

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

**Complaint Indices**

**Top 40 Writers by Line**

**Ordered by Market Share**

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

<b>Property and Casualty Insurance Complaint Indices (Excluding Accident &amp; Health) Top Forty Writers by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2008- 2008</b>	<b>Complaint Index</b>
19275	American Family Mutual Insurance Company	568	\$794,528,265	9.5%	110
25178	State Farm Mutual Automobile Insurance Co	303	\$595,038,294	7.1%	79
25143	State Farm Fire & Casualty Company	301	\$468,862,444	5.6%	99
23388	Shelter Mutual Insurance Company	208	\$275,293,006	3.3%	117
35289	Continental Insurance Company The	3	\$161,423,623	1.9%	3
10191	Missouri Employers Mutual Insurance Company	24	\$138,136,347	1.7%	27
21628	Farmers Insurance Company Inc	137	\$133,377,451	1.6%	159
26859	Farm Bureau Town & Country Ins Co Of MO	170	\$124,046,716	1.5%	212
39012	Safeco Insurance Company Of Illinois	156	\$123,074,110	1.5%	196
23035	Liberty Mutual Fire Insurance Company	55	\$90,404,983	1.1%	94
15512	Automobile Club Inter-insurance Exchange	97	\$90,124,539	1.1%	166
17230	Allstate Property & Casualty Insurance Company	112	\$84,887,713	1.0%	204
21687	Mid Century Insurance Company	105	\$80,682,390	1.0%	201
20281	Federal Insurance Company	4	\$80,415,669	1.0%	8
16535	Zurich American Insurance Company	8	\$79,671,073	1.0%	16
10677	Cincinnati Insurance Company The	15	\$78,354,321	0.9%	30
19380	American Home Assurance Company	30	\$76,935,826	0.9%	60
19232	Allstate Insurance Company	117	\$74,297,692	0.9%	243
20699	Ace Property & Casualty Insurance Company	0	\$72,680,441	0.9%	0
19283	American Standard Insurance Co of WI	87	\$72,110,014	0.9%	186
19445	National Union Fire Ins Co of Pittsburgh	7	\$71,559,614	0.9%	15
25674	Travelers Prop Casualty Co of America	12	\$68,199,618	0.8%	27
22667	Ace American Insurance Company	10	\$67,328,162	0.8%	23
37834	Progressive Preferred Insurance Company	75	\$66,243,394	0.8%	175
19100	AMCO Insurance Company	36	\$62,717,242	0.8%	89
20443	Continental Casualty Company	6	\$62,538,724	0.7%	15
25941	United Services Automobile Association	36	\$57,526,216	0.7%	97
21326	Empire Fire & Marine Insurance Co	8	\$54,438,953	0.7%	23
30104	Hartford Underwriters Insurance Company	37	\$53,575,152	0.6%	107
24740	Safeco Insurance Company Of America	52	\$52,736,268	0.6%	152
21482	Factory Mutual Insurance Company	0	\$50,562,656	0.6%	0
15725	Cameron Mutual Insurance Company	43	\$48,701,511	0.6%	136
27235	Auto Club Family Insurance Company	81	\$47,068,671	0.6%	266
18988	Auto Owners Insurance Company	21	\$46,795,028	0.6%	69
35882	GEICO General Ins Co	63	\$45,382,131	0.5%	214
23515	Midwestern Indemnity Company The	27	\$44,160,331	0.5%	94
22136	Great American Insurance Company Of NY	2	\$43,811,790	0.5%	7
19682	Hartford Fire Insurance Company	10	\$43,440,900	0.5%	36
19410	Commerce & Industry Insurance Co	12	\$42,685,779	0.5%	43
11582	Missouri Professionals Mutual	3	\$41,308,384	0.5%	11
<b>Top 40 Writers</b>		<b>3,041</b>	<b>\$4,765,125,441</b>	<b>57.0%</b>	<b>.</b>
<b>Total</b>		<b>5,413</b>	<b>\$8,356,360,928</b>	<b>100.0%</b>	<b>.</b>

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

**Private Passenger Automobile Insurance Complaint Indices  
Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	297	\$576,526,936	20.8%	48
19275	American Family Mutual Insurance Company	303	\$433,329,229	15.7%	65
23388	Shelter Mutual Insurance Company	86	\$145,341,596	5.2%	55
21628	Farmers Insurance Company Inc	136	\$133,377,451	4.8%	94
39012	Safeco Insurance Company Of Illinois	156	\$123,074,110	4.4%	117
15512	Automobile Club Inter-insurance Exchange	97	\$89,851,869	3.2%	100
19283	American Standard Insurance Co of WI	87	\$72,085,297	2.6%	111
37834	Progressive Preferred Insurance Company	73	\$66,092,407	2.4%	102
17230	Allstate Property & Casualty Insurance Company	71	\$56,155,762	2.0%	117
26859	Farm Bureau Town & Country Ins Co Of MO	61	\$55,292,699	2.0%	102
19232	Allstate Insurance Company	66	\$46,926,155	1.7%	130
35882	GEICO General Ins Co	63	\$45,382,117	1.6%	128
25143	State Farm Fire & Casualty Company	39	\$44,798,493	1.6%	80
25941	United Services Automobile Association	31	\$36,894,790	1.3%	78
16322	Progressive Direct Insurance Company	34	\$35,935,934	1.3%	87
21687	Mid Century Insurance Company	43	\$31,831,056	1.1%	125
24279	Progressive Max Insurance Company	34	\$31,332,396	1.1%	100
42919	Progressive Northwestern Insurance Company	46	\$28,943,545	1.0%	147
23035	Liberty Mutual Fire Insurance Company	24	\$27,786,037	1.0%	80
42579	Allied Property & Casualty Insurance Company	16	\$27,347,665	1.0%	54
27998	Travelers Home & Marine Insurance Company	18	\$26,982,776	1.0%	62
29688	Allstate Fire & Casualty Insurance Company	24	\$25,842,859	0.9%	86
25968	USAA Casualty Insurance Company	9	\$21,871,512	0.8%	38
22055	GEICO Indemnity Company	35	\$21,731,436	0.8%	149
22063	Government Employees Insurance Co	26	\$18,963,091	0.7%	127
15725	Cameron Mutual Insurance Company	19	\$18,273,739	0.7%	96
28401	American National Property & Casualty Co	14	\$17,234,764	0.6%	75
26093	Nationwide Affinity Insurance Co Of America	14	\$16,977,042	0.6%	76
10783	Cornerstone National Insurance Company	20	\$16,308,310	0.6%	113
30104	Hartford Underwriters Insurance Company	23	\$16,032,246	0.6%	132
25712	Esurance Insurance Company	36	\$15,695,459	0.6%	212
23515	Midwestern Indemnity Company The	13	\$15,595,845	0.6%	77
21164	Dairyland Insurance Company	19	\$14,435,144	0.5%	121
34690	Property & Casualty Insurance Co of Hartford	21	\$13,256,836	0.5%	146
27235	Auto Club Family Insurance Company	30	\$12,594,204	0.5%	220
42609	Affirmative Insurance Company	117	\$12,513,083	0.5%	863
40371	Columbia Mutual Insurance Company	15	\$12,068,718	0.4%	115
19852	Financial Indemnity Company	39	\$11,466,543	0.4%	314
29459	Twin City Fire Insurance Company	17	\$10,388,467	0.4%	151
19100	AMCO Insurance Company	9	\$9,937,443	0.4%	84
<b>Top 40 Writers</b>		<b>2,281</b>	<b>\$2,436,475,062</b>	<b>88.0%</b>	<b>.</b>
<b>Total</b>		<b>3,000</b>	<b>\$2,768,694,291</b>	<b>100.0%</b>	<b>.</b>

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

**Homeowners Insurance Complaint Indices  
Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
25143	State Farm Fire & Casualty Company	246	\$332,364,650	23.7%	64
19275	American Family Mutual Insurance Company	211	\$248,925,441	17.8%	73
23388	Shelter Mutual Insurance Company	114	\$103,282,617	7.4%	95
26859	Farm Bureau Town & Country Ins Co Of MO	96	\$56,297,348	4.0%	147
21687	Mid Century Insurance Company	62	\$40,385,701	2.9%	132
24740	Safeco Insurance Company Of America	42	\$37,790,271	2.7%	96
27235	Auto Club Family Insurance Company	51	\$31,947,485	2.3%	138
17230	Allstate Property & Casualty Insurance Co	38	\$27,546,469	2.0%	119
21660	Fire Insurance Exchange	39	\$27,471,981	2.0%	122
19070	Standard Fire Insurance Company	45	\$25,879,122	1.8%	150
19240	Allstate Indemnity Company	44	\$24,831,287	1.8%	153
19232	Allstate Insurance Company	44	\$20,011,586	1.4%	189
23035	Liberty Mutual Fire Insurance Company	19	\$19,372,896	1.4%	84
25941	United Services Automobile Association	5	\$17,925,101	1.3%	24
19100	AMCO Insurance Company	9	\$17,696,280	1.3%	44
15725	Cameron Mutual Insurance Company	18	\$17,003,626	1.2%	91
18988	Auto Owners Insurance Company	10	\$15,530,174	1.1%	55
42978	American Security Insurance Company	8	\$14,957,752	1.1%	46
23515	Midwestern Indemnity Company The	11	\$11,426,099	0.8%	83
28401	American National Property & Casualty Co	13	\$11,136,624	0.8%	101
42579	Allied Property & Casualty Insurance Co	14	\$10,561,428	0.8%	114
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.7%	0
21849	American Automobile Insurance Company	3	\$9,677,171	0.7%	27
21652	Farmers Insurance Exchange	26	\$9,559,611	0.7%	234
20990	Country Mutual Insurance Company	21	\$9,200,264	0.7%	197
25968	USAA Casualty Insurance Company	2	\$8,697,838	0.6%	20
27998	Travelers Home & Marine Insurance Company	11	\$8,597,556	0.6%	110
34690	Property & Casualty Insurance Co of Hartford	12	\$8,562,778	0.6%	121
30104	Hartford Underwriters Insurance Company	12	\$8,562,037	0.6%	121
11185	Foremost Insurance Company	20	\$8,553,062	0.6%	201
20303	Great Northern Insurance Company	0	\$7,946,875	0.6%	0
14400	Lititz Mutual Insurance Company	10	\$7,844,612	0.6%	110
23787	Nationwide Mutual Insurance Company	4	\$6,878,110	0.5%	50
24260	Progressive Casualty Insurance Company	19	\$5,639,822	0.4%	290
25180	Fidelity National Insurance Company	30	\$5,451,498	0.4%	474
25127	State Auto Property & Casualty Insurance Co	4	\$5,359,641	0.4%	64
20419	Homesite Indemnity Company	39	\$5,281,305	0.4%	636
40371	Columbia Mutual Insurance Company	3	\$4,959,654	0.4%	52
41513	Foremost Signature Insurance Company	5	\$4,849,614	0.3%	89
10677	Cincinnati Insurance Company The	3	\$4,729,508	0.3%	55
<b>Top 40 Writers</b>		<b>1,363</b>	<b>\$1,252,549,697</b>	<b>89.4%</b>	<b>.</b>
<b>Total</b>		<b>1,627</b>	<b>\$1,401,697,926</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
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<b>Accident and Health Insurance Complaint Indices</b>					
<b>Top Forty Writers by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Co	1,090	\$1,497,904,678	23.7%	134
79413	United Healthcare Insurance Company	331	\$936,155,061	14.8%	65
47171	Blue Cross & Blue Shield Of Kansas City	190	\$568,651,022	9.0%	61
73288	Humana Insurance Company	59	\$342,099,675	5.4%	32
81973	Coventry Health & Life Insurance Company	85	\$326,837,780	5.2%	48
11529	Mercy Health Plans	53	\$190,137,164	3.0%	51
60054	Aetna Life Insurance Company	45	\$135,917,059	2.2%	61
19445	National Union Fire Ins Co of Pittsburgh	18	\$116,766,767	1.9%	28
65978	Metropolitan Life Insurance Company	20	\$85,202,509	1.4%	43
61271	Principal Life Insurance Company	51	\$79,563,488	1.3%	118
60380	American Family Life Assurance Co of Col.	41	\$76,529,199	1.2%	99
64246	Guardian Life Insurance Company Of America	21	\$62,425,799	1.0%	62
70815	Hartford Life & Accident Insurance Company	13	\$57,346,627	0.9%	42
60040	Cox Health Systems Insurance Company	32	\$56,786,485	0.9%	104
62308	Connecticut General Life Ins Co	20	\$55,499,646	0.9%	66
71412	Mutual Of Omaha Insurance Company	26	\$54,074,440	0.9%	88
90328	First Health Life & Health Insurance Company	1	\$53,643,790	0.9%	3
62235	Unum Life Insurance Company Of America	29	\$51,947,754	0.8%	103
62286	Golden Rule Insurance Company	52	\$48,791,451	0.8%	196
69477	Time Insurance Company	94	\$44,814,968	0.7%	386
61263	Bankers Life & Casualty Company	79	\$44,079,539	0.7%	330
60305	American Community Mutual Insurance Co	79	\$42,753,793	0.7%	340
67660	Pennsylvania Life Insurance Company	5	\$42,251,602	0.7%	22
28207	Anthem Insurance Companies Inc	0	\$37,068,185	0.6%	0
70025	Genworth Life Insurance Company	13	\$33,670,196	0.5%	71
69019	Standard Insurance Company	15	\$33,054,119	0.5%	83
19275	American Family Mutual Insurance Company	13	\$32,486,788	0.5%	74
70408	Union Security Insurance Company	14	\$31,541,234	0.5%	82
25178	State Farm Mutual Automobile Insurance Co	2	\$31,536,564	0.5%	12
60836	American Republic Insurance Company	16	\$31,052,930	0.5%	95
80314	Unicare Life & Health Insurance Company	16	\$29,596,823	0.5%	99
32395	Vision Service Plan Insurance Company	1	\$27,640,989	0.4%	7
86231	Transamerica Life Insurance Company	37	\$25,604,546	0.4%	266
92916	United American Insurance Company	68	\$25,472,261	0.4%	491
10155	Wellcare Prescription Insurance Inc	1	\$23,229,516	0.4%	8
65099	John Hancock Life Insurance Company	8	\$23,064,111	0.4%	64
68500	Continental Life Ins Co Of Brentwood TN	6	\$22,748,618	0.4%	49
62146	Combined Insurance Co Of America	18	\$22,251,364	0.4%	149
13935	Federated Mutual Insurance Company	8	\$20,988,686	0.3%	70
16535	Zurich American Insurance Company	3	\$19,648,536	0.3%	28
<b>Top 40 Writers</b>		<b>2,673</b>	<b>\$5,440,835,760</b>	<b>86.2%</b>	<b>.</b>
<b>Total</b>		<b>3,431</b>	<b>\$6,309,213,882</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
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**Long Term Care Insurance Complaint Indices  
Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006-2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	13	\$33,513,836	15.3%	36
65099	John Hancock Life Insurance Company	8	\$22,942,304	10.4%	33
65978	Metropolitan Life Insurance Company	4	\$20,074,935	9.1%	19
61263	Bankers Life & Casualty Company	54	\$19,632,380	8.9%	258
86231	Transamerica Life Insurance Company	22	\$12,114,873	5.5%	171
62235	Unum Life Insurance Company Of America	1	\$9,690,222	4.4%	10
62952	Equitable Life & Casualty Insurance Company	10	\$8,664,050	3.9%	108
56014	Thrivent Financial For Lutherans	0	\$7,402,156	3.4%	0
20443	Continental Casualty Company	6	\$6,735,128	3.1%	84
76325	Senior Health Insurance Company of PA	46	\$6,282,813	2.9%	687
71412	Mutual Of Omaha Insurance Company	1	\$5,291,541	2.4%	18
25178	State Farm Mutual Automobile Insurance Co	0	\$5,173,734	2.4%	0
90611	Allianz Life Insurance Co Of North America	0	\$5,115,481	2.3%	0
65595	Lincoln Benefit Life Company	2	\$4,703,348	2.1%	40
65005	Riversource Life Insurance Company	1	\$3,893,998	1.8%	24
31119	Medico Insurance Company	5	\$3,337,248	1.5%	141
68241	Prudential Insurance Company Of America The	0	\$2,973,742	1.4%	0
66915	New York Life Insurance Company	0	\$2,818,850	1.3%	0
69000	Northwestern Long Term Care Insurance Co	0	\$2,796,647	1.3%	0
63282	Penn Treaty Network America Ins Co- <i>Suspended-</i>	5	\$2,737,664	1.2%	171
65021	Stonebridge Life Insurance Company	18	\$2,217,325	1.0%	762
87726	Metlife Insurance Company Of Connecticut	2	\$1,741,920	0.8%	108
69477	Time Insurance Company	0	\$1,695,559	0.8%	0
70408	Union Security Insurance Company	0	\$1,692,418	0.8%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$1,543,868	0.7%	0
58033	Knights Of Columbus	0	\$1,467,719	0.7%	0
70319	Washington National Insurance Co	7	\$1,166,649	0.5%	563
80578	Physicians Mutual Insurance Company	0	\$1,010,762	0.5%	0
60534	American Heritage Life Insurance Company	2	\$997,426	0.5%	188
60836	American Republic Insurance Company	1	\$982,871	0.4%	96
71404	Continental General Insurance Company	1	\$981,207	0.4%	96
71471	Medico Life Insurance Company	0	\$975,841	0.4%	0
69116	State Life Insurance Company	0	\$930,055	0.4%	0
64211	Guarantee Trust Life Insurance Co	1	\$880,219	0.4%	107
60593	National States Insurance Company	2	\$868,137	0.4%	216
92916	United American Insurance Company	2	\$838,632	0.4%	224
19275	American Family Mutual Insurance Company	0	\$815,238	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	1	\$748,661	0.3%	125
68195	Provident Life & Accident Insurance Company	0	\$724,844	0.3%	0
42129	United Security Assurance Company Of PA	0	\$699,515	0.3%	0
<b>Top 40 Writers</b>		<b>215</b>	<b>\$208,873,816</b>	<b>95.1%</b>	<b>.</b>
<b>Total</b>		<b>234</b>	<b>\$219,719,269</b>	<b>100.0%</b>	<b>.</b>

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**Medicare Supplement Insurance Complaint Indices  
Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
79413	United Healthcare Insurance Company	16	\$137,278,700	25.5%	25
78972	Healthy Alliance Life Insurance Co	66	\$81,527,706	15.1%	172
71412	Mutual Of Omaha Insurance Company	11	\$35,016,678	6.5%	67
47171	Blue Cross & Blue Shield Of Kansas City	15	\$27,387,217	5.1%	116
60836	American Republic Insurance Company	6	\$24,640,614	4.6%	52
68500	Continental Life Ins Co Of Brentwood TN	5	\$21,786,052	4.0%	49
61263	Bankers Life & Casualty Company	19	\$21,363,775	4.0%	189
61859	Christian Fidelity Life Insurance Co	1	\$17,488,424	3.2%	12
72850	United World Life Insurance Company	4	\$13,816,007	2.6%	61
25178	State Farm Mutual Automobile Insurance Co	0	\$10,734,039	2.0%	0
57657	Royal Neighbors Of America	0	\$10,688,704	2.0%	0
92916	United American Insurance Company	2	\$10,688,023	2.0%	40
19275	American Family Mutual Insurance Company	0	\$10,132,324	1.9%	0
89184	Sterling Investors Life Insurance Company	0	\$9,736,719	1.8%	0
86355	Standard Life & Accident Insurance Company	5	\$9,159,468	1.7%	116
70815	Hartford Life & Accident Insurance Company	0	\$7,652,644	1.4%	0
60763	American Pioneer Life Insurance Company	13	\$5,970,841	1.1%	462
80578	Physicians Mutual Insurance Company	3	\$5,639,292	1.0%	113
78174	Conseco Health Insurance Company	10	\$5,430,713	1.0%	391
62146	Combined Insurance Co Of America	1	\$5,412,149	1.0%	39
86231	Transamerica Life Insurance Company	6	\$5,241,561	1.0%	243
62952	Equitable Life & Casualty Insurance Company	3	\$4,818,323	0.9%	132
65536	Genworth Life & Annuity Insurance Company	2	\$4,475,800	0.8%	95
70319	Washington National Insurance Co	5	\$3,584,723	0.7%	296
61271	Principal Life Insurance Company	1	\$3,526,829	0.7%	60
68462	Reserve National Insurance Company	1	\$3,225,267	0.6%	66
71773	American National Life Ins Co Of TX	1	\$2,961,447	0.5%	72
56014	Thrivent Financial For Lutherans	1	\$2,772,552	0.5%	77
71390	Admiral Life Insurance Company Of America	0	\$2,746,418	0.5%	0
62286	Golden Rule Insurance Company	1	\$2,614,742	0.5%	81
63479	United Teacher Associates Insurance Co	21	\$2,093,293	0.4%	2,129
72125	Physicians Life Insurance Company	0	\$1,871,562	0.3%	0
64211	Guarantee Trust Life Insurance Co	1	\$1,683,186	0.3%	126
71404	Continental General Insurance Company	0	\$1,626,417	0.3%	0
69701	Union Bankers Insurance Company	0	\$1,619,832	0.3%	0
69132	State Mutual Insurance Company	1	\$1,590,466	0.3%	133
69663	USAA Life Insurance Company	0	\$1,479,578	0.3%	0
60682	Conseco Insurance Company	1	\$1,395,650	0.3%	152
70670	Health Care Service Corporation	0	\$1,243,253	0.2%	0
31119	Medico Insurance Company	1	\$1,190,087	0.2%	178
<b>Top 40 Writers</b>		<b>223</b>	<b>\$523,311,073</b>	<b>97.1%</b>	<b>.</b>
<b>Total</b>		<b>254</b>	<b>\$539,135,882</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
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<b>Life and Annuity Complaint Indices</b>					
<b>Top Forty Writers by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006-2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
60941	AIG Sunamerica Life Assurance Company	3	\$424,515,410	5.9%	4
65676	Lincoln National Life Insurance Company	18	\$373,441,584	5.2%	24
62944	AXA Equitable Life Insurance Company	17	\$320,303,854	4.4%	26
68136	Protective Life Insurance Company	14	\$277,224,806	3.8%	25
65978	Metropolitan Life Insurance Company	59	\$254,613,364	3.5%	116
70688	Transamerica Financial Life Ins Co	1	\$246,973,168	3.4%	2
67091	Northwestern Mutual Life Insurance Company	8	\$204,768,867	2.8%	19
90611	Allianz Life Insurance Co Of North America	43	\$186,824,507	2.6%	115
65056	Jackson National Life Insurance Company	20	\$184,133,768	2.5%	54
80942	ING USA Annuity & Life Ins Co	8	\$176,183,258	2.4%	23
69345	Teachers Ins & Annuity Assn of America	0	\$166,416,496	2.3%	0
91596	New York Life Insurance & Annuity Corporation	8	\$164,699,971	2.3%	24
65005	Riversource Life Insurance Company	3	\$142,723,813	2.0%	10
67466	Pacific Life Insurance Company	1	\$123,824,418	1.7%	4
61050	Metlife Investors USA Insurance Company	3	\$116,919,914	1.6%	13
69108	State Farm Life Insurance Company	15	\$115,424,109	1.6%	65
86231	Transamerica Life Insurance Company	22	\$113,281,007	1.6%	97
60895	American United Life Insurance Co	1	\$102,560,925	1.4%	5
86630	Prudential Annuities Life Assurance Corporation	7	\$100,994,598	1.4%	35
86509	ING Life Insurance & Annuity Company	1	\$98,461,582	1.4%	5
65935	Massachusetts Mutual Life Insurance Company	6	\$91,096,977	1.3%	33
68241	Prudential Insurance Company Of America The	37	\$88,357,602	1.2%	209
68322	Great-West Life & Annuity Insurance Company	0	\$86,944,324	1.2%	0
93513	Metlife Investors Insurance Company	0	\$81,208,296	1.1%	0
60631	American Investors Life Ins Co	14	\$77,864,007	1.1%	90
56014	Thrivent Financial For Lutherans	4	\$77,643,368	1.1%	26
61689	Aviva Life & Annuity Company	19	\$75,478,265	1.0%	126
79065	Sun Life Assurance Of Canada (US	3	\$74,143,798	1.0%	20
61271	Principal Life Insurance Company	3	\$73,385,703	1.0%	20
60488	American General Life Insurance Co	29	\$69,658,643	1.0%	208
92738	American Equity Investment Life Ins Co	10	\$56,291,448	0.8%	89
66915	New York Life Insurance Company	17	\$56,062,272	0.8%	151
70238	Variable Annuity Life Insurance Company	3	\$55,483,818	0.8%	27
79227	PRUCO Life Insurance Company	8	\$55,237,612	0.8%	72
88072	Hartford Life Insurance Company	7	\$54,350,367	0.8%	64
66168	Minnesota Life Insurance Company	4	\$53,731,491	0.7%	37
60186	Allstate Life Insurance Company	10	\$53,534,546	0.7%	93
70432	Western National Life Insurance Company	8	\$51,627,944	0.7%	77
65536	Genworth Life & Annuity Insurance Company	11	\$51,027,873	0.7%	108
63274	Om Financial Life Insurance Company	20	\$50,675,219	0.7%	197
<b>Top 40 Writers</b>		<b>465</b>	<b>\$5,228,092,990</b>	<b>72.4%</b>	<b>.</b>
<b>Total</b>		<b>1,449</b>	<b>\$7,226,024,847</b>	<b>100.0%</b>	<b>.</b>



**Missouri Department of Insurance, Financial Institutions & Professional Registration  
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<b>Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid) by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	117	\$370,149,591	25.7%	110
95315	Good Health HMO Inc DBA Blue-care Inc	54	\$241,079,218	16.7%	78
96377	Group Health Plan Inc	61	\$221,761,737	15.4%	96
95489	Coventry Health Care Of Kansas Inc	65	\$155,445,075	10.8%	146
95309	Mercy Health Plans Of Missouri Inc	23	\$130,838,770	9.1%	61
96385	United Healthcare Of The Midwest Inc	42	\$100,561,785	7.0%	146
95885	Humana Health Plan Inc	22	\$56,121,091	3.9%	137
47171	Blue Cross & Blue Shield Of Kansas City	0	\$50,717,580	3.5%	0
95810	Aetna Health Inc	12	\$44,348,323	3.1%	94
95145	Community Health Plan	7	\$32,690,032	2.3%	75
95530	Cox Health Systems HMO Inc	5	\$19,788,232	1.4%	88
95635	CIGNA Healthcare Of St Louis Inc	1	\$9,314,070	0.6%	37
95209	CIGNA Healthcare of Ohio Inc	2	\$7,251,137	0.5%	96
96475	Healthlink HMO Inc	0	\$685,423	0.0%	0
10253	Great-West Healthcare Of KS/MO- <i>Withdrawn</i>	2	.	.	.
<b>Total</b>		<b>413</b>	<b>\$1,440,752,063</b>	<b>100.0%</b>	<b>.</b>

**Complaint Indices**

**Top 40 Writers by Line**

**Alpha by Company**

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<b>Property and Casualty Complaint Indices (Excluding Accident and Health)</b>					
<b>Top Forty Writers, Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006-2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
22667	Ace American Insurance Company	10	\$67,328,162	0.8%	23
20699	Ace Property & Casualty Insurance Company	0	\$72,680,441	0.9%	0
19232	Allstate Insurance Company	117	\$74,297,692	0.9%	243
17230	Allstate Property & Casualty Insurance Company	112	\$84,887,713	1.0%	204
19100	AMCO Insurance Company	36	\$62,717,242	0.8%	89
19275	American Family Mutual Insurance Company	568	\$794,528,265	9.5%	110
19380	American Home Assurance Company	30	\$76,935,826	0.9%	60
19283	American Standard Insurance Co of WI	87	\$72,110,014	0.9%	186
27235	Auto Club Family Insurance Company	81	\$47,068,671	0.6%	266
18988	Auto Owners Insurance Company	21	\$46,795,028	0.6%	69
15512	Automobile Club Inter-insurance Exchange	97	\$90,124,539	1.1%	166
15725	Cameron Mutual Insurance Company	43	\$48,701,511	0.6%	136
10677	Cincinnati Insurance Company The	15	\$78,354,321	0.9%	30
19410	Commerce & Industry Insurance Co	12	\$42,685,779	0.5%	43
20443	Continental Casualty Company	6	\$62,538,724	0.7%	15
35289	Continental Insurance Company The	3	\$161,423,623	1.9%	3
21326	Empire Fire & Marine Insurance Co	8	\$54,438,953	0.7%	23
21482	Factory Mutual Insurance Company	0	\$50,562,656	0.6%	0
26859	Farm Bureau Town & Country Ins Co Of MO	170	\$124,046,716	1.5%	212
21628	Farmers Insurance Company Inc	137	\$133,377,451	1.6%	159
20281	Federal Insurance Company	4	\$80,415,669	1.0%	8
35882	GEICO General Ins Co	63	\$45,382,131	0.5%	214
22136	Great American Insurance Company Of NY	2	\$43,811,790	0.5%	7
19682	Hartford Fire Insurance Company	10	\$43,440,900	0.5%	36
30104	Hartford Underwriters Insurance Company	37	\$53,575,152	0.6%	107
23035	Liberty Mutual Fire Insurance Company	55	\$90,404,983	1.1%	94
21687	Mid Century Insurance Company	105	\$80,682,390	1.0%	201
23515	Midwestern Indemnity Company The	27	\$44,160,331	0.5%	94
10191	Missouri Employers Mutual Insurance Company	24	\$138,136,347	1.7%	27
11582	Missouri Professionals Mutual	3	\$41,308,384	0.5%	11
19445	National Union Fire Ins Co of Pittsburgh	7	\$71,559,614	0.9%	15
37834	Progressive Preferred Insurance Company	75	\$66,243,394	0.8%	175
24740	Safeco Insurance Company Of America	52	\$52,736,268	0.6%	152
39012	Safeco Insurance Company Of Illinois	156	\$123,074,110	1.5%	196
23388	Shelter Mutual Insurance Company	208	\$275,293,006	3.3%	117
25143	State Farm Fire & Casualty Company	301	\$468,862,444	5.6%	99
25178	State Farm Mutual Automobile Insurance Co	303	\$595,038,294	7.1%	79
25674	Travelers Prop Casualty Co of America	12	\$68,199,618	0.8%	27
25941	United Services Automobile Association	36	\$57,526,216	0.7%	97
16535	Zurich American Insurance Company	8	\$79,671,073	1.0%	16
<b>Top 40 Writers</b>		<b>3,041</b>	<b>\$4,765,125,441</b>	<b>57.0%</b>	<b>.</b>
<b>Total</b>		<b>5,413</b>	<b>\$8,356,360,928</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
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**Private Passenger Automobile Insurance Complaint Indices  
Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
42609	Affirmative Insurance Company	117	\$12,513,083	0.5%	863
42579	Allied Property & Casualty Insurance Company	16	\$27,347,665	1.0%	54
29688	Allstate Fire & Casualty Insurance Company	24	\$25,842,859	0.9%	86
19232	Allstate Insurance Company	66	\$46,926,155	1.7%	130
17230	Allstate Property & Casualty Insurance Company	71	\$56,155,762	2.0%	117
19100	AMCO Insurance Company	9	\$9,937,443	0.4%	84
19275	American Family Mutual Insurance Company	303	\$433,329,229	15.7%	65
28401	American National Property & Casualty Co	14	\$17,234,764	0.6%	75
19283	American Standard Insurance Co of WI	87	\$72,085,297	2.6%	111
27235	Auto Club Family Insurance Company	30	\$12,594,204	0.5%	220
15512	Automobile Club Inter-insurance Exchange	97	\$89,851,869	3.2%	100
15725	Cameron Mutual Insurance Company	19	\$18,273,739	0.7%	96
40371	Columbia Mutual Insurance Company	15	\$12,068,718	0.4%	115
10783	Cornerstone National Insurance Company	20	\$16,308,310	0.6%	113
21164	Dairyland Insurance Company	19	\$14,435,144	0.5%	121
25712	Esurance Insurance Company	36	\$15,695,459	0.6%	212
26859	Farm Bureau Town & Country Ins Co Of MO	61	\$55,292,699	2.0%	102
21628	Farmers Insurance Company Inc	136	\$133,377,451	4.8%	94
19852	Financial Indemnity Company	39	\$11,466,543	0.4%	314
35882	GEICO General Ins Co	63	\$45,382,117	1.6%	128
22055	GEICO Indemnity Company	35	\$21,731,436	0.8%	149
22063	Government Employees Insurance Co	26	\$18,963,091	0.7%	127
30104	Hartford Underwriters Insurance Company	23	\$16,032,246	0.6%	132
23035	Liberty Mutual Fire Insurance Company	24	\$27,786,037	1.0%	80
21687	Mid Century Insurance Company	43	\$31,831,056	1.1%	125
23515	Midwestern Indemnity Company The	13	\$15,595,845	0.6%	77
26093	Nationwide Affinity Insurance Co Of America	14	\$16,977,042	0.6%	76
16322	Progressive Direct Insurance Company	34	\$35,935,934	1.3%	87
24279	Progressive Max Insurance Company	34	\$31,332,396	1.1%	100
42919	Progressive Northwestern Insurance Company	46	\$28,943,545	1.0%	147
37834	Progressive Preferred Insurance Company	73	\$66,092,407	2.4%	102
34690	Property & Casualty Insurance Co of Hartford	21	\$13,256,836	0.5%	146
39012	Safeco Insurance Company Of Illinois	156	\$123,074,110	4.4%	117
23388	Shelter Mutual Insurance Company	86	\$145,341,596	5.2%	55
25143	State Farm Fire & Casualty Company	39	\$44,798,493	1.6%	80
25178	State Farm Mutual Automobile Insurance Co	297	\$576,526,936	20.8%	48
27998	Travelers Home & Marine Insurance Company	18	\$26,982,776	1.0%	62
29459	Twin City Fire Insurance Company	17	\$10,388,467	0.4%	151
25941	United Services Automobile Association	31	\$36,894,790	1.3%	78
25968	USAA Casualty Insurance Company	9	\$21,871,512	0.8%	38
<b>Top 40 Writers</b>		<b>2,281</b>	<b>\$2,436,475,062</b>	<b>88.0%</b>	<b>.</b>
<b>Total</b>		<b>3,000</b>	<b>\$2,768,694,291</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration  
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**Homeowners Insurance Complaint Indices  
Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
42579	Allied Property & Casualty Insurance Company	14	\$10,561,428	0.8%	114
19240	Allstate Indemnity Company	44	\$24,831,287	1.8%	153
19232	Allstate Insurance Company	44	\$20,011,586	1.4%	189
17230	Allstate Property & Casualty Insurance Company	38	\$27,546,469	2.0%	119
19100	AMCO Insurance Company	9	\$17,696,280	1.3%	44
21849	American Automobile Insurance Company	3	\$9,677,171	0.7%	27
19275	American Family Mutual Insurance Company	211	\$248,925,441	17.8%	73
28401	American National Property & Casualty Co	13	\$11,136,624	0.8%	101
42978	American Security Insurance Company	8	\$14,957,752	1.1%	46
27235	Auto Club Family Insurance Company	51	\$31,947,485	2.3%	138
18988	Auto Owners Insurance Company	10	\$15,530,174	1.1%	55
15725	Cameron Mutual Insurance Company	18	\$17,003,626	1.2%	91
10677	Cincinnati Insurance Company The	3	\$4,729,508	0.3%	55
40371	Columbia Mutual Insurance Company	3	\$4,959,654	0.4%	52
20990	Country Mutual Insurance Company	21	\$9,200,264	0.7%	197
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.7%	0
26859	Farm Bureau Town & Country Ins Co Of MO	96	\$56,297,348	4.0%	147
21652	Farmers Insurance Exchange	26	\$9,559,611	0.7%	234
25180	Fidelity National Insurance Company	30	\$5,451,498	0.4%	474
21660	Fire Insurance Exchange	39	\$27,471,981	2.0%	122
11185	Foremost Insurance Company	20	\$8,553,062	0.6%	201
41513	Foremost Signature Insurance Company	5	\$4,849,614	0.3%	89
20303	Great Northern Insurance Company	0	\$7,946,875	0.6%	0
30104	Hartford Underwriters Insurance Company	12	\$8,562,037	0.6%	121
20419	Homesite Indemnity Company	39	\$5,281,305	0.4%	636
23035	Liberty Mutual Fire Insurance Company	19	\$19,372,896	1.4%	84
14400	Lititz Mutual Insurance Company	10	\$7,844,612	0.6%	110
21687	Mid Century Insurance Company	62	\$40,385,701	2.9%	132
23515	Midwestern Indemnity Company The	11	\$11,426,099	0.8%	83
23787	Nationwide Mutual Insurance Company	4	\$6,878,110	0.5%	50
24260	Progressive Casualty Insurance Company	19	\$5,639,822	0.4%	290
34690	Property & Casualty Insurance Co of Hartford	12	\$8,562,778	0.6%	121
24740	Safeco Insurance Company Of America	42	\$37,790,271	2.7%	96
23388	Shelter Mutual Insurance Company	114	\$103,282,617	7.4%	95
19070	Standard Fire Insurance Company	45	\$25,879,122	1.8%	150
25127	State Auto Property & Casualty Insurance Co	4	\$5,359,641	0.4%	64
25143	State Farm Fire & Casualty Company	246	\$332,364,650	23.7%	64
27998	Travelers Home & Marine Insurance Company	11	\$8,597,556	0.6%	110
25941	United Services Automobile Association	5	\$17,925,101	1.3%	24
25968	USAA Casualty Insurance Company	2	\$8,697,838	0.6%	20
<b>Top 40 Writers</b>		<b>1,363</b>	<b>\$1,252,549,697</b>	<b>89.4%</b>	<b>.</b>
<b>Total</b>		<b>1,627</b>	<b>\$1,401,697,926</b>	<b>100.0%</b>	<b>.</b>

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<b>Accident and Health Insurance Complaint Indices</b>					
<b>Top Forty Writers, Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	45	\$135,917,059	2.2%	61
60305	American Community Mutual Insurance Co	79	\$42,753,793	0.7%	340
60380	American Family Life Assurance Co of Col.	41	\$76,529,199	1.2%	99
19275	American Family Mutual Insurance Company	13	\$32,486,788	0.5%	74
60836	American Republic Insurance Company	16	\$31,052,930	0.5%	95
28207	Anthem Insurance Companies Inc	0	\$37,068,185	0.6%	0
61263	Bankers Life & Casualty Company	79	\$44,079,539	0.7%	330
47171	Blue Cross & Blue Shield Of Kansas City	190	\$568,651,022	9.0%	61
62146	Combined Insurance Co Of America	18	\$22,251,364	0.4%	149
62308	Connecticut General Life Ins Co	20	\$55,499,646	0.9%	66
68500	Continental Life Ins Co Of Brentwood TN	6	\$22,748,618	0.4%	49
81973	Coventry Health & Life Insurance Company	85	\$326,837,780	5.2%	48
60040	Cox Health Systems Insurance Company	32	\$56,786,485	0.9%	104
13935	Federated Mutual Insurance Company	8	\$20,988,686	0.3%	70
90328	First Health Life & Health Insurance Company	1	\$53,643,790	0.9%	3
70025	Genworth Life Insurance Company	13	\$33,670,196	0.5%	71
62286	Golden Rule Insurance Company	52	\$48,791,451	0.8%	196
64246	Guardian Life Insurance Company Of America	21	\$62,425,799	1.0%	62
70815	Hartford Life & Accident Insurance Company	13	\$57,346,627	0.9%	42
78972	Healthy Alliance Life Insurance Co	1,090	\$1,497,904,678	23.7%	134
73288	Humana Insurance Company	59	\$342,099,675	5.4%	32
65099	John Hancock Life Insurance Company	8	\$23,064,111	0.4%	64
11529	Mercy Health Plans	53	\$190,137,164	3.0%	51
65978	Metropolitan Life Insurance Company	20	\$85,202,509	1.4%	43
71412	Mutual Of Omaha Insurance Company	26	\$54,074,440	0.9%	88
19445	National Union Fire Ins Co of Pittsburgh	18	\$116,766,767	1.9%	28
67660	Pennsylvania Life Insurance Company	5	\$42,251,602	0.7%	22
61271	Principal Life Insurance Company	51	\$79,563,488	1.3%	118
69019	Standard Insurance Company	15	\$33,054,119	0.5%	83
25178	State Farm Mutual Automobile Insurance Co	2	\$31,536,564	0.5%	12
69477	Time Insurance Company	94	\$44,814,968	0.7%	386
86231	Transamerica Life Insurance Company	37	\$25,604,546	0.4%	266
80314	Unicare Life & Health Insurance Company	16	\$29,596,823	0.5%	99
70408	Union Security Insurance Company	14	\$31,541,234	0.5%	82
92916	United American Insurance Company	68	\$25,472,261	0.4%	491
79413	United Healthcare Insurance Company	331	\$936,155,061	14.8%	65
62235	Unum Life Insurance Company Of America	29	\$51,947,754	0.8%	103
32395	Vision Service Plan Insurance Company	1	\$27,640,989	0.4%	7
10155	Wellcare Prescription Insurance Inc	1	\$23,229,516	0.4%	8
16535	Zurich American Insurance Company	3	\$19,648,536	0.3%	28
<b>Top 40 Writers</b>		<b>2,673</b>	<b>\$5,440,835,760</b>	<b>86.2%</b>	<b>.</b>
<b>Total</b>		<b>3,431</b>	<b>\$6,309,213,882</b>	<b>100.0%</b>	<b>.</b>

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<b>Long Term Care Insurance Complaint Indices Top Forty Writers, Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006-2008</b>	<b>Complaint Index</b>
90611	Allianz Life Insurance Co Of North America	0	\$5,115,481	2.3%	0
19275	American Family Mutual Insurance Company	0	\$815,238	0.4%	0
60534	American Heritage Life Insurance Company	2	\$997,426	0.5%	188
60836	American Republic Insurance Company	1	\$982,871	0.4%	96
61263	Bankers Life & Casualty Company	54	\$19,632,380	8.9%	258
47171	Blue Cross & Blue Shield Of Kansas City	1	\$748,661	0.3%	125
20443	Continental Casualty Company	6	\$6,735,128	3.1%	84
71404	Continental General Insurance Company	1	\$981,207	0.4%	96
62952	Equitable Life & Casualty Insurance Company	10	\$8,664,050	3.9%	108
70025	Genworth Life Insurance Company	13	\$33,513,836	15.3%	36
64211	Guarantee Trust Life Insurance Co	1	\$880,219	0.4%	107
65099	John Hancock Life Insurance Company	8	\$22,942,304	10.4%	33
58033	Knights Of Columbus	0	\$1,467,719	0.7%	0
65595	Lincoln Benefit Life Company	2	\$4,703,348	2.1%	40
65935	Massachusetts Mutual Life Insurance Company	0	\$1,543,868	0.7%	0
31119	Medico Insurance Company	5	\$3,337,248	1.5%	141
71471	Medico Life Insurance Company	0	\$975,841	0.4%	0
87726	Metlife Insurance Company Of Connecticut	2	\$1,741,920	0.8%	108
65978	Metropolitan Life Insurance Company	4	\$20,074,935	9.1%	19
71412	Mutual Of Omaha Insurance Company	1	\$5,291,541	2.4%	18
60593	National States Insurance Company	2	\$868,137	0.4%	216
66915	New York Life Insurance Company	0	\$2,818,850	1.3%	0
69000	Northwestern Long Term Care Insurance Co	0	\$2,796,647	1.3%	0
63282	Penn Treaty Network America Ins Co- <i>Suspended-</i>	5	\$2,737,664	1.2%	171
80578	Physicians Mutual Insurance Company	0	\$1,010,762	0.5%	0
68195	Provident Life & Accident Insurance Company	0	\$724,844	0.3%	0
68241	Prudential Insurance Company Of America The	0	\$2,973,742	1.4%	0
65005	Riversource Life Insurance Company	1	\$3,893,998	1.8%	24
76325	Senior Health Insurance Company of PA	46	\$6,282,813	2.9%	687
25178	State Farm Mutual Automobile Insurance Co	0	\$5,173,734	2.4%	0
69116	State Life Insurance Company	0	\$930,055	0.4%	0
65021	Stonebridge Life Insurance Company	18	\$2,217,325	1.0%	762
56014	Thrivent Financial For Lutherans	0	\$7,402,156	3.4%	0
69477	Time Insurance Company	0	\$1,695,559	0.8%	0
86231	Transamerica Life Insurance Company	22	\$12,114,873	5.5%	171
70408	Union Security Insurance Company	0	\$1,692,418	0.8%	0
92916	United American Insurance Company	2	\$838,632	0.4%	224
42129	United Security Assurance Company Of PA	0	\$699,515	0.3%	0
62235	Unum Life Insurance Company Of America	1	\$9,690,222	4.4%	10
70319	Washington National Insurance Co	7	\$1,166,649	0.5%	563
<b>Top 40 Writers</b>		<b>215</b>	<b>\$208,873,816</b>	<b>95.1%</b>	<b>.</b>
<b>Total</b>		<b>234</b>	<b>\$219,719,269</b>	<b>100.0%</b>	<b>.</b>

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<b>Medicare Supplement Insurance Complaint Indices</b>					
<b>Top Forty Writers, Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
71390	Admiral Life Insurance Company Of America	0	\$2,746,418	0.5%	0
19275	American Family Mutual Insurance Company	0	\$10,132,324	1.9%	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
60836	American Republic Insurance Company	6	\$24,640,614	4.6%	52
61263	Bankers Life & Casualty Company	19	\$21,363,775	4.0%	189
47171	Blue Cross & Blue Shield Of Kansas City	15	\$27,387,217	5.1%	116
61859	Christian Fidelity Life Insurance Co	1	\$17,488,424	3.2%	12
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
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
62952	Equitable Life & Casualty Insurance Company	3	\$4,818,323	0.9%	132
65536	Genworth Life & Annuity Insurance Company	2	\$4,475,800	0.8%	95
62286	Golden Rule Insurance Company	1	\$2,614,742	0.5%	81
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
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
31119	Medico Insurance Company	1	\$1,190,087	0.2%	178
71412	Mutual Of Omaha Insurance Company	11	\$35,016,678	6.5%	67
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
68462	Reserve National Insurance Company	1	\$3,225,267	0.6%	66
57657	Royal Neighbors Of America	0	\$10,688,704	2.0%	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
56014	Thrivent Financial For Lutherans	1	\$2,772,552	0.5%	77
86231	Transamerica Life Insurance Company	6	\$5,241,561	1.0%	243
69701	Union Bankers Insurance Company	0	\$1,619,832	0.3%	0
92916	United American Insurance Company	2	\$10,688,023	2.0%	40
79413	United Healthcare Insurance Company	16	\$137,278,700	25.5%	25
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
<b>Top 40 Writers</b>		<b>223</b>	<b>\$523,311,073</b>	<b>97.1%</b>	<b>.</b>
<b>Total</b>		<b>254</b>	<b>\$539,135,882</b>	<b>100.0%</b>	<b>.</b>



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**Life and Annuity Complaint Indices  
Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
60941	AIG Sunamerica Life Assurance Company	3	\$424,515,410	5.9%	4
90611	Allianz Life Insurance Co Of North America	43	\$186,824,507	2.6%	115
60186	Allstate Life Insurance Company	10	\$53,534,546	0.7%	93
92738	American Equity Investment Life Ins Co	10	\$56,291,448	0.8%	89
60488	American General Life Insurance Co	29	\$69,658,643	1.0%	208
60631	American Investors Life Ins Co	14	\$77,864,007	1.1%	90
60895	American United Life Insurance Co	1	\$102,560,925	1.4%	5
61689	Aviva Life & Annuity Company	19	\$75,478,265	1.0%	126
62944	AXA Equitable Life Insurance Company	17	\$320,303,854	4.4%	26
65536	Genworth Life & Annuity Insurance Company	11	\$51,027,873	0.7%	108
68322	Great-West Life & Annuity Insurance Company	0	\$86,944,324	1.2%	0
88072	Hartford Life Insurance Company	7	\$54,350,367	0.8%	64
86509	ING Life Insurance & Annuity Company	1	\$98,461,582	1.4%	5
80942	ING USA Annuity & Life Ins Co	8	\$176,183,258	2.4%	23
65056	Jackson National Life Insurance Company	20	\$184,133,768	2.5%	54
65676	Lincoln National Life Insurance Company	18	\$373,441,584	5.2%	24
65935	Massachusetts Mutual Life Insurance Company	6	\$91,096,977	1.3%	33
93513	Metlife Investors Insurance Company	0	\$81,208,296	1.1%	0
61050	Metlife Investors USA Insurance Company	3	\$116,919,914	1.6%	13
65978	Metropolitan Life Insurance Company	59	\$254,613,364	3.5%	116
66168	Minnesota Life Insurance Company	4	\$53,731,491	0.7%	37
91596	New York Life Insurance & Annuity Corporation	8	\$164,699,971	2.3%	24
66915	New York Life Insurance Company	17	\$56,062,272	0.8%	151
67091	Northwestern Mutual Life Insurance Company	8	\$204,768,867	2.8%	19
63274	Om Financial Life Insurance Company	20	\$50,675,219	0.7%	197
67466	Pacific Life Insurance Company	1	\$123,824,418	1.7%	4
61271	Principal Life Insurance Company	3	\$73,385,703	1.0%	20
68136	Protective Life Insurance Company	14	\$277,224,806	3.8%	25
79227	PRUCO Life Insurance Company	8	\$55,237,612	0.8%	72
86630	Prudential Annuities Life Assurance Corporation	7	\$100,994,598	1.4%	35
68241	Prudential Insurance Company Of America The	37	\$88,357,602	1.2%	209
65005	Riversource Life Insurance Company	3	\$142,723,813	2.0%	10
69108	State Farm Life Insurance Company	15	\$115,424,109	1.6%	65
79065	Sun Life Assurance Of Canada (US	3	\$74,143,798	1.0%	20
69345	Teachers Ins & Annuity Assn of America	0	\$166,416,496	2.3%	0
56014	Thrivent Financial For Lutherans	4	\$77,643,368	1.1%	26
70688	Transamerica Financial Life Ins Co	1	\$246,973,168	3.4%	2
86231	Transamerica Life Insurance Company	22	\$113,281,007	1.6%	97
70238	Variable Annuity Life Insurance Company	3	\$55,483,818	0.8%	27
70432	Western National Life Insurance Company	8	\$51,627,944	0.7%	77
<b>Top 40 Writers</b>		<b>465</b>	<b>\$5,228,092,990</b>	<b>72.4%</b>	<b>.</b>
<b>Total</b>		<b>1,449</b>	<b>\$7,226,024,847</b>	<b>100.0%</b>	<b>.</b>

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<b>Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2006-2008</b>	<b>Average Annual Premium 2006- 2008</b>	<b>Average Market Share 2006- 2008</b>	<b>Complaint Index</b>
95810	Aetna Health Inc	12	\$44,348,323	3.1%	94
47171	Blue Cross & Blue Shield Of Kansas City	0	\$50,717,580	3.5%	0
95209	CIGNA Healthcare of Ohio Inc	2	\$7,251,137	0.5%	96
95635	CIGNA Healthcare Of St Louis Inc	1	\$9,314,070	0.6%	37
95145	Community Health Plan	7	\$32,690,032	2.3%	75
95489	Coventry Health Care Of Kansas Inc	65	\$155,445,075	10.8%	146
95530	Cox Health Systems HMO Inc	5	\$19,788,232	1.4%	88
95315	Good Health HMO Inc DBA Blue-care Inc	54	\$241,079,218	16.7%	78
10253	Great-West Healthcare Of KS/MO- <i>Withdren-</i>	2	.	.	.
96377	Group Health Plan Inc	61	\$221,761,737	15.4%	96
96475	Healthlink HMO Inc DBA Healthlink HMO	0	\$685,423	0.0%	0
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	117	\$370,149,591	25.7%	110
95885	Humana Health Plan Inc	22	\$56,121,091	3.9%	137
95309	Mercy Health Plans Of Missouri Inc	23	\$130,838,770	9.1%	61
96385	United Healthcare Of The Midwest Inc	42	\$100,561,785	7.0%	146
<b>Total</b>		<b>413</b>	<b>\$1,440,752,063</b>	<b>100.0%</b>	<b>.</b>