

## Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in the Year 2009

HMO Complaints	437
Insurance Company Complaints	<u>7,883</u>
	8,320
Not Categorized Complaints	<u>2,074</u>
<b>Total Complaints</b>	<b>10,394</b>

### Complaints by Line of Coverage

Auto	2,449	24%
Homeowners	980	9%
Individual Life	509	5%
Individual Accident & Health	720	7%
Group Accident & Health	2,855	27%
HMOs	437	4%
Group Credit Accident & Health	12	<1%
Individual Annuity	94	<1%
All Other Coverages	264	3%
Not Categorized	2,074	20%
<b>Total:</b>	<b>10,394</b>	<b>100%</b>

### Major Reasons for Complaints

	<u>Insurance Companies</u>		<u>HMOs</u>	
Underwriting	907	12%	15	3%
Marketing & Sales	188	2%	3	1%
Claims Handling	5,797	74%	400	92%
Policyholder Service	991	13%	19	4%
<b>Total:</b>	<b>7,883</b>	<b>100%</b>	<b>437</b>	<b>100%</b>

### Distribution of Complaints by Zip Code

	<u>Insurance Companies</u>		<u>HMOs</u>	
Metro Cook County (600-605)	3,333	42%	198	45%
Chicago (606)	1,524	19%	98	22%
Downstate (607-629)	1,945	25%	120	27%
Outside Illinois	1,025	13%	21	5%
No Zip code Provided	56	1%	0	0%
<b>Total:</b>	<b>7,883</b>	<b>100%</b>	<b>437</b>	<b>100%</b>

## Comparison of Complaints by Coverage & Reason 2008 - 2009

Coverage	Underwriting	Marketing & Sales	Claim Handling	Policyholder Service	Total	% of Change from Prior Year
Auto (2008)	281	84	2,208	87	2,660	
<b>Auto (2009)</b>	<b>265</b>	<b>86</b>	<b>2,009</b>	<b>89</b>	<b>2,449</b>	<b>-8%</b>
Homeowners (2008)	205	20	561	44	830	
<b>Homeowners (2009)</b>	<b>307</b>	<b>18</b>	<b>611</b>	<b>44</b>	<b>980</b>	<b>18%</b>
Individual Life (2008)	65	30	174	244	513	
<b>Individual Life (2009)</b>	<b>82</b>	<b>19</b>	<b>176</b>	<b>232</b>	<b>509</b>	<b>-1%</b>
Individual Annuity (2008)	3	27	32	64	126	
<b>Individual Annuity (2009)</b>	<b>6</b>	<b>16</b>	<b>20</b>	<b>52</b>	<b>94</b>	<b>-25%</b>
Individual A & H (2008)	131	15	535	76	757	
<b>Individual A &amp; H (2009)</b>	<b>129</b>	<b>10</b>	<b>516</b>	<b>65</b>	<b>720</b>	<b>-5%</b>
Group A & H (2008)	41	5	2,439	372	2,857	
<b>Group A &amp; H (2009)</b>	<b>58</b>	<b>10</b>	<b>2,320</b>	<b>467</b>	<b>2,855</b>	<b>&lt;0%</b>
Group Credit A & H (2008)	0	0	12	2	14	
<b>Group Credit A &amp; H (2009)</b>	<b>1</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>12</b>	<b>-14%</b>
HMOs (2008)	7	2	473	56	538	
<b>HMOs (2009)</b>	<b>15</b>	<b>3</b>	<b>400</b>	<b>19</b>	<b>437</b>	<b>-19%</b>
All Other Coverages (2008)	93	48	86	45	272	
<b>All Other Coverages (2009)</b>	<b>59</b>	<b>29</b>	<b>134</b>	<b>42</b>	<b>264</b>	<b>-3%</b>
<b>Totals for 2009:</b>	<b><u>922</u></b>	<b><u>191</u></b>	<b><u>6,197</u></b>	<b><u>1,010</u></b>	<b><u>8,320</u></b>	

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	Private Passenger Automobile 2009 Illinois Direct Written Premium \$	2009 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
AFFIRMATIVE INSURANCE COMPANY	69	\$33,785,637	2.04	8	2	59	0
ALLSTATE INSURANCE COMPANY	146	\$267,776,337	0.55	18	3	118	7
AMERICAN ACCESS CASUALTY COMPANY	92	\$58,497,759	1.57	3	0	89	0
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	46	\$272,844,239	0.17	7	3	34	2
AMERICAN FREEDOM INSURANCE COMPANY	57	\$10,411,678	5.47	4	0	53	0
AMERICAN HEARTLAND INSURANCE COMPANY	30	\$9,216,871	3.25	0	0	30	0
AMERICAN SERVICE INSURANCE COMPANY INC.	102	\$24,829,361	4.11	5	0	96	1
APOLLO CASUALTY COMPANY	73	\$24,065,439	3.03	0	0	73	0
BRISTOL WEST INSURANCE COMPANY	15	\$14,673,145	1.02	0	0	13	2
CONSTITUTIONAL CASUALTY COMPANY	15	\$8,713,349	1.72	2	0	13	0
COUNTRY MUTUAL INSURANCE COMPANY	21	\$233,883,931	0.09	6	0	13	2
COUNTRY PREFERRED INSURANCE COMPANY	14	\$202,155,197	0.07	3	1	10	0
DIRECT AUTO INSURANCE COMPANY	14	\$9,356,675	1.50	0	0	14	0

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	Private Passenger Automobile 2009 Illinois Direct Written Premium \$	2009 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
ESURANCE INSURANCE COMPANY	12	\$28,120,874	0.43	2	0	9	1
FARMERS AUTOMOBILE INSURANCE ASSOCIATION (THE)	10	\$71,201,418	0.14	1	0	9	0
FIRST ACCEPTANCE INSURANCE COMPANY INC.	35	\$24,878,818	1.41	1	1	32	1
FIRST CHICAGO INSURANCE COMPANY	17	\$6,409,446	2.65	0	0	17	0
FOUNDERS INSURANCE COMPANY	116	\$49,194,427	2.36	1	0	115	0
GEICO CASUALTY COMPANY	20	\$2,741,115	7.30	6	0	14	0
GEICO GENERAL INSURANCE COMPANY	12	\$116,388,302	0.10	2	0	10	0
GEICO INDEMNITY COMPANY	12	\$68,738,033	0.17	0	0	11	1
ILLINOIS FARMERS INSURANCE COMPANY	50	\$228,284,123	0.22	3	0	37	10
INSURA PROPERTY AND CASUALTY INSURANCE COMPANY	11	\$8,153,724	1.35	0	0	11	0
INTERSTATE BANKERS CASUALTY COMPANY	73	\$17,084,289	4.27	2	0	69	2
LIBERTY MUTUAL FIRE INSURANCE COMPANY	16	\$75,590,560	0.21	2	0	13	1
MADISON MUTUAL I NSURANCE COMPANY	12	\$23,748,392	0.51	5	0	7	0

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	Private Passenger Automobile 2009 Illinois Direct Written Premium \$	2009 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
MEMBERSELECT INSURANCE COMPANY	26	\$73,993,688	0.35	15	0	11	0
MERCURY INSURANCE COMPANY OF ILLINOIS	11	\$21,913,591	0.50	2	0	8	1
NATIONAL HERITAGE INSURANCE COMPANY	13	\$3,089,059	4.21	1	1	11	0
PROGRESSIVE DIRECT INSURANCE COMPANY	17	\$60,545,289	0.28	1	0	15	1
PROGRESSIVE NORTHERN INSURANCE COMPANY	19	\$126,477,550	0.15	4	0	15	0
SAFE AUTO INSURANCE COMPANY	20	\$18,165,474	1.10	2	0	18	0
SAFECO INSURANCE COMPANY OF ILLINOIS	12	\$58,661,264	0.20	2	0	9	1
SAFEWAY INSURANCE COMPANY	38	\$14,635,620	2.60	1	0	35	2
STATE FARM FIRE & CASUALTY COMPANY	16	\$99,846,122	0.16	7	1	6	2
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	196	\$1,671,084,694	0.12	46	3	145	2
TRAVELERS HOME & MARINE INSURANCE COMPANY	15	\$67,670,811	0.22	6	0	9	0
TRUMBULL INSURANCE COMPANY	11	\$36,389,118	0.30	4	0	5	2
UNIQUE INSURANCE COMPANY	138	\$26,278,356	5.25	5	1	132	0

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	Private Passenger Automobile 2009 Illinois Direct Written Premium \$	2009 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
UNITED AUTOMOBILE INSURANCE COMPANY	42	\$6,745,601	6.23	2	2	38	0
UNITED EQUITABLE INSURANCE COMPANY	54	\$11,085,139	4.87	8	1	45	0
UNIVERSAL CASUALTY COMPANY	279	\$32,366,524	8.62	3	1	268	7

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Homeowners	Complaints	Homeowners 2009 Illinois Direct Written Premium \$	2009 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
ALLSTATE INDEMNITY COMPANY	18	\$230,990,825	0.08	7	0	11	0
ALLSTATE INSURANCE COMPANY	187	\$136,711,287	1.37	29	3	147	8
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	57	\$129,829,019	0.44	7	3	44	3
COUNTRY MUTUAL INSURANCE COMPANY	30	\$214,495,434	0.14	13	0	16	1
FARMERS AUTOMOBILE INSURANCE ASSOCIATION	10	\$31,719,904	0.32	2	0	8	0
FARMERS INSURANCE EXCHANGE	33	\$71,054,994	0.46	11	2	14	6
HOMESITE INSURANCE COMPANY OF ILLINOIS	15	\$9,430,349	1.59	6	1	6	2
ILLINOIS FARMERS INSURANCE COMPANY	28	\$75,396,104	0.37	7	0	17	4
MEMBERSELECT INSURANCE COMPANY	25	\$33,492,408	0.75	9	0	16	0
METROPOLITAN PROPERTY & CASUALTY COMPANY	11	\$4,759,487	2.31	3	0	7	1
PEKIN INSURANCE COMPANY	18	\$12,515,583	1.44	2	0	16	0
PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	12	\$19,541,301	0.61	7	0	5	0
SAFECO INSURANCE COMPANY OF ILLINOIS	12	\$30,437,789	0.39	4	0	8	0
STATE FARM FIRE & CASUALTY COMPANY	200	\$856,482,534	0.23	105	3	88	4
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	12	\$37,389,751	0.32	6	0	6	0

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Life	Complaints	Individual Life Policies in Force in 2009	2009 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
AMERICAN GENERAL LIFE INSURANCE COMPANY	19	133,886	1.42	2	0	8	9
AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	18	93,405	1.93	1	0	9	8
ATLANTA LIFE INSURANCE COMPANY	11	48,754	2.26	5	0	4	2
BANKERS LIFE & CASUALTY COMPANY	25	40,130	6.23	8	1	5	11
CONSECO LIFE INSURANCE COMPANY	15	13,978	10.73	1	0	1	13
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	17	174,981	0.97	2	0	9	6
JOHN HANCOCK LIFE INSURANCE COMPANY U.S.A.	13	119,168	1.09	2	0	5	6
METROPOLITAN LIFE INSURANCE COMPANY	13	508,652	0.26	2	0	4	7
METROPOLITAN TOWER LIFE INSURANCE COMPANY	12	29,827	4.02	4	1	1	6
MONUMENTAL LIFE INSURANCE COMPANY	40	212,203	1.88	4	0	13	23
PRIMERICA LIFE INSURANCE COMPANY	10	84,401	1.18	1	1	4	4
PRUDENTIAL INSURANCE COMPANY OF AMERICA	27	551,825	0.49	2	0	12	13
REASSURE AMERICA LIFE INSURANCE COMPANY	14	58,659	2.39	2	0	5	7

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Life	Complaints	Individual Life Policies in Force in 2009	2009 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
UNITED INSURANCE COMPANY OF AMERICA	19	184,563	1.03	2	0	11	6

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Accident & Health	Complaints	Individual Accident and Health Policies in Force in 2009	2009 Individual A&H Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	27	5,828	46.33	3	0	24	0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	24	339,497	0.71	0	1	23	0
BANKERS LIFE & CASUALTY COMPANY	23	15,178	15.15	12	0	7	4
CONSECO HEALTH INSURANCE COMPANY	19	2,346	80.99	1	0	16	2
HEALTH CARE SERVICE CORPORATION	272	548,942	4.95	39	0	213	20
HUMANA INSURANCE COMPANY	38	17,489	21.73	4	0	31	3
NATIONAL STATES INSURANCE COMPANY	13	5,027	25.86	1	1	10	1
SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	34	6,828	49.79	18	0	15	1
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	50	29,234	17.10	6	1	36	7
UNITED AMERICAN INSURANCE COMPANY	11	10,922	10.07	1	0	9	1
UNITEDHEALTHCARE INSURANCE COMPANY	11	312,888	0.35	3	0	6	2

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Accident & Health	Complaints	Group Accident & Health Certificates in Force in 2009	2009 Group Accident & Health Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
AETNA LIFE INSURANCE COMPANY	73	677,503	1.08	2	0	64	7
CONCERT HEALTH PLAN INSURANCE COMPANY	23	4,047	56.83	0	0	23	0
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	14	94,619	1.48	0	0	14	0
DESTINY HEALTH INSURANCE COMPANY *	11	0	N/A	0	0	9	2
GOLDEN RULE INSURANCE COMPANY	34	9,180	37.04	9	0	24	1
GUARANTEE TRUST LIFE INSURANCE COMPANY	12	69,314	1.73	3	1	6	2
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	33	362,678	0.91	1	0	31	1
HEALTH CARE SERVICE CORPORATION	431	1,786,161	2.41	16	0	366	49
HUMANA INSURANCE COMPANY	49	93,663	5.23	1	0	41	7
MEGA LIFE AND HEALTH INSURANCE COMPANY	10	16,488	6.07	0	0	10	0
METROPOLITAN LIFE INSURANCE COMPANY	16	4,748,874	0.03	0	0	14	2
PERSONALCARE INSURANCE OF ILLINOIS INC.	16	25,954	6.16	1	0	14	1
PRINCIPAL LIFE INSURANCE COMPANY	31	261,208	1.19	0	0	30	1

2009 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Accident & Health	Complaints	Group Accident & Health Certificates in Force in 2009	2009 Group Accident & Health Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
TIME INSURANCE COMPANY	51	52,383	9.74	4	6	38	3
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	86	82,742	10.39	1	0	77	8
UNITEDHEALTHCARE INSURANCE COMPANY	65	579,492	1.12	1	0	56	8
UNITEDHEALTHCARE INSURANCE COMPANY OF ILLINOIS	67	43,858	15.28	1	0	58	8
UNITEDHEALTHCARE INSURANCE COMPANY OF THE RIVER VALLEY	14	22,050	6.35	2	0	10	2

\*This company exited the Group A&H market and has no Group A&H certificates in force remaining.  
The complaints handled during 2009 were regarding older claims.

<b>2009 Complaint Statistics for Health Service Organizations - Complaints- Illinois Members Only</b>	<b>Complaints</b>	Total Illinois Members as of 12/31/2009 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2009 *	Complaint Ratio per 10,000 Members Enrolled in Illinois	Underwriting	Marketing /Sales	Claims	Service
COMPBENEFITS DENTAL, INC.	4	49,144	44,008	0.91	0	0	4	0
DELTA DENTAL OF ILLINOIS	15	451,579	451,579	0.33	0	0	15	0
FIRST COMMONWEALTH LTD HEALTH SERV CORP	1	101	101	99.01	0	0	1	0

<b>2009 Complaint Statistics for Health Maintenance Organizations - Complaints- Illinois Members Only</b>	<b>Complaints</b>	Total Illinois Members as of 12/31/2009 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2009 *	Complaint Ratio per 10,000 Members Enrolled in Illinois	Underwriting	Marketing /Sales	Claims	Service
AETNA HEALTH OF ILLINOIS INC.	23	31,757	27,619	8.33	0	0	21	2
CIGNA HEALTHCARE OF ILLINOIS INC.	2	503	503	39.76	1	0	0	1
GROUP HEALTH PLAN INC.	6	16,395	10,216	5.87	2	0	4	0
HEALTH ALLIANCE MEDICAL PLANS INC.	41	143,028	131,837	3.11	0	0	41	0
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	156	652,454	652,454	2.39	10	1	134	11
HUMANA BENEFIT PLAN OF ILLINOIS, INC.	9	34,973	17,721	5.08	0	0	9	0
HUMANA HEALTH PLAN INC.	23	82,326	38,812	5.93	1	0	22	0
PERSONALCARE INSURANCE OF ILLINOIS INC.	16	37,274	35,140	4.55	0	0	16	0
UNICARE HEALTH PLANS OF THE MIDWEST INC.	37	77,097	68,713	5.38	1	0	36	0
UNITEDHEALTHCARE OF ILLINOIS INC.	17	20,433	20,433	8.32	0	0	17	0
UNITEDHEALTHCARE PLAN OF THE RIVER VALLEY, INC.	3	10,518	8,658	3.47	0	0	3	0

\*In both of the above tables, the Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

Enrollment numbers shown are derived from the 2009 Illinois Enrollment page included in the 2009 Annual Statement filing.

<b>Illinois Licensed Health Maintenance Organizations Having Commercial Enrollment but No Complaints in 2009</b>	Total Illinois Members as of 12/31/2009 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2009 *
CIGNA HEALTHCARE OF ST. LOUIS, INC.	50	50
HEALTH ALLIANCE MIDWEST INC.	644	644
MEDICAL ASSOCIATGES HEALTH PLAN INC.	2,884	2,884
UNITED HEALTHCARE OF THE MIDWEST INC.	8,483	333

\*Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

Enrollment numbers shown are derived from the 2009 Illinois Enrollment page included in the 2009 Annual Statement filing.

<b>Illinois Licensed Health Service Organizations Having Commercial Enrollment but No Complaints in 2009</b>	Total Illinois Members as of 12/31/2009 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2009 *
ALPHA DENTAL PROGRAMS INC.	100	100
DENTAL CONCERN LTD. THE	3,455	3,455
FIRST COMMONWEALTH INSURANCE COMPANY	146,218	146,218
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY <i>(LHSO enrollment only)</i>	58,170	58,170
NATIONAL DENTAL CARE INC.	1,385	1,385
OLYMPIA LIMITED HEALTH SERVICES ORGANIZATION, INC.	27,229	27,229
SIDNEY HILLMAN HEALTH CENTRE	6,512	5,567
TRUASSURE INSURANCE COMPANY	24,275	24,275
UNION HEALTH SERVICE INC <i>(LHSO enrollment only)</i>	35,875	34,349
UNION MEDICAL CENTER	9,064	8,273
UNION SECURITY INSURANCE COMPANY	21,811	21,811

VISION SERVICES PLAN OF ILLINOIS, NFP	1,274,589	1,274,589
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\*Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

Enrollment numbers shown are derived from the 2009 Illinois Enrollment page included in the 2009 Annual Statement filing.

<b>HMOs and Health Service Organizations with No Illinois Enrollment at Year End 2009</b>	Total Illinois Members as of 12/31/2009 in Force	Non-Medicaid/Non-Medicare Members/Non-Federal Employer Health Benefit Plans Members as of 12/31/2009 *
BCI HMO INC.	0	0
DENTAL BENEFIT PROVIDERS OF ILLINOIS INC. **	0	0
ESSENCE HEALTHCARE INC.	2,341	0
FIDELIS SECURECARE OF TEXAS INC.	0	0
HARMONY HEALTH PLAN OF ILLINOIS INC. ***	160,609	0
HEALTHLINK HMO INC.	0	0
HEALTHSPRING OF TENNESSEE, INC.	11,261	0
HMO MISSOURI, INC.	0	0
MERIDIAN HEALTH PLAN INC.	578	0
UNION HEALTH SERVICE INC ( <i>HMO Enrollment Only</i> )	728	0

\*Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

\*\* Health Service Organization

\*\*\* Medicaid only HMO. Complaints are handled by the Illinois Department of Public Aid.

Enrollment numbers shown are derived from the 2009 Illinois Enrollment page included in the 2009 Annual Statement filing.