

Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in the Year 2012

Summary

	<u>2012</u> <u>Complaint</u> <u>Count</u>	<u>2011</u> <u>Complaint</u> <u>Count</u>
HMO Complaints	231	343
Insurance Company Complaints	<u>6,969</u>	<u>7,164</u>
	7,200	7,507
Not Categorized Complaints	<u>1,224</u>	<u>1,438</u>
Total Complaints:	8,424	8,945

Complaints by Line of Coverage

<u>Coverage</u>	<u>Complaint</u>	
	<u>Count</u>	<u>Percentage</u>
Auto	2,353	28%
Homeowners	1,161	14%
Individual Life	521	6%
Individual Accident & Health	640	8%
Group Accident & Health	1,701	20%
HMOs	231	3%
Group Credit Accident & Health	11	<1%
Individual Annuity	75	1%
All Other Coverages	507	6%
Not Categorized	1,224	15%
Total:	8,424	100%

Major Reasons for Complaints

<u>Reasons</u>	<u>Insurance Companies</u>		<u>HMOs</u>	
	<u>Count</u>	<u>Percentage</u>	<u>Count</u>	<u>Percentage</u>
Underwriting	1,339	19%	7	3%
Marketing & Sales	248	4%	0	0%
Claims Handling	4,737	68%	215	93%
Policyholder Service	645	9%	9	4%
Total:	6,969	100%	231	100%

Distribution of Complaints by Zip Code

	<u>Insurance Companies</u>		<u>HMOs</u>	
	<u>Count</u>	<u>Percentage</u>	<u>Count</u>	<u>Percentage</u>
Suburban Chicago (600-605)	2,657	38%	94	41%
Chicago (606)	1,512	22%	37	16%
Downstate (607-629)	1,810	26%	82	35%
Outside Illinois	773	11%	13	6%
No Zip code Provided	217	3%	5	2%
Total:	6,969	100%	231	100%