

## Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in 2015

### Summary

	2015 Complaints	2014 Complaints
Health Products	4,335	4,666
Life & Annuity	1,016	897
Property & Casualty	4,747	4,610
<b>Total Complaints</b>	<b>10,098</b>	<b>10,173</b>

### Complaints by Line of Coverage

Coverage	2015 Complaint Count	2014 Complaint Count	% of Change from Prior Year
Auto	3,039	2,617	16.1%
Homeowners	1,139	1,409	-19.2%
Commercial Property	283	237	19.4%
Workers Compensation	177	198	-10.6%
Life*	922	790	16.7%
Annuity**	93	107	-13.1%
Individual Accident & Health	568	883	-35.7%
Group Accident & Health	2,042	2,493	-18.1%
Medicare	118	103	14.6%
Individual Exchange	986	624	58.0%
Group Exchange	16	8	100.0%
HMO	545	502	8.6%
All Other Coverage	125	165	-24.2%
No Coverage Specified	45	37	21.6%
<b>Total</b>	<b>10,098</b>	<b>10,173</b>	

\*Life includes Individual Life, Group Life, Individual Credit Life, and Group Credit Life.

\*\*Annuity includes Individual Annuity and Group Annuity.

The information contained on this report is not all audited and may contain inadvertent errors.

## Complaints by Line of Coverage

Coverage	2015 Complaint Count	Percentage of Total
Auto	3,039	30.1%
Homeowners	1,139	11.3%
Commercial Property	283	2.8%
Workers Compensation	177	1.8%
Life*	922	9.1%
Annuity**	93	0.9%
Individual Accident & Health	568	5.6%
Group Accident & Health	2,042	20.2%
Medicare	118	1.2%
Individual Exchange	986	9.8%
Group Exchange	16	0.2%
HMO	545	5.4%
All Other Coverage	125	1.2%
No Coverage Specified	45	0.4%
<b>Total</b>	<b>10,098</b>	<b>100.0%</b>

\*Life includes Individual Life, Group Life, Individual Credit Life, and Group Credit Life.

\*\*Annuity includes Individual Annuity and Group Annuity.

## Distribution of Complaints by Zip Code

	Complaint Count	Percentage of the Total
Suburban Chicago (600-605)	4,175	41%
Chicago (606)	2,005	20%
Downstate (607-629)	2,646	26%
Outside Illinois	1,211	12%
No Zip code Provided	61	1%
<b>Total</b>	<b>10,098</b>	<b>100%</b>

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## Major Reasons for Complaints

Reasons	Complaint Number	Percentage of the Total
Underwriting	1,557	15.2%
Marketing & Sales	289	2.8%
Claims Handling	6,606	64.6%
Policyholder Service	819	8.0%
Other	245	2.4%
Not Indicated	712	7.0%
<b>Total</b>	<b>10,228</b>	<b>100.0%</b>

## Complaints by Coverage & Reason

Coverage	Under-writing	Marketing & Sales	Claims Handling	Policy-holder's Service	Reason Other	Reason Not Indicated
Auto	316	66	2,429	80	0	173
Homeowners	307	64	658	56	0	62
Commercial Property	13	19	46	13	0	197
Workers Compensation	66	3	64	60	0	16
Life*	122	61	196	306	120	130
Annuity**	0	14	10	45	17	8
Individual Accident & Health	172	16	315	56	9	16
Group Accident & Health	122	15	1,776	52	29	67
Medicare	5	3	95	6	9	0
Individual Exchange	389	14	484	87	17	15
Group Exchange	7	0	7	2	0	0
HMO	32	2	430	42	39	0
Other Coverages - PC	6	11	83	11	0	0
Other Coverages - Health Products	0	1	11	1	3	0
No Coverage Specified	0	0	2	2	2	28
<b>Total:</b>	<b>1,557</b>	<b>289</b>	<b>6,606</b>	<b>819</b>	<b>245</b>	<b>712</b>

Complaints count by Reason do not match the actual complaint counts. A single complaint can have multiple reasons.

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\*\*Annuity includes Individual Annuity and Group Annuity.

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