

Group Accident and Health by Complaint Ratio

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints Closed During 2013	Group Accident & Health Certificates in Force as of 12/31/2013	2013 Grp A & H Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under-writing	marketing & sales	claim handling	policy-holders service	
Unum Life Insurance Company of America 62235	11	604,708	0.18	2	1	7	1	0.19
Lincoln National Life Insurance Company 65676	8	433,868	0.18	0	0	8	0	0.14
Metropolitan Life Insurance Company 65978	22	1,152,088	0.19	2	0	19	1	0.40
Life Insurance Company of North America 65498	16	661,255	0.24	0	0	16	0	0.32
Prudential Insurance Company of America 68241	12	472,934	0.25	0	0	11	1	0.22
Standard Insurance Company 69019	9	199,359	0.45	0	0	9	0	N/A
Aetna Life Insurance Company 60054	32	500,322	0.64	1	0	29	2	0.64
Principal Life Insurance Company 61271	8	124,518	0.64	0	0	8	0	1.51
Stonebridge Life Insurance Company 65021	5	60,711	0.82	0	1	4	0	0.70
Health Care Service Corporation 70670	193	1,980,461	0.97	15	3	153	22	1.21
Golden Rule Insurance Company 62286	57	457,521	1.25	19	3	30	5	28.81
Ameritas Life Insurance Corporation 61301	6	46,376	1.29	0	0	6	0	N/A
UnitedHealthcare Insurance Company 79413	59	364,297	1.62	1	0	57	1	1.45
Guardian Life Insurance Co of America 64246	7	26,027	2.69	0	0	6	1	0.32
Coventry Health And Life Insurance Co 81973	5	18,254	2.74	0	0	5	0	8.33
Health Alliance Medical Plans Inc. 77950	13	35,519	3.66	0	0	11	2	2.84
UnitedHealthcare Ins Co of the River Valley 12231	12	30,513	3.93	0	0	11	1	22.00
Humana Insurance Company 73288	33	83,543	3.95	1	0	31	1	4.41
Continental Casualty Company 20443	8	13,178	6.07	3	0	5	0	N/A
Connecticut General Life Insurance Co 62308	8	10,385	7.70	0	0	8	0	0.17

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UnitedHealthcare Insurance Co of Illinois 60318	89	107,931	8.25	1	0	80	8	7.13
Time Insurance Company 69477	24	27,280	8.80	3	2	18	1	11.85
Coventry Health Care of Illinois, Inc. 74160	14	14,533	9.63	1	0	10	3	10.40
Celtic Insurance Company 80799	19	2,152	88.29	5	0	13	1	37.14
<u>Total</u>	670	7,427,733						
			6.44	Mean (The "average" of complaint ratios.)				
			1.46	Median (The "middle" value of complaint ratios.)				

"N/A" in 2012 complaint ratio column indicates the company did not show in the 2012 report.

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