

Individual Accident and Health by Complaint Ratio

2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Accident & Health	Complaints Closed During 2011	Individual Accident and Health Policies in Force as of 12/31/2011	2011 Individual A&H Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2010 Consumer Complaint Report Ratio
				under-writing	marketing - sales	claims	policy service	
UnitedHealthcare Insurance Company	6	348,420	0.17	1	0	5	0	0.16
Combined Insurance Company Of America	6	87,164	0.69	0	0	5	1	0.63
American Family Life Assurance Co of Columbus	23	325,318	0.71	1	1	18	3	0.87
Genworth Life Insurance Company	8	39,663	2.02	8	0	0	0	1.50
Health Care Service Corporation	225	572,696	3.93	72	1	114	38	5.45
United of Omaha Life Insurance Company	33	65,365	5.05	21	1	6	5	3.38
Prudential Insurance Company of America	5	7,792	6.42	1	0	3	1	-
Aetna Life Insurance Company	6	8,068	7.44	0	0	6	0	8.54
Guarantee Trust Life Insurance Company	6	8,005	7.50	1	0	4	1	9.13
Mutual of Omaha Insurance Company	12	13,131	9.14	2	0	10	0	9.50
Health Alliance Medical Plans Inc.	12	12,161	9.87	4	1	5	2	6.68
American Family Mutual Insurance Company	5	3,607	13.86	3	0	2	0	13.70
Washington National Insurance Company	20	12,849	15.57	5	1	11	3	12.58
John Hancock Life Insurance Company U.S.A.	35	22,235	15.74	32	0	3	0	-
Continental Casualty Company	27	16,803	16.07	18	0	9	0	5.35
Humana Insurance Company	42	25,969	16.17	2	0	36	4	22.63

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Bankers Life & Casualty Company	29	13,449	21.56	8	0	19	2	14.59
Senior Health Insurance Co of Pennsylvania	11	5,028	21.88	5	0	4	2	32.36
MetLife Insurance Company of Connecticut	11	3,014	36.50	11	0	0	0	57.12
Cincinnati Life Insurance Company (The)	7	516	135.66	7	0	0	0	-
Total	529	1,591,253	17.30	Mean (The "average" of complaint ratios)				
			9.50	Median (The "middle" value of complaint ratios)				

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum complaint activity during 2010.