	0.1%	0
62146	Combined Insurance Co Of America	1	\$5,412,149	1.0%	39
78174	Conseco Health Insurance Company	10	\$5,430,713	1.0%	391
60682	Conseco Insurance Company	1	\$1,395,650	0.3%	152
65900	Conseco Life Insurance Co	0	\$4,551	0.0%	0
62359	Constitution Life Insurance Company	0	\$74,608	0.0%	0
71404	Continental General Insurance Company	0	\$1,626,417	0.3%	0
68500	Continental Life Ins Co Of Brentwood TN	5	\$21,786,052	4.0%	49
62553	Country Life Insurance Company	0	\$213,258	0.0%	0
56138	CSA Fraternal Life	0	\$867	0.0%	0
62928	EMC National Life Company	0	\$10,097	0.0%	0
62952	Equitable Life & Casualty Insurance Company	3	\$4,818,323	0.9%	132

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65536	Genworth Life & Annuity Insurance Company	2	\$4,475,800	0.8%	95
70025	Genworth Life Insurance Company	0	\$156,334	0.0%	0
70939	Gerber Life Insurance Company	0	\$9,451	0.0%	0
91472	Globe Life & Accident Insurance Company	1	\$944,745	0.2%	225
62286	Golden Rule Insurance Company	1	\$2,614,742	0.5%	81
63967	Government Personnel Mutual Life Ins Co	0	\$44,940	0.0%	0
63312	Great American Life Insurance Company	0	\$80,318	0.0%	0
64211	Guarantee Trust Life Insurance Co	1	\$1,683,186	0.3%	126
70815	Hartford Life & Accident Insurance Company	0	\$7,652,644	1.4%	0
88072	Hartford Life Insurance Company	0	\$769,738	0.1%	0
70670	Health Care Service Corporation	0	\$1,243,253	0.2%	0
78972	Healthy Alliance Life Insurance Co	66	\$81,527,706	15.1%	172
73288	Humana Insurance Company	8	\$338,364	0.1%	5,018
97764	Idealife Insurance Company	0	\$180,205	0.0%	0
86509	ING Life Insurance & Annuity Company	0	\$1,254	0.0%	0
64904	Investors Heritage Life Insurance Company	1	\$1,681	0.0%	9,999
63487	Investors Life Insurance Co Of North America	0	\$218	0.0%	0
65056	Jackson National Life Insurance Company	0	\$58,971	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$158,919	0.0%	0
65110	Kanawha Insurance Company	0	\$3,654	0.0%	0
65129	Kansas City Life Insurance Company	0	\$9,916	0.0%	0
77720	Lifefecure Insurance Company	0	\$834	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$102,585	0.0%	0
65722	Loyal American Life Insurance Company	0	\$10,360	0.0%	0
71072	Marquette National Life Insurance Company	1	\$136,392	0.0%	1,556
31119	Medico Insurance Company	1	\$1,190,087	0.2%	178
71471	Medico Life Insurance Company	0	\$309,261	0.1%	0
97055	Mega Life & Health Insurance Company The	0	\$4,310	0.0%	0
65978	Metropolitan Life Insurance Company	0	\$178	0.0%	0
66087	Midwest National Life Insurance Co Of TN	0	\$2,328	0.0%	0
66281	Monumental Life Insurance Company	0	\$683,315	0.1%	0
66370	Mony Life Insurance Company	0	\$624	0.0%	0
71412	Mutual Of Omaha Insurance Company	11	\$35,016,678	6.5%	67
61409	National Benefit Life Insurance Company	0	\$1,872	0.0%	0
98205	National Foundation Life Insurance Company	0	\$110,717	0.0%	0
60593	National States Insurance Company	2	\$775,005	0.1%	548
66869	Nationwide Life Insurance Company	0	\$12,165	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$153,176	0.0%	0
66915	New York Life Insurance Company	0	\$393,111	0.1%	0
68349	North American Insurance Company	0	\$103,344	0.0%	0
67199	Old American Insurance Company	0	\$23,245	0.0%	0
67326	Old Surety Life Insurance Company	0	\$57,540	0.0%	0
76112	Oxford Life Insurance Company	0	\$150,546	0.0%	0
70785	Pacificare Life & Health Insurance Company	3	\$122,147	0.0%	5,213
67628	Pekin Life Insurance Company	0	\$27,208	0.0%	0

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63282	Penn Treaty Network America Ins Co- <i>Suspended-</i>	0	\$3,693	0.0%	0
67660	Pennsylvania Life Insurance Company	1	\$254,035	0.0%	836
67784	Philadelphia American Life Insurance Company	0	\$16,377	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,871,562	0.3%	0
80578	Physicians Mutual Insurance Company	3	\$5,639,292	1.0%	113
61271	Principal Life Insurance Company	1	\$3,526,829	0.7%	60
67903	Provident American Life & Health Insurance Co	0	\$411,273	0.1%	0
68241	Prudential Insurance Company Of America The	0	\$2,372	0.0%	0
68284	Pyramid Life Insurance Company	5	\$343,016	0.1%	3,094
70211	Reassure America Life Insurance Company	0	\$32,063	0.0%	0
68462	Reserve National Insurance Company	1	\$3,225,267	0.6%	66
57657	Royal Neighbors Of America	0	\$10,688,704	2.0%	0
60445	Sagicor Life Insurance Company	0	\$2,953	0.0%	0
76325	Senior Health Insurance Company of PA	0	\$78,520	0.0%	0
65757	Shelter Life Insurance Company	0	\$668,411	0.1%	0
68845	Shenandoah Life Insurance Company	0	\$205,130	0.0%	0
86355	Standard Life & Accident Insurance Company	5	\$9,159,468	1.7%	116
25178	State Farm Mutual Automobile Insurance Co	0	\$10,734,039	2.0%	0
69132	State Mutual Insurance Company	1	\$1,590,466	0.3%	133
89184	Sterling Investors Life Insurance Company	0	\$9,736,719	1.8%	0
77399	Sterling Life Insurance Company	0	\$181,657	0.0%	0
56014	Thrivent Financial For Lutherans	1	\$2,772,552	0.5%	77
69477	Time Insurance Company	0	\$433,673	0.1%	0
70688	Transamerica Financial Life Ins Co	0	\$1,397	0.0%	0
86231	Transamerica Life Insurance Company	6	\$5,241,561	1.0%	243
61425	Trustmark Insurance Company	1	\$66,458	0.0%	3,194
80314	Unicare Life & Health Insurance Company	0	\$25,687	0.0%	0
11121	Unified Life Insurance Company	0	\$21,700	0.0%	0
69701	Union Bankers Insurance Company	0	\$1,619,832	0.3%	0
62596	Union Fidelity Life Insurance Company	0	\$211,091	0.0%	0
69744	Union Labor Life Insurance Company	0	\$64,853	0.0%	0
92916	United American Insurance Company	2	\$10,688,023	2.0%	40
56383	United Commercial Travelers Of America	0	\$566,551	0.1%	0
79413	United Healthcare Insurance Company	16	\$137,278,700	25.5%	25
92703	United National Life Ins Co of America	0	\$56,677	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$757,437	0.1%	0
63479	United Teacher Associates Insurance Co	21	\$2,093,293	0.4%	2,129
72850	United World Life Insurance Company	4	\$13,816,007	2.6%	61
69663	USAA Life Insurance Company	0	\$1,479,578	0.3%	0
70319	Washington National Insurance Co	5	\$3,584,723	0.7%	296
79987	World Corp Insurance Company	0	\$181,091	0.0%	0
70629	World Insurance Company	0	\$303,116	0.1%	0
Total		254	\$539,135,882	100.0%	.