## Group Accident and Health by Complaint Ratio

2010 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints	Group Accident & Health Certificates in Force as of 12/31/2010	2010 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
Life Insurance Company of North America	11	1,036,135	0.11	0	0	10	1
Fidelity Security Life Insurance Company	6	501,025	0.12	1	0	5	0
Unum Life Insurance Company of America	10	536,883	0.19	0	0	10	0
Metropolitan Life Insurance Company	20	969,637	0.21	0	0	19	1
Aetna Life Insurance Company	54	746,391	0.72	1	0	49	4
Union Security Insurance Company	5	60,832	0.82	0	0	5	0
Guardian Life Insurance Company of America	30	253,503	1.18	0	0	30	0
Connecticut General Life Insurance Company	9	74,786	1.20	0	0	6	3
Principal Life Insurance Company	18	139,815	1.29	0	0	18	0
UnitedHealthcare Insurance Company	76	495,379	1.53	3	0	72	1
HumanaDental Insurance Company	7	41,127	1.70	1	0	6	0
Health Alliance Medical Plans Inc.	7	36,383	1.92	4	0	3	0
Health Care Service Corporation	373	1,730,895	2.15	24	0	310	39
New York Life Insurance Company	6	23,706	2.53	1	0	3	2

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				underwriting	marketing - sales	claims	policy service
Guarantee Trust Life Insurance Company	14	35,745	3.92	5	0	8	1
PersonalCare Insurance of Illinois Inc.	19	34,229	5.55	1	0	18	0
John Alden Life Insurance Company	8	9,756	8.20	2	0	6	0
Nippon Life Insurance Company of America	6	6,917	8.67	0	0	6	0
Humana Insurance Company	53	60,606	8.75	1	0	49	3
Mega Life and Health Insurance Company (The)	10	10,909	9.17	1	0	9	0
Mid-West National Life Insurance Company of Tennessee	5	4,466	11.20	1	0	3	1
Time Insurance Company	62	42,139	14.71	17	2	41	3
UnitedHealthcare Insurance Company of Illinois	93	45,234	20.56	0	0	84	9
Prudential Insurance Company of America	11	4,844	22.71	0	0	11	0
Celtic Insurance Company	13	5,133	25.33	1	0	12	0
Golden Rule Insurance Company	40	13,210	30.28	15	0	16	9
American Medical And Life Insurance Company	5	1,050	47.62	1	0	4	0
Concert Health Plan Insurance Company	22	2,966	74.17	0	0	22	0

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				underwriting	marketing - sales	claims	policy service	
UnitedHealthcare Insurance Company of the River Valley	16	1,774	90.19	0	0	11	5	
Unicare Health Insurance Company of the Midwest **	46	200	2,300.00	3	0	42	1	
Lincoln National Life Insurance Company *	7	3	23,333.33	0	0	7	0	

\* Company is exiting the Group Accident and Health market.

\*\* Company exited the market in Illinois at the end of 2009.