Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in the Year 2014 (Revised 09/16/2015)

SUMMARY

	2014 Complaint	2013 Complaint
HMO Complaints	540	248
Insurance Company Complaints	9,607	6,848
	10,147	7,096
Not Categorized Complaints	-	1,169
Total Complaints:	**10,147**	**8,265**

COMPARISON OF COMPLAINTS BY COVERAGE 2013-2014

Coverage	2014 Complaint Count	2013 Complaint Count	% of Change from Prior Year
Auto	2,493	2,408	3.5%
Homeowners	1,345	1,195	12.6%
Individual Life	561	600	-6.5%
Individual Accident & Health*	1,479	453	226.5%
Group Accident & Health**	2,271	1,608	41.2%
HMOs	540	248	117.7%
Group Credit Accident & Health	3	8	-62.5%
Individual Annuity	77	80	-3.8%
All Other Coverages	725	496	46.2%
Not Applicable	653	1,169	-44.1%
Total:	10,147	8,265	

COMPLAINTS BY LINE OF COVERAGE

Coverage	2014 Complaint Count	Percentage of Total
Auto	2,493	*25%*
Homeowners	1,345	*13%*
Individual Life	561	*6%*
Individual Accident & Health*	1,479	*15%*
Group Accident & Health**	2,271	*22%*
HMOs	540	*5%*
Group Credit Accident & Health	3	*<1%*
Individual Annuity	77	*1%*
All Other Coverages	725	*7%*
Not Applicable	653	*6%*
Total:	**10,147**	***100%***

* 1,475 includes 616 complaints regarding the new Marketplace plans effective Jan. 1, 2014.
** 2,261 includes 8 complaints regarding the new Market place plans effective Jan. 1, 2014.

DISTRIBUTION OF COMPLAINTS BY ZIP CODE

	Insurance Companies		HMOs	
Suburban Chicago (600-605)	4,072	*42%*	246	*46%*
Chicago (606)	1,809	*19%*	88	*16%*
Downstate (607-629)	2,444	*25%*	142	*26%*
Outside Illinois	1,234	*13%*	62	*11%*
No Zip Code Provided	48	*1%*	2	*<1%*
Total:	**9,607**	***100%***	**540**	***100%***

MAJOR REASONS FOR COMPLAINTS

Reasons	Insurance Companies		HMOs	
Underwriting	1,463	*15%*	25	*5%*
Marketing & Sales	273	*3%*	9	*2%*
Claims Handling	6,100	*62%*	347	*64%*
Policyholder Service	1,133	*12%*	57	*11%*
Other	123	*1%*	84	*16%*
Not Indicated	673	*7%*	18	*3%*
Total:	**9,765**	***100%***	**540**	***100%***

COMPLAINTS BY COVERAGE & REASON

Coverage	Under-writing	Marketing & Sales	Claims Handling	Policy-holder's Service	Reason Other	Reason Not Indi-cated	Total
Auto	334	64	2,030	108	-	1	**2,537**
Homeowners	425	50	824	54	-	-	**1,353**
Individual Life	74	45	134	290	34	1	**578**
Individual Accident & Health	397	45	678	392	24	-	**1,536**
Group Accident & Health	92	11	2,017	109	46	1	**2,276**
HMOs	25	9	347	57	84	18	**540**
Group Credit Accident & Health	-	-	2	1	-	-	**3**
Individual Annuity	2	18	15	35	9	-	**79**
Other Coverages PC	105	26	277	63	-	-	**471**
Other Coverages L&A	26	11	56	72	6	29	**200**
Other Coverages Health	7	3	60	9	3	-	**82**
Not Applicable	1	-	9	1	1	641	**653**
Total:	**1,488**	**282**	**6,447**	**1,190**	**207**	**691**	**10,305**

Complaints counts by Reason do not match the actual complaint counts. A single complaint can have multiple reasons.

The information contained on this report is not all audited and may contain inadvertent errors.

2014

Consumer Complaints Investigated

by

the Department of Insurance

By Company

Homeowners by Company Name

Companies Showing 5 or More Complaints for Homeowners Coverage	Complaints Closed During 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per $1 Million in Direct Written Premium	2013 Complaint Ratio per $1 Million in Direct Written Premium	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Allstate Indemnity Company	**80**	$162,387,819	**0.49**	0.11	7	2	68	4	0	0
Allstate Insurance Company	**37**	$106,296,764	**0.35**	1.35	7	1	28	1	0	0
Allstate Property and Casualty Insurance Co	**26**	$61,238,758	**0.42**	0.03	3	2	21	1	0	0
Allstate Vehicle and Property Insurance Co	**34**	$71,547,875	**0.48**	0.05	14	3	15	2	0	0
American Bankers Insurance Company of FL	**5**	$5,919,305	**0.84**	-	0	0	5	0	0	0
American Family Mutual Insurance Company	**56**	$152,527,033	**0.37**	0.59	13	0	43	1	0	0
American Modern Select Company	**7**	$3,743,296	**1.87**	1.78	2	0	4	1	0	0
Auto Owners Insurance Company	**21**	$25,750,313	**0.82**	0.38	1	0	19	0	0	0
Badger Mutual Insurance Company	**6**	$5,025,711	**1.19**	-	0	0	6	0	0	0
Cambridge Mutual Fire Insurance Company	**6**	$5,454,013	**1.10**	-	1	0	5	0	0	0
Cincinnati Insurance Company (The)	**6**	$30,866,817	**0.19**	-	1	0	6	0	0	0
Citizens Insurance Company Of Illinois	**7**	$26,714,357	**0.26**	-	2	0	5	0	0	0
Country Mutual Insurance Company	**54**	$283,164,377	**0.19**	0.22	10	0	42	2	0	0
Erie Insurance Company	**5**	$32,796,673	**0.15**	0.21	3	0	2	1	0	0
Erie Insurance Exchange	**27**	$29,133,449	**0.93**	0.48	8	0	17	1	0	0
Farmers Automobile Insurance Association	**13**	$38,776,444	**0.34**	0.15	2	0	11	0	0	0
Farmers Insurance Exchange	**18**	$118,593,916	**0.15**	0.13	2	0	14	2	0	0
Foremost Insurance Company	**10**	$21,100,683	**0.47**	0.25	7	0	3	0	0	0
Forreston Mutual Insurance Company	**5**	$7,549,057	**0.66**	-	1	0	4	0	0	0
Founders Insurance Company	**6**	$4,595,702	**1.31**	1.93	1	1	4	0	0	0
Homesite Insurance Company of Illinois	**11**	$18,367,148	**0.60**	0.45	5	0	6	0	0	0
Illinois Farmers Insurance Company	**19**	$49,143,559	**0.39**	0.53	2	0	16	1	0	0
Liberty Insurance Corporation	**17**	$44,580,470	**0.38**	0.36	6	2	7	2	0	0
Liberty Mutual Fire Insurance Company	**17**	$34,607,960	**0.49**	0.37	3	0	12	3	0	0
LM Insurance Corporation	**8**	$21,743,476	**0.37**	0.51	6	0	2	0	0	0
Madison Mutual Insurance Company	**8**	$10,801,783	**0.74**	0.59	1	1	6	0	0	0
MemberSelect Insurance Company	**49**	$39,741,159	**1.23**	0.81	14	0	34	1	0	0
Metropolitan Casualty Insurance Company	**7**	$54,197,740	**0.13**	0.19	1	0	6	0	0	0
Owners Insurance Company	**11**	$24,786,851	**0.44**	-	2	0	9	1	0	0
Property & Casualty Insurance Co of Hartford	**5**	$16,637,685	**0.30**	0.51	0	0	4	1	0	0
QBE Insurance Corporation	**8**	$4,385,533	**1.82**	1.52	2	0	7	2	0	0
Safeco Insurance Company of Illinois	**24**	$63,899,734	**0.38**	0.29	7	0	15	2	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Companies Showing 5 or More Complaints for Homeowners Coverage	Complaints Closed During 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per $1 Million in Direct Written Premium	2013 Complaint Ratio per $1 Million in Direct Written Premium	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Shelter Mutual Insurance Company	**11**	$8,846,643	**1.24**	-	2	0	8	1	0	0
Standard Mutual Insurance Company	**5**	$13,783,763	**0.36**	-	0	0	5	0	0	0
State Auto Property and Casualty Ins Co	**5**	$12,582,584	**0.40**	0.56	0	0	5	0	0	0
State Farm Fire & Casualty Company	**412**	$1,110,598,293	**0.37**	0.30	218	9	177	11	0	0
Travelers Home And Marine Ins Co (The)	**28**	$59,144,592	**0.47**	0.74	13	1	13	1	0	0
Travelers Personal Insurance Company	**7**	$11,542,638	**0.61**	0.69	6	0	1	0	0	0
Trumbull Insurance Company	**8**	$13,216,658	**0.61**	-	5	0	2	0	0	0
USAA Casualty Insurance Company	**5**	$31,674,923	**0.16**	0.16	0	0	5	0	0	0
Total	***1,094***	***$2,837,465,554***								
Mean (The "average" of complaint ratios.)			**0.60**							
Median (The "middle" of complaint ratios.)			**0.46**							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Private Passenger Automobile by Company Name

Companies Showing 5 or More Complaints forPrivate Passenger Auto Coverage	Number of Complaints Closed during 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per $1 Millions in Direct Written Premiums	2013 Complaint Ratio per $1 Millions in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claims Handling	Policy-holder Service	Reason Other	Reason Not Categorized
21st Century Centennial Insurance Co	**13**	$17,767,921	**0.73**	0.42	2	0	11	1	0	0
Affirmative Insurance Company	**15**	$15,655,018	**0.96**	1.25	1	0	14	0	0	0
Allmerica Financial Alliance Ins Co	**9**	$41,775,888	**0.22**	0.13	1	0	8	0	0	0
Allstate Fire and Casualty Ins Co	**72**	$424,855,802	**0.17**	0.01	4	1	57	10	0	0
Allstate Indemnity Company	**5**	$10,255,332	**0.49**	-	1	0	5	0	0	0
Allstate Insurance Company	**21**	$147,423,132	**0.14**	0.62	1	1	19	1	0	0
Allstate Property & Casualty Ins Co	**12**	$78,694,851	**0.15**	-	1	0	10	2	0	0
American Access Casualty Company	**170**	$95,938,333	**1.77**	1.43	7	0	162	2	0	0
American Alliance Casualty Company	**51**	$14,397,870	**3.54**	4.49	2	0	49	0	0	0
American Family Mutual Insurance Co	**56**	$251,241,890	**0.22**	0.22	6	2	46	2	0	0
American Freedom Insurance Co	**99**	$20,752,133	**4.77**	5.99	18	0	82	2	0	0
American Heartland Insurance Co	**85**	$10,285,470	**8.26**	7.84	15	0	72	0	0	0
Apollo Casualty Company	**45**	$12,818,669	**3.51**	0.22	1	0	44	1	0	0
Auto Club Insurance Association	**14**	$52,791,565	**0.27**	2.35	3	0	9	2	0	0
Bristol West Insurance Company	**11**	$17,725,977	**0.62**	-	0	0	9	2	0	0
Conifer Insurance Company	**7**	$197,407	**35.46**	2.35	1	0	6	0	0	0
Country Mutual Insurance Company	**17**	$164,254,917	**0.10**	0.08	2	0	15	0	0	0
Country Preferred Insurance Company	**18**	$267,034,147	**0.07**	0.07	1	0	16	1	0	0
Delphi Casualty Company	**19**	$4,143,928	**4.59**	0.73	0	0	18	1	0	0
Direct Auto Insurance Company	**99**	$20,000,200	**4.95**	6.81	19	0	83	0	0	0
Erie Insurance Exchange	**13**	$68,209,514	**0.19**	0.13	4	0	8	2	0	0
Esurance Property & Casualty Ins Co	**10**	$47,614,934	**0.21**	1.71	0	0	9	1	0	0
Falcon Insurance Company	**12**	$8,472,378	**1.42**	-	0	0	12	0	0	0
Farmers Automobile Ins Assoc. (The)	**12**	$74,134,289	**0.16**	-	1	0	11	0	0	0
First Acceptance Insurance Co Inc.	**38**	$22,363,881	**1.70**	1.73	1	1	35	1	0	0
First Chicago Insurance Company	**22**	$7,595,076	**2.90**	2.22	2	0	21	0	0	0
Founders Insurance Company	**135**	$48,970,182	**2.76**	2.54	7	1	125	2	0	0
Geico Casualty Company	**81**	$202,026,451	**0.40**	0.50	4	0	76	1	0	0
Geico General Insurance Company	**11**	$95,697,958	**0.11**	0.09	2	0	8	1	0	0
Geico Indemnity Company	**5**	$41,301,841	**0.12**	-	0	0	5	0	0	0
Illinois Farmers Insurance Company	**45**	$247,537,627	**0.18**	0.22	6	1	32	7	0	0
Liberty Mutual Fire Insurance Co	**6**	$39,321,071	**0.15**	0.29	1	0	5	0	0	0
Lighthouse Casualty Company	**11**	$15,226,085	**0.72**	-	2	0	8	1	0	0
LM General Insurance Company	**9**	$57,462,249	**0.16**	0.20	0	0	8	1	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Companies Showing 5 or More Complaints forPrivate Passenger Auto Coverage	Number of Complaints Closed during 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per $1 Millions in Direct Written Premiums	2013 Complaint Ratio per $1 Millions in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claims Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Loya Insurance Company	**5**	$10,413,116	**0.48**	1.02	0	0	5	0	0	0
Madison Mutual Insurance Company	**8**	$23,710,918	**0.34**	0.34	5	0	3	0	0	0
MemberSelect Insurance Company	**13**	$28,873,996	**0.45**	0.34	7	0	6	0	0	0
Mendakota Insurance Company	**31**	$17,786,124	**1.74**	2.12	2	0	29	0	0	0
Meridian Security Insurance Company	**8**	$19,096,163	**0.42**	-	1	0	7	0	0	0
National Heritage Insurance Company	**5**	$2,857,082	**1.75**	3.52	0	0	5	0	0	0
Owners Insurance Company	**5**	$48,282,111	**0.10**	0.17	1	0	3	1	0	0
Pekin Insurance Company	**8**	$6,189,525	**1.29**	2.32	4	1	4	2	0	0
Progressive Northern Insurance Co	**25**	$157,632,209	**0.16**	0.11	3	0	22	0	0	0
Progressive Universal Insurance Co	**19**	$117,780,660	**0.16**	0.22	3	0	16	0	0	0
Safe Auto Insurance Company	**18**	$12,819,614	**1.40**	0.61	2	0	16	0	0	0
Safeco Insurance Company of Illinois	**13**	$91,677,550	**0.14**	0.22	2	0	11	0	0	0
Safeway Insurance Company	**18**	$13,992,143	**1.29**	1.57	2	0	15	1	0	0
Standard Fire Insurance Company (The)	**6**	$24,409,567	**0.25**	-	3	1	2	0	0	0
State Farm Fire & Casualty Company	**8**	$135,506,253	**0.06**	0.14	3	0	3	2	0	0
State Farm Mutual Automobile Ins Co	**262**	$1,870,208,935	**0.14**	0.15	52	5	189	19	0	0
Stonegate Insurance Company	**16**	$4,667,305	**3.43**	2.18	2	0	14	0	0	0
Travelers Home And Marine Ins Co (The)	**6**	$52,906,322	**0.11**	0.20	2	0	4	0	0	0
Trumbull Insurance Company	**14**	$51,236,271	**0.27**	0.25	7	1	5	1	0	0
Unique Insurance Company	**216**	$51,796,961	**4.17**	3.78	3	0	209	5	0	0
United Equitable Insurance Company	**109**	$14,048,755	**7.76**	8.78	24	0	92	0	0	0
United Services Automobile Association	**7**	$52,753,914	**0.13**	0.13	1	0	6	0	0	0
USAA Casualty Insurance Company	**9**	$45,467,525	**0.20**	0.14	0	0	9	0	0	0
West Bend Mutual Insurance Company	**5**	$25,371,373	**0.20**	-	0	0	5	0	0	0
Total	***2,082***	***$5,523,428,378***								
Mean (The "average" of complaint ratios.)			**1.87**							
Median (The "middle" of complaint ratios.)			**0.37**							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Individual Life by Company Name

Companies Showing 5 or More Complaints for Individual Life Coverage	Complaints Closed During 2014	Individual Life Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Allstate Life Insurance Company	**9**	60,664	**1.48**	1.26	2	1	0	5	1	0
American General Life Insurance Company	**35**	192,328	**1.82**	2.21	0	2	16	17	0	0
American Income Life Insurance Company	**7**	80,310	**0.87**	0.94	2	3	0	2	0	0
Atlanta Life Insurance Company	**7**	36,481	**1.92**	1.57	0	0	1	5	1	0
AXA Equitable Life Insurance Company	**7**	81,496	**0.86**	0.82	3	1	0	2	1	0
Bankers Life & Casualty Company	**11**	67,189	**1.64**	4.70	2	2	2	5	0	0
Colonial Penn Life Insurance Company	**5**	3,313	**15.09**	-	0	0	0	5	0	0
Country Life Insurance Company	**9**	408,043	**0.22**	-	1	3	1	4	0	0
Farmers New World Life Insurance Company	**6**	71,628	**0.84**	-	2	1	0	3	0	0
Globe Life & Accident Insurance Company	**33**	139,036	**2.37**	2.03	3	0	17	12	1	0
Independent Order of Foresters	**8**	27,448	**2.91**	-	1	1	2	4	0	0
Jackson National Life Insurance Company	**16**	69,278	**2.31**	2.56	2	0	4	9	1	0
Lincoln National Life Insurance Company	**6**	40,910	**1.47**	-	2	1	0	2	1	0
Metropolitan Life Insurance Company	**24**	341,942	**0.70**	0.68	2	1	7	14	0	0
Midland National Life Insurance Company	**7**	18,964	**3.69**	-	1	1	1	3	1	0
New York Life Insurance Company	**8**	133,439	**0.60**	0.45	2	1	2	2	1	0
Primerica Life Insurance Company	**13**	79,690	**1.63**	0.12	3	3	4	3	0	0
Protective Life Insurance Company	**7**	86,975	**0.80**	0.78	3	0	0	5	2	0
Prudential Insurance Company of America	**16**	446,463	**0.36**	0.40	1	0	5	9	2	0
State Farm Life Insurance Company	**8**	460,518	**0.17**	0.28	2	0	2	4	0	0
Transamerica Life Insurance Company	**6**	73,618	**0.82**	0.84	0	2	1	2	1	0
Transamerica Premier Life Insurance Company	**47**	193,106	**2.43**	-	4	4	17	18	4	0
United Insurance Company Of America	**40**	159,141	**2.51**	2.26	3	2	11	23	1	0
United of Omaha Life Insurance Company	**6**	95,784	**0.63**	1.41	1	0	1	4	0	0
Washington National Insurance Company	**7**	7,975	**8.78**	7.05	0	0	2	4	1	0
Western & Southern Life Insurance Company	**11**	89,387	**1.23**	-	1	0	1	8	1	0
Total	***359***	***3,465,126***								
Average			2.24							
Median			1.48							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Individual Annuity by Company Name

Companies Showing 5 or More Complaints for Individual Annuity Coverage	Complaints Closed During 2014	Individual Annuity Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Allianz Life Insurance Co of North America	9	64,639	1.39	-	1	3	1	3	1	0
Total	***9***	***64,639***								

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Individual Accident & Health by Company Name

Companies Showing 5 or More Complaints for Individual Accident & Health Coverage	Complaints Closed During 2014	Individual A&H Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim-Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Aetna Life Insurance Company	9	4,651	19.35	7.89	1	0	5	1	0	0
American Family Life Assurance Co of Columbus	25	299,529	0.83	0.46	1	2	18	5	0	0
Bankers Life & Casualty Company	8	12,843	6.23	4.46	0	0	6	3	0	0
Colonial Penn Life Insurance Company	7	3,699	18.92	-	1	3	2	1	0	0
Continental Casualty Company	39	12,060	32.34	35.91	23	0	15	1	0	0
Coventry Health And Life Insurance Company	19	4,633	41.01	-	2	0	8	11	0	0
Coventry Health Care of Illinois, Inc.	38	4,819	78.85	32.27	11	1	13	12	3	0
Genworth Life Insurance Company	17	41,591	4.09	-	16	0	1	0	0	0
Guarantee Trust Life Insurance Co	6	9,503	6.31	-	0	1	4	1	0	0
Health Alliance Medical Plans Inc.	14	8,181	17.11	10.69	4	0	6	6	0	0
Health Care Service Corp (BCBS of IL)	901	726,769	12.40	2.42	183	22	420	303	14	
Humana Insurance Company	38	25,721	14.77	8.27	8	0	22	8	0	0
Land of Lincoln Mutual Health Insurance Co	11	6,122	17.97	-	4	1	3	4	0	0
Metropolitan Life Insurance Company	94	18,284	51.41	-	92	0	1	1	0	0
Mutual of Omaha Insurance Company	10	58,292	1.72	1.47	3	0	7	0	0	0
Senior Health Insurance Co of Pennsylvania	5	3,663	13.65	14.51	0	0	4	1	0	0
State Farm Mutual Automobile Insurance Co	6	41,174	1.46	-	4	0	1	1	0	0
Time Insurance Company	9	65,526	1.37	4.09	2	1	5	1	0	0
UnitedHealthcare Insurance Company of IL	5	182	274.73	-	0	0	4	1	0	0
UnitedHealthcare Insurance Company	10	562	177.94	124.48	0	1	7	2	0	0
Washington National Insurance Company	8	10,734	7.45	14.10	1	1	4	2	0	0
Total	***1,279***	***1,358,538***								
Average			38.09							
Median			14.77							

Note: Individual Accident & Health complaints includes the new Marketplace plans effective Jan. 1, 2014.

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Group Accident & Health by Company Name

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Complaints Closed During 2014	Group A&H Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were Filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim-Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Aetna Life Insurance Company	**44**	577,458	**0.76**	0.64	1	0	37	3	3	0
Ameritas Life Insurance Corporation	**5**	49,360	**1.01**	1.29	0	0	5	0	0	0
Celtic Insurance Company *	**8**	-	**N/A**	88.29	0	0	3	4	1	0
Cigna Health And Life Insurance Company	**9**	234,859	**0.38**	-	0	0	8	0	0	0
Connecticut General Life Insurance Co	**5**	4,741	**10.55**	7.70	0	0	9	0	0	0
Coventry Health Care of Illinois, Inc.	**13**	19,947	**6.52**	9.63	3	0	7	3	0	0
Golden Rule Insurance Company	**20**	12,929	**15.47**	1.25	9	2	10	0	0	0
Guardian Life Insurance Co of America	**25**	510,338	**0.49**	2.69	0	0	25	0	0	0
Health Alliance Medical Plans Inc.	**15**	36,828	**4.07**	3.66	1	0	11	3	1	0
Health Care Service Corp (BCBS of IL)	**359**	1,090,816	**3.29**	0.97	22	0	301	27	9	0
Humana Insurance Company	**70**	140,335	**4.99**	3.95	4	0	62	5	0	0
HumanaDental Insurance Company	**5**	148,873	**0.34**	-	0	0	5	0	0	0
Life Insurance Co of North America	**17**	684,462	**0.25**	0.24	0	0	17	0	0	0
Lincoln National Life Insurance Co	**9**	469,557	**0.19**	0.18	0	0	9	0	0	0
Metropolitan Life Insurance Company	**22**	1,021,674	**0.22**	0.19	3	0	19	0	0	0
Principal Life Insurance Company	**9**	143,121	**0.63**	0.64	0	0	9	0	0	0
Prudential Insurance Co of America	**13**	288,276	**0.45**	0.25	0	0	11	1	1	0
Reliance Standard Life Insurance Co	**5**	141,878	**0.35**	-	0	0	4	1	0	0
Standard Insurance Company	**5**	207,341	**0.24**	0.45	0	0	5	0	0	0
Time Insurance Company	**21**	26,029	**8.07**	8.80	1	2	17	1	0	0
UnitedHealthcare Ins Co of the River Valley	**17**	27,088	**6.28**	3.93	1	0	16	0	0	0
UnitedHealthcare Ins Co of IL	**147**	136,888	**10.74**	8.25	2	1	134	7	3	0
UnitedHealthcare Ins Co	**80**	406,205	**1.97**	1.62	1	0	72	4	3	0
Unum Life Insurance Co of America	**9**	592,941	**0.15**	0.18	2	0	7	0	0	0
Total	***932***	***6,971,944***								
Average			**3.37**							
Median			**0.76**							

*Company exited from group accident & health market in 2014.

Note: Group Accident & Health complaints includes the new Marketplace plans effective Jan. 1, 2014.

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

2014

Consumer Complaints Investigated

by

the Department of Insurance

By Complaint Ratio

Homeowners by Complaint Ratio

Companies Showing 5 or More Complaints for Homeowners Coverage	Complaints Closed During 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per $1 Million in Direct Written Premium	2013 Complaint Ratio per $1 Million in Direct Written Premium	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
American Modern Select Company	7	$3,743,296	**1.87**	1.78	2	0	4	1	0	0
QBE Insurance Corporation	8	$4,385,533	**1.82**	1.52	2	0	7	2	0	0
Founders Insurance Company	6	$4,595,702	**1.31**	1.93	1	1	4	0	0	0
Shelter Mutual Insurance Company	11	$8,846,643	**1.24**	-	2	0	8	1	0	0
MemberSelect Insurance Company	49	$39,741,159	**1.23**	0.81	14	0	34	1	0	0
Badger Mutual Insurance Company	6	$5,025,711	**1.19**	-	0	0	6	0	0	0
Cambridge Mutual Fire Insurance Company	6	$5,454,013	**1.10**	-	1	0	5	0	0	0
Erie Insurance Exchange	27	$29,133,449	**0.93**	0.48	8	0	17	1	0	0
American Bankers Insurance Company of FL	5	$5,919,305	**0.84**	-	0	0	5	0	0	0
Auto Owners Insurance Company	21	$25,750,313	**0.82**	0.38	1	0	19	0	0	0
Madison Mutual Insurance Company	8	$10,801,783	**0.74**	0.59	1	1	6	0	0	0
Forreston Mutual Insurance Company	5	$7,549,057	**0.66**	-	1	0	4	0	0	0
Travelers Personal Insurance Company	7	$11,542,638	**0.61**	0.69	6	0	1	0	0	0
Trumbull Insurance Company	8	$13,216,658	**0.61**	-	5	0	2	0	0	0
Homesite Insurance Company of Illinois	11	$18,367,148	**0.60**	0.45	5	0	6	0	0	0
Allstate Indemnity Company	80	$162,387,819	**0.49**	0.11	7	2	68	4	0	0
Liberty Mutual Fire Insurance Company	17	$34,607,960	**0.49**	0.37	3	0	12	3	0	0
Allstate Vehicle and Property Insurance Co	34	$71,547,875	**0.48**	0.05	14	3	15	2	0	0
Foremost Insurance Company	10	$21,100,683	**0.47**	0.25	7	0	3	0	0	0
Travelers Home And Marine Ins Co (The)	28	$59,144,592	**0.47**	0.74	13	1	13	1	0	0
Owners Insurance Company	11	$24,786,851	**0.44**	-	2	0	9	1	0	0
Allstate Property and Casualty Insurance Co	26	$61,238,758	**0.42**	0.03	3	2	21	1	0	0
State Auto Property and Casualty Ins Co	5	$12,582,584	**0.40**	0.56	0	0	5	0	0	0
Illinois Farmers Insurance Company	19	$49,143,559	**0.39**	0.53	2	0	16	1	0	0
Liberty Insurance Corporation	17	$44,580,470	**0.38**	0.36	6	2	7	2	0	0
Safeco Insurance Company of Illinois	24	$63,899,734	**0.38**	0.29	7	0	15	2	0	0
State Farm Fire & Casualty Company	412	$1,110,598,293	**0.37**	0.30	218	9	177	11	0	0
LM Insurance Corporation	8	$21,743,476	**0.37**	0.51	6	0	2	0	0	0
American Family Mutual Insurance Company	56	$152,527,033	**0.37**	0.59	13	0	43	1	0	0
Standard Mutual Insurance Company	5	$13,783,763	**0.36**	-	0	0	5	0	0	0
Allstate Insurance Company	37	$106,296,764	**0.35**	1.35	7	1	28	1	0	0
Farmers Automobile Insurance Association	13	$38,776,444	**0.34**	0.15	2	0	11	0	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Companies Showing 5 or More Complaints for Homeowners Coverage	Complaints Closed During 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per $1 Million in Direct Written Premium	2013 Complaint Ratio per $1 Million in Direct Written Premium	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Property & Casualty Insurance Co of Hartford	5	$16,637,685	**0.30**	0.51	0	0	4	1	0	0
Citizens Insurance Company Of Illinois	7	$26,714,357	**0.26**	-	2	0	5	0	0	0
Cincinnati Insurance Company (The)	6	$30,866,817	**0.19**	-	1	0	6	0	0	0
Country Mutual Insurance Company	54	$283,164,377	**0.19**	0.22	10	0	42	2	0	0
USAA Casualty Insurance Company	5	$31,674,923	**0.16**	0.16	0	0	5	0	0	0
Erie Insurance Company	5	$32,796,673	**0.15**	0.21	3	0	2	1	0	0
Farmers Insurance Exchange	18	$118,593,916	**0.15**	0.13	2	0	14	2	0	0
Metropolitan Casualty Insurance Company	7	$54,197,740	**0.13**	0.19	1	0	6	0	0	0
Total	***1,094***	***$2,837,465,554***								
Mean (The "average" of complaint ratios.)			**0.60**							
Median (The "middle" of complaint ratios.)			**0.46**							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Private Passenger Automobile by Complaint Ratio

Companies Showing 5 or More Complaints for Coverage Type Private Passenger Auto	Number of Complaints Closed during 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per $1 Millions in Direct Written Premiums	2013 Complaint Ratio per $1 Millions in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claims Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Conifer Insurance Company	7	$197,407	**35.46**	2.35	1	0	6	0	0	0
American Heartland Insurance Co	85	$10,285,470	**8.26**	7.84	15	0	72	0	0	0
United Equitable Insurance Company	109	$14,048,755	**7.76**	8.78	24	0	92	0	0	0
Direct Auto Insurance Company	99	$20,000,200	**4.95**	6.81	19	0	83	0	0	0
American Freedom Insurance Co	99	$20,752,133	**4.77**	5.99	18	0	82	2	0	0
Delphi Casualty Company	19	$4,143,928	**4.59**	0.73	0	0	18	1	0	0
Unique Insurance Company	216	$51,796,961	**4.17**	3.78	3	0	209	5	0	0
American Alliance Casualty Company	51	$14,397,870	**3.54**	4.49	2	0	49	0	0	0
Apollo Casualty Company	45	$12,818,669	**3.51**	0.22	1	0	44	1	0	0
Stonegate Insurance Company	16	$4,667,305	**3.43**	2.18	2	0	14	0	0	0
First Chicago Insurance Company	22	$7,595,076	**2.90**	2.22	2	0	21	0	0	0
Founders Insurance Company	135	$48,970,182	**2.76**	2.54	7	1	125	2	0	0
American Access Casualty Company	170	$95,938,333	**1.77**	1.43	7	0	162	2	0	0
National Heritage Insurance Company	5	$2,857,082	**1.75**	3.52	0	0	5	0	0	0
Mendakota Insurance Company	31	$17,786,124	**1.74**	2.12	2	0	29	0	0	0
First Acceptance Insurance Co Inc.	38	$22,363,881	**1.70**	1.73	1	1	35	1	0	0
Falcon Insurance Company	12	$8,472,378	**1.42**	-	0	0	12	0	0	0
Safe Auto Insurance Company	18	$12,819,614	**1.40**	0.61	2	0	16	0	0	0
Pekin Insurance Company	8	$6,189,525	**1.29**	2.32	4	1	4	2	0	0
Safeway Insurance Company	18	$13,992,143	**1.29**	1.57	2	0	15	1	0	0
Affirmative Insurance Company	15	$15,655,018	**0.96**	1.25	1	0	14	0	0	0
21st Century Centennial Insurance Co	13	$17,767,921	**0.73**	0.42	2	0	11	1	0	0
Lighthouse Casualty Company	11	$15,226,085	**0.72**	-	2	0	8	1	0	0
Bristol West Insurance Company	11	$17,725,977	**0.62**	-	0	0	9	2	0	0
Allstate Indemnity Company	5	$10,255,332	**0.49**	-	1	0	5	0	0	0
Loya Insurance Company	5	$10,413,116	**0.48**	1.02	0	0	5	0	0	0
MemberSelect Insurance Company	13	$28,873,996	**0.45**	0.34	7	0	6	0	0	0
Meridian Security Insurance Company	8	$19,096,163	**0.42**	-	1	0	7	0	0	0
Geico Casualty Company	81	$202,026,451	**0.40**	0.50	4	0	76	1	0	0
Madison Mutual Insurance Company	8	$23,710,918	**0.34**	0.34	5	0	3	0	0	0
Trumbull Insurance Company	14	$51,236,271	**0.27**	0.25	7	1	5	1	0	0
Auto Club Insurance Association	14	$52,791,565	**0.27**	2.35	3	0	9	2	0	0
Standard Fire Insurance Company (The)	6	$24,409,567	**0.25**	-	3	1	2	0	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Companies Showing 5 or More Complaints for Coverage Type Private Passenger Auto	Number of Complaints Closed during 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per $1 Millions in Direct Written Premiums	2013 Complaint Ratio per $1 Millions in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claims Handling	Policy-holder Service	Reason Other	Reason Not Categorized
American Family Mutual Insurance Co	56	$251,241,890	**0.22**	0.22	6	2	46	2	0	0
Allmerica Financial Alliance Ins Co	9	$41,775,888	**0.22**	0.13	1	0	8	0	0	0
Esurance Property & Casualty Ins Co	10	$47,614,934	**0.21**	1.71	0	0	9	1	0	0
USAA Casualty Insurance Company	9	$45,467,525	**0.20**	0.14	0	0	9	0	0	0
West Bend Mutual Insurance Company	5	$25,371,373	**0.20**	-	0	0	5	0	0	0
Erie Insurance Exchange	13	$68,209,514	**0.19**	0.13	4	0	8	2	0	0
Illinois Farmers Insurance Company	45	$247,537,627	**0.18**	0.22	6	1	32	7	0	0
Allstate Fire and Casualty Ins Co	72	$424,855,802	**0.17**	0.01	4	1	57	10	0	0
Farmers Automobile Ins Assoc. (The)	12	$74,134,289	**0.16**	-	1	0	11	0	0	0
Progressive Universal Insurance Co	19	$117,780,660	**0.16**	0.22	3	0	16	0	0	0
Progressive Northern Insurance Co	25	$157,632,209	**0.16**	0.11	3	0	22	0	0	0
LM General Insurance Company	9	$57,462,249	**0.16**	0.20	0	0	8	1	0	0
Liberty Mutual Fire Insurance Co	6	$39,321,071	**0.15**	0.29	1	0	5	0	0	0
Allstate Property & Casualty Ins Co	12	$78,694,851	**0.15**	-	1	0	10	2	0	0
Allstate Insurance Company	21	$147,423,132	**0.14**	0.62	1	1	19	1	0	0
Safeco Insurance Company of Illinois	13	$91,677,550	**0.14**	0.22	2	0	11	0	0	0
State Farm Mutual Automobile Ins Co	262	$1,870,208,935	**0.14**	0.15	52	5	189	19	0	0
United Services Automobile Association	7	$52,753,914	**0.13**	0.13	1	0	6	0	0	0
Geico Indemnity Company	5	$41,301,841	**0.12**	-	0	0	5	0	0	0
Geico General Insurance Company	11	$95,697,958	**0.11**	0.09	2	0	8	1	0	0
Travelers Home And Marine Ins Co (The)	6	$52,906,322	**0.11**	0.20	2	0	4	0	0	0
Owners Insurance Company	5	$48,282,111	**0.10**	0.17	1	0	3	1	0	0
Country Mutual Insurance Company	17	$164,254,917	**0.10**	0.08	2	0	15	0	0	0
Country Preferred Insurance Company	18	$267,034,147	**0.07**	0.07	1	0	16	1	0	0
State Farm Fire & Casualty Company	8	$135,506,253	**0.06**	0.14	3	0	3	2	0	0
Total	***2,082***	***$5,523,428,378***								
Mean (The "average" of complaint ratios.)			**1.87**							
Median (The "middle" of complaint ratios.)			**0.37**							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Individual Life by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Life Coverage	Complaints Closed During 2014	Individual Life Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing Sales	Claims Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Colonial Penn Life Insurance Company	**5**	3,313	**15.09**	-	0	0	0	5	0	0
Washington National Insurance Company	**7**	7,975	**8.78**	7.05	0	0	2	4	1	0
Midland National Life Insurance Company	**7**	18,964	**3.69**	-	1	1	1	3	1	0
Independent Order of Foresters	**8**	27,448	**2.91**	-	1	1	2	4	0	0
United Insurance Company Of America	**40**	159,141	**2.51**	2.26	3	2	11	23	1	0
Transamerica Premier Life Insurance Company	**47**	193,106	**2.43**	-	4	4	17	18	4	0
Globe Life & Accident Insurance Company	**33**	139,036	**2.37**	2.03	3	0	17	12	1	0
Jackson National Life Insurance Company	**16**	69,278	**2.31**	2.56	2	0	4	9	1	0
Atlanta Life Insurance Company	**7**	36,481	**1.92**	1.57	0	0	1	5	1	0
American General Life Insurance Company	**35**	192,328	**1.82**	2.21	0	2	16	17	0	0
Bankers Life & Casualty Company	**11**	67,189	**1.64**	4.70	2	2	2	5	0	0
Primerica Life Insurance Company	**13**	79,690	**1.63**	0.12	3	3	4	3	0	0
Allstate Life Insurance Company	**9**	60,664	**1.48**	1.26	2	1	0	5	1	0
Lincoln National Life Insurance Company	**6**	40,910	**1.47**	-	2	1	0	2	1	0
Western & Southern Life Insurance Company	**11**	89,387	**1.23**	-	1	0	1	8	1	0
American Income Life Insurance Company	**7**	80,310	**0.87**	0.94	2	3	0	2	0	0
AXA Equitable Life Insurance Company	**7**	81,496	**0.86**	0.82	3	1	0	2	1	0
Farmers New World Life Insurance Company	**6**	71,628	**0.84**	-	2	1	0	3	0	0
Transamerica Life Insurance Company	**6**	73,618	**0.82**	0.84	0	2	1	2	1	0
Protective Life Insurance Company	**7**	86,975	**0.80**	0.78	3	0	0	5	2	0
Metropolitan Life Insurance Company	**24**	341,942	**0.70**	0.68	2	1	7	14	0	0
United of Omaha Life Insurance Company	**6**	95,784	**0.63**	1.41	1	0	1	4	0	0
New York Life Insurance Company	**8**	133,439	**0.60**	0.45	2	1	2	2	1	0
Prudential Insurance Company of America	**16**	446,463	**0.36**	0.40	1	0	5	9	2	0
Country Life Insurance Company	**9**	408,043	**0.22**	-	1	3	1	4	0	0
State Farm Life Insurance Company	**8**	460,518	**0.17**	0.28	2	0	2	4	0	0
Total	***359***	***3,465,126***								
Average			**2.24**							
Median			**1.48**							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Individual Annuity by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Annuity Coverage	Complaints Closed During 2014	Individual Annuity Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-houlder Service	Reason Other	Reason Not Categorized
Allianz Life Insurance Co of North America	9	64,639	1.39	-	1	3	1	3	1	0
Total	***9***	***64,639***								

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Individual Accident & Health by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Accident & Health Coverage	Complaints Closed During 2014	Individual A&H Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
UnitedHealthcare Insurance Company of IL	**5**	182	**274.73**	-	0	0	4	1	0	0
UnitedHealthcare Insurance Company	**10**	562	**177.94**	124.48	0	1	7	2	0	0
Coventry Health Care of Illinois, Inc.	**38**	4,819	**78.85**	32.27	11	1	13	12	3	0
Metropolitan Life Insurance Company	**94**	18,284	**51.41**	-	92	0	1	1	0	0
Coventry Health And Life Insurance Company	**19**	4,633	**41.01**	-	2	0	8	11	0	0
Continental Casualty Company	**39**	12,060	**32.34**	35.91	23	0	15	1	0	0
Aetna Life Insurance Company	**9**	4,651	**19.35**	7.89	1	0	5	1	0	0
Colonial Penn Life Insurance Company	**7**	3,699	**18.92**	-	1	3	2	1	0	0
Land of Lincoln Mutual Health Insurance Co	**11**	6,122	**17.97**	-	4	1	3	4	0	0
Health Alliance Medical Plans Inc.	**14**	8,181	**17.11**	10.69	4	0	6	6	0	0
Humana Insurance Company	**38**	25,721	**14.77**	8.27	8	0	22	8	0	0
Senior Health Insurance Co of Pennsylvania	**5**	3,663	**13.65**	14.51	0	0	4	1	0	0
Health Care Service Corp (BCBS of IL)	**901**	726,769	**12.40**	2.42	183	22	420	303	14	0
Washington National Insurance Company	**8**	10,734	**7.45**	14.10	1	1	4	2	0	0
Guarantee Trust Life Insurance Co	**6**	9,503	**6.31**	-	0	1	4	1	0	0
Bankers Life & Casualty Company	**8**	12,843	**6.23**	4.46	0	0	6	3	0	0
Genworth Life Insurance Company	**17**	41,591	**4.09**	-	16	0	1	0	0	0
Mutual of Omaha Insurance Company	**10**	58,292	**1.72**	1.47	3	0	7	0	0	0
State Farm Mutual Automobile Insurance Co	**6**	41,174	**1.46**	-	4	0	1	1	0	0
Time Insurance Company	**9**	65,526	**1.37**	4.09	2	1	5	1	0	0
American Family Life Assurance Co of Columbus	**25**	299,529	**0.83**	0.46	1	2	18	5	0	0
Total	***1,279***	***1,358,538***								
Average			**38.09**							
Median			**14.77**							

Note: Individual Accident & Health complaints includes the new Marketplace plans effective January 1, 2014.

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Group Accident & Health by Complaint Ratio

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Complaints Closed During 2014	Group A&H Policies in Force as of 12/31/2014	2014 Complaint Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were Filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Golden Rule Insurance Company	**20**	12,929	**15.47**	1.25	9	2	10	0	0	0
UnitedHealthcare Ins Co of IL	**147**	136,888	**10.74**	8.25	2	1	134	7	3	0
Connecticut General Life Insurance Co	**5**	4,741	**10.55**	7.70	0	0	9	0	0	0
Time Insurance Company~	**21**	26,029	**8.07**	8.80	1	2	17	1	0	0
Coventry Health Care of Illinois, Inc.	**13**	19,947	**6.52**	9.63	3	0	7	3	0	0
UnitedHealthcare Ins Co of the River Valley	**17**	27,088	**6.28**	3.93	1	0	16	0	0	0
Humana Insurance Company	**70**	140,335	**4.99**	3.95	4	0	62	5	0	0
Health Alliance Medical Plans Inc.	**15**	36,828	**4.07**	3.66	1	0	11	3	1	0
Health Care Service Corp (BCBS of IL)	**359**	1,090,816	**3.29**	0.97	22	0	301	27	9	0
UnitedHealthcare Ins Co	**80**	406,205	**1.97**	1.62	1	0	72	4	3	0
Ameritas Life Insurance Corporation	**5**	49,360	**1.01**	1.29	0	0	5	0	0	0
Aetna Life Insurance Company	**44**	577,458	**0.76**	0.64	1	0	37	3	3	0
Principal Life Insurance Company	**9**	143,121	**0.63**	0.64	0	0	9	0	0	0
Guardian Life Insurance Co of America	**25**	510,338	**0.49**	2.69	0	0	25	0	0	0
Prudential Insurance Co of America	**13**	288,276	**0.45**	0.25	0	0	11	1	1	0
Cigna Health And Life Insurance Company	**9**	234,859	**0.38**	-	0	0	8	0	0	0
Reliance Standard Life Insurance Co	**5**	141,878	**0.35**	-	0	0	4	1	0	0
HumanaDental Insurance Company	**5**	148,873	**0.34**	-	0	0	5	0	0	0
Life Insurance Co of North America	**17**	684,462	**0.25**	0.24	0	0	17	0	0	0
Standard Insurance Company	**5**	207,341	**0.24**	0.45	0	0	5	0	0	0
Metropolitan Life Insurance Company	**22**	1,021,674	**0.22**	0.19	3	0	19	0	0	0
Lincoln National Life Insurance Co	**9**	469,557	**0.19**	0.18	0	0	9	0	0	0
Unum Life Insurance Co of America	**9**	592,941	**0.15**	0.18	2	0	7	0	0	0
Celtic Insurance Company *	**8**	-	**N/A**	88.29	0	0	3	4	1	0
Total	**932**	***6,971,944***								
Average			**3.37**							
Median			**0.76**							

*Company exited from group accident & health market in 2014.

Note: Group Accident & Health complaints includes the new Marketplace plans effective January 1, 2014.

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

External Reviews and Appeals to Director 2014
Illinois Department of Insurance

External Review Requests Closed in 2014

Claim Service Approved Prior to IRO review	74
Federal Process	14
Request Incomplete	285
Ineligible	546
Completed	483
Total	**1402**

Break-down of Completed Reviews by Outcome

Overturned	166
Partial	13
Upheld	304
Total	**483**

Break-down of Completed Reviews by Type

Experimental/Investigational	102
Medical Necessity, pre-ex or rescission	381
Total	**483**

Break-down of Completed Reviews by Status

Expedited	130
Standard	353
Total	**483**

Appeals to Director in 2014

Arbitrary &Capricious	6
Not Arbitrary & Capricious	11
Total	**17**

Arbitrary and Capricious Finding Results

Paid by Carrier without further review	2
Director finding upheld by 2nd IRO	1
Director finding overturned by 2nd IRO	3
Total	**6**

External Reviews and Appeals to Director 2014
Illinois Department of Insurance

2014

Consumer Complaints Investigated

by

the Department of Insurance

HMOs and LHSOs

Health Maintenance Organizations (HMOs) by Company Name

Health Maintenance Organizations (HMOs) with Illinois Members	Complaints Closed During 2014	Total IL Enrollment Count as of 12/31/2014	Adjusted IL Enrollment Count *as of 12/31/2014	2014 Complaint Ratio	2013 Complaint Ratio	Major Reasons Complaints were filed with the Illinois Department of Insurance					
						Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Aetna Health Inc.	11	9,983	9,247	11.9	4.0	1	0	13	0	1	0
CIGNA Healthcare Of Illinois Inc.	0	169	169	0.0	0.0	0	0	2	0	3	0
Coventry Health Care of Illinois, Inc.	16	9,828	8,748	18.3	6.8	2	0	7	4	2	0
Coventry Health Care of Missouri, Inc.	3	10,795	545	55.0	16.6	0	0	0	2	1	0
Health Alliance Medical Plans Inc.	35	156,121	134,969	2.6	1.1	2	0	27	2	4	0
Health Alliance Midwest Inc.	0	309	309	0.0	0.0	0	0	0	0	0	0
Health Care Service Corp (BCBS of IL) *(HMO Enrollment Only)*	200	748,283	679,692	2.9	1.1	18	2	107	34	39	0
Humana Benefit Plan of Illinois, Inc.	1	7,308	1,342	7.5	4.8	0	0	1	0	0	0
Humana Health Plan Inc.	48	100,242	22,705	21.1	5.6	2	2	32	6	7	0
Medical Associated Health Plan Inc.	0	3,094	1,522	0.0	0.0	0	0	0	0	0	0
Meridian Health Plan of Illinois	0	159,546	3,783	0.0	0.0	0	0	0	0	0	0
Union Health Service Ins *(HMO Enrollment Only)*	0	2,772	8	0.0	0.0	0	0	0	0	0	0
UnitedHealthcare Of Illinois Inc.	57	22,693	22,693	25.1	3.3	0	0	47	2	6	1
UnitedHealthcare Plan of River Valley Inc.	0	10,856	1,063	0.0	4.1	0	0	0	0	0	0

*Total is adjusted to exclude Medicaid/Medicare members and Federal Employer Health Benefit Plans (FEHBP) members.

Enrollment numbers shown are derived from the 2014 Illinois enrollment page included in the 2014 Annual Financial Statement filing.

Licensed Health Service Organizations (LHSOs) by Company Name

Licensed Health Service Organization (LHSOs) with Illinois Members	Complaints Closed During 2014	Total IL Enrollment Count as of 12/31/2014	Adjusted IL Enrollment Count *as of 12/31/2014	2014 Complaint Ratio	2013 Complaint Ratio	Major Reasons Complaints were filed with the Illinois Department of Insurance					
						Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
AccessCare General, Inc.	0	3,462	3,462	0.0	0.0	0	0	0	0	0	0
Alpha Dental Program Inc.	0	4,339	4,339	0.0	0.0	0	0	0	0	0	0
CIGNA Dental Health of Kentucky, Inc.	0	43,214	43,214	0.0	0.0	0	0	0	0	0	0
CompBenefits Dental, Inc.	3	33,995	33,995	0.9	0.5	0	0	2	1	0	0
Delta Dental of Illinois	31	578,795	578,795	0.5	0.3	0	0	28	1	2	0
First Commonwealth Insurance Company	0	117,133	117,133	0.0	0.1	0	0	0	0	0	0
Humana Dental Concern Ltd.	0	1,130	1,130	0.0	0.0	0	0	0	0	0	0
Preferred Insurance Services, Inc.	0	1,867	1,867	0.0	0.0	0	0	0	0	0	0
Pro Tec Insurance Company	0	58,956	58,956	0.0	0.0	0	0	0	0	0	0
Sidney Hillman Health Centre of CMRJBUH	0	5,661	4,906	0.0	0.0	0	0	0	0	0	0
Union Health Service Inc. *(LHSO Enrollment Only)*	0	43,728	43,728	0.0	0.0	0	0	0	0	0	0
Union Medical Center	0	6,273	6,273	0.0	0.0	0	0	0	0	0	0
Union Security Insurance Company	0	21,490	21,490	0.0	0.0	0	0	0	0	0	0
Vision Service Plan of Illinois, NFP	1	1,694,806	1,694,806	0.0	0.0	0	0	1	0	0	0

*Total is adjusted to exclude Medicaid/Medicare members and Federal Employer Health Benefit Plans (FEHBP) members.

Enrollment numbers shown are derived from the 2014 Illinois enrollment page included in the 2014 Annual Financial Statement filing.

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column.
The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

HMOs and LHSOs with No Illinois Commercial Enrollment

HMOs and LHSOs with No Illinois Commercial Enrollment at Year End 2014	Total Illinois Member Count as of 12/31/2014	Adjusted Total Illinois Member Count* as of 12/31/2014
Aetna Better Health Inc.	80,401	0
CIGNA Healthcare of St. Louis Inc.	0	0
Community Care Alliance of Illinois, NFP	1,020	0
Dental Benefit Providers of Illinois Inc.	0	0
Essence Healthcare Inc.	8,076	0
Fidelis Securecare of Texas Inc.	0	0
First Commonwealth Ltd Health Serv Corp	0	0
Harmony Health Plan of Illinois Inc.	176,056	0
Health Alliance Connect, Inc.	70,907	0
Healthlink HMO Inc.	0	0
Healthspring of Tennessee, Inc.	29,465	0
HMO Missouri Inc.	0	0
Illinicare Health Plan, Inc.	89,484	0
Independent Care Health Plan, Inc.	0	0
Molina Helathcare of Illinois, Inc.	99,586	0
Pre-Paid Health Services, Inc.	0	0
SafeGuard Health Plans, Inc.	0	0
Truassure Insurance Company	0	0
UnitedHealthcare Of The Midwest Inc.	5,734	0

*Total is adjusted to exclude Medicaid/Medicare members and Federal Employer Health Benefit Plans (FEHBP) members.

Enrollment numbers shown are derived from the 2014 Illinois enrollment page included in the 2014 Annual Financial Statement filing.