

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
<i>Total</i>	<i>1,094</i>	<i>\$2,837,465,554</i>								
Mean (The "average" of complaint ratios.)			0.60							
Median (The "middle" of complaint ratios.)			0.46							

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Private Passenger Automobile by Company Name

Companies Showing 5 or More Complaints for Private 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

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Companies Showing 5 or More Complaints for Private 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							

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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							

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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
<i>Total</i>	<u>9</u>	<u>64,639</u>								

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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	<u>1,279</u>	<u>1,358,538</u>								
Average			38.09							
Median			14.77							

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

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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.

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