

2019

CONSUMER COMPLAINT RATIO REPORT

ILLINOIS DEPARTMENT OF INSURANCE

HOMEOWNERS COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints	2019 Illinois Direct Written Premium (DWP)	Complaint Ratio per \$1 Millions in DWP	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Allstate Indemnity Company	49	\$109,115,919	0.4491	3	0	45	1	0	0
Allstate Insurance Company	21	\$81,069,063	0.2590	6	1	14	0	0	0
Allstate Property and Casualty Insurance Company	16	\$36,513,602	0.4382	0	0	16	0	0	0
Allstate Vehicle and Property Insurance Company	89	\$218,266,538	0.4078	9	5	74	1	0	0
American Bankers Insurance Company of Florida	11	\$11,061,433	0.9944	0	0	7	4	0	0
American Family Insurance Company	15	\$43,944,797	0.3413	2	1	11	1	0	0
American Family Mutual Insurance Company S I	45	\$130,950,403	0.3436	6	1	37	1	0	0
American Strategic Insurance Corp.	8	\$19,362,311	0.4132	1	0	6	1	0	0
Amguard Insurance Company	5	\$13,266,349	0.3769	0	0	5	0	0	0
Auto Owners Insurance Company	14	\$65,829,995	0.2127	3	0	11	0	0	0
Country Mutual Insurance Company	47	\$323,740,745	0.1452	3	2	42	0	0	0
Erie Insurance Company	8	\$57,453,928	0.1392	3	0	5	0	0	0
Erie Insurance Exchange	10	\$16,945,629	0.5901	2	1	7	0	0	0
Esurance Insurance Company	10	\$9,528,618	1.0495	1	0	8	1	0	0
Farmers Automobile Insurance Association (The)	12	\$45,177,483	0.2656	0	1	11	0	0	0
Farmers Insurance Exchange	25	\$155,759,611	0.1605	3	1	20	1	0	0
Foremost Insurance Company Grand Rapids, Michigan	13	\$20,406,259	0.6371	2	2	9	0	0	0
Homesite Insurance Company of Florida	11	\$35,782,051	0.3074	4	0	7	0	0	0
Illinois Farmers Insurance Company	7	\$37,510,213	0.1866	1	1	5	0	0	0
Liberty Insurance Corporation	32	\$63,638,641	0.5028	6	1	20	5	0	0
Liberty Mutual Fire Insurance Company	5	\$17,399,326	0.2874	3	0	2	0	0	0
Madison Mutual Insurance Company	5	\$7,994,747	0.6254	2	0	3	0	0	0
MemberSelect Insurance Company	12	\$43,339,179	0.2769	3	1	8	0	0	0
MIC General Insurance Corporation	10	\$33,221,971	0.3010	7	0	3	0	0	0
Pekin Insurance Company	6	\$9,723,184	0.6171	0	0	6	0	0	0
Property & Casualty Insurance Co of Hartford	5	\$12,385,183	0.4037	1	0	4	0	0	0
Safeco Insurance Company of Illinois	13	\$57,682,772	0.2254	2	0	10	1	0	0
Shelter Mutual Insurance Company	9	\$10,740,387	0.8380	1	0	8	0	0	0
State Farm Fire & Casualty Company	259	\$1,283,332,950	0.2018	80	8	165	6	0	0
Travco Insurance Company	5	\$39,614,810	0.1262	4	0	1	0	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints column.

HOMEOWNERS COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints	2019 Illinois Direct Written Premium (DWP)	Complaint Ratio per \$1 Millions in DWP	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Travelers Home And Marine Ins Co (The)	17	\$76,825,882	0.2213	1	1	15	0	0	0
Trumbull Insurance Company	13	\$22,164,041	0.5865	3	0	10	0	0	0
United Services Automobile Association	13	\$50,522,238	0.2573	6	0	6	1	0	0
Grand total	820	\$3,160,270,258	13.1882	168	27	601	24	0	0
MEAN (The "average" of complaint ratios)			0.3996						
MEDIAN (The "middle" of complaint ratios)			0.3413						

PRIVATE PASSENGER AUTO COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints	2019 Illinois Direct Written Premium (DWP)	Complaint Ratio per \$1 Millions in DWP	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Allmerica Financial Alliance Insurance Company	7	\$57,800,401	0.1211	1	0	6	0	0	0
Allstate Fire and Casualty Insurance Company	110	\$642,486,973	0.1712	10	5	91	4	0	0
Allstate Indemnity Company	9	\$18,744,322	0.4801	0	0	7	2	0	0
Allstate Insurance Company	22	\$90,669,026	0.2426	1	0	19	2	0	0
American Access Casualty Company	79	\$67,380,712	1.1724	3	0	74	2	0	0
American Alliance Casualty Company	235	\$61,927,992	3.7947	10	0	220	5	0	0
American Family Insurance Company	15	\$133,987,908	0.1120	2	0	13	0	0	0
American Family Mutual Insurance Company S I	16	\$186,046,989	0.0860	1	1	14	0	0	0
American Freedom Insurance Company	140	\$36,882,119	3.7959	9	0	128	3	0	0
American Heartland Insurance Company	68	\$11,730,886	5.7967	2	0	66	0	0	0
Apollo Casualty Company	6	\$8,542,634	0.7024	1	0	5	0	0	0
Auto Club Insurance Association	13	\$78,086,603	0.1665	3	1	6	3	0	0
Bristol West Insurance Company	14	\$31,692,427	0.4417	1	3	8	2	0	0
Country Mutual Insurance Company	16	\$152,626,357	0.1048	3	0	13	0	0	0
Country Preferred Insurance Company	14	\$364,967,546	0.0384	0	0	14	0	0	0
Direct Auto Insurance Company	149	\$43,655,044	3.4131	5	0	141	3	0	0
Echelon Property & Casualty Insurance Company	15	\$4,802,644	3.1233	2	0	13	0	0	0
Encompass Home & Auto Insurance Company	5	\$14,540,208	0.3439	1	0	3	1	0	0
Esurance Insurance Company	6	\$2,036,643	2.9460	0	0	6	0	0	0
Esurance Property & Casualty Ins Co	13	\$73,759,792	0.1762	2	0	10	1	0	0
Falcon Insurance Company	11	\$4,416,188	2.4908	1	0	10	0	0	0
Farmers Automobile Insurance Association (The)	7	\$75,426,276	0.0928	0	0	5	2	0	0
First Acceptance Insurance Company Inc.	5	\$4,324,172	1.1563	0	1	3	1	0	0
First Chicago Insurance Company	45	\$19,923,910	2.2586	5	0	39	1	0	0
Founders Insurance Company	61	\$50,611,331	1.2053	3	0	57	1	0	0
Geico Casualty Company	52	\$450,252,037	0.1155	9	0	39	4	0	0
Geico General Insurance Company	22	\$55,637,169	0.3954	1	0	20	1	0	0
Illinois Farmers Insurance Company	24	\$267,160,826	0.0898	2	0	18	4	0	0
Liberty Mutual Fire Insurance Company	5	\$10,788,465	0.4635	0	0	5	0	0	0
Liberty Mutual Insurance Company	5	\$1,656,691	3.0181	3	0	1	1	0	0
LM General Insurance Company	19	\$99,065,258	0.1918	7	0	12	0	0	0
Loya Insurance Company	15	\$10,460,848	1.4339	0	0	14	1	0	0
Metropolitan Group Property & Casualty Ins Co	5	\$35,093,743	0.1425	2	1	2	0	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints column.

PRIVATE PASSENGER AUTO COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints	2019 Illinois Direct Written Premium (DWP)	Complaint Ratio per \$1 Millions in DWP	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
MIC General Insurance Corporation	6	\$31,027,033	0.1934	0	0	6	0	0	0
National General Insurance Company	5	\$3,008,193	1.6621	1	0	4	0	0	0
National Heritage Insurance Company	6	\$2,387,193	2.5134	0	0	6	0	0	0
Nationwide General Insurance Company	5	\$20,631,873	0.2423	2	0	3	0	0	0
Omni Indemnity Company	6	\$818,390	7.3315	1	0	5	0	0	0
Permanent General Assurance Corporation	13	\$10,499,644	1.2381	0	0	12	1	0	0
Progressive Casualty Insurance Company	44	\$3,423	0.0000	6	0	37	1	0	0
Progressive Direct Insurance Company	9	\$12,885,011	0.6985	2	1	6	0	0	0
Progressive Northern Insurance Company	21	\$269,905,873	0.0778	3	1	17	0	0	0
Progressive Universal Insurance Company	39	\$333,686,790	0.1169	11	0	25	3	0	0
Safe Auto Insurance Company	6	\$12,416,366	0.4832	2	0	4	0	0	0
Safeco Insurance Company of Illinois	8	\$90,839,162	0.0881	2	0	5	1	0	0
Safeway Insurance Company	29	\$22,582,144	1.2842	0	0	27	2	0	0
Shelter Mutual Insurance Company	5	\$22,320,316	0.2240	0	0	4	1	0	0
State Auto Property and Casualty Ins Co	6	\$570,309	10.5206	0	0	5	1	0	0
State Farm Fire & Casualty Company	46	\$123,463,619	0.3726	8	2	28	8	0	0
State Farm Mutual Automobile Insurance Company	241	\$2,188,979,892	0.1101	45	2	181	13	0	0
Stonegate Insurance Company	10	\$11,177,245	0.8947	1	0	9	0	0	0
Trumbull Insurance Company	23	\$59,953,042	0.3836	9	1	11	2	0	0
Unique Insurance Company	286	\$61,566,481	4.6454	4	2	266	14	0	0
United Equitable Insurance Company	141	\$17,357,641	8.1232	5	0	135	1	0	0
United Services Automobile Association	8	\$69,212,870	0.1156	2	0	6	0	0	0
USAA Casualty Insurance Company	12	\$61,486,123	0.1952	0	0	11	1	0	0
USAA General Indemnity Company	8	\$47,440,093	0.1686	2	0	6	0	0	0
Viva Seguros Insurance Company	136	\$19,837,590	6.8557	1	0	130	5	0	0
Grand Total	2347	\$6,661,240,456	88.8221	197	21	2031	98	0	0
MEAN (The "average" of complaint ratios)			1.5314						
MEDIAN (The "middle" of complaint ratios)			0.4186						

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints column.

INDIVIDUAL LIFE COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Individual Life Coverage	Number of Complaints	Policies in Force as of 12/31/2019	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Allstate Life Insurance Company	11	41,505	2.6503	3	1	1	6	0	0
American General Life Insurance Company	34	174,937	1.9436	0	2	11	20	1	0
American Income Life Insurance Company	20	111,647	1.7914	3	4	3	10	0	0
American National Insurance Company	7	33,159	2.1110	2	1	2	2	0	0
Athene Annuity and Life Company	8	7,059	11.3331	1	0	0	7	0	0
Atlanta Life Insurance Company	8	27,340	2.9261	0	0	1	7	0	0
Bankers Life & Casualty Company	12	34,732	3.4550	1	1	3	7	0	0
Colonial Penn Life Insurance Company	8	4,075	19.6319	1	0	0	7	0	0
Country Life Insurance Company	13	388,861	0.3343	8	1	0	4	0	0
Farmers New World Life Insurance Company	9	66,479	1.3538	3	3	0	3	0	0
Fidelity Life Association, A Legal Reserve Life Insurance Company	6	8,433	7.1149	1	2	0	2	1	0
Genworth Life Insurance Company	15	13,102	11.4486	14	1	0	0	0	0
Globe Life & Accident Insurance Company	26	396,705	0.6554	5	1	8	12	0	0
Jackson National Life Insurance Company	18	44,273	4.0657	1	2	7	8	0	0
John Hancock Life Insurance Company U.S.A.	20	72,413	2.7619	10	2	1	7	0	0
Massachusetts Mutual Life Insurance Company	7	76,908	0.9102	2	0	1	4	0	0
Metropolitan Life Insurance Company	73	257,339	2.8367	14	2	18	39	0	0
Minnesota Life Insurance Company	6	36,762	1.6321	2	0	1	2	1	0
Northwestern Mutual Life Insurance Co	9	433,334	0.2077	2	2	1	4	0	0
Primerica Life Insurance Company	17	85,023	1.9995	2	3	7	4	1	0
Protective Life Insurance Company	8	75,745	1.0562	1	0	0	7	0	0
Prudential Insurance Company of America	27	271,228	0.9955	3	4	3	16	1	0
State Farm Life Insurance Company	22	479,288	0.4590	6	3	3	9	1	0
Transamerica Life Insurance Company	33	88,043	3.7482	8	1	10	13	1	0
Transamerica Premier Life Insurance Company	28	155,015	1.8063	5	1	6	16	0	0
United Insurance Company Of America	14	134,800	1.0386	3	1	3	7	0	0
United of Omaha Life Insurance Company	11	121,382	0.9062	3	1	3	3	1	0
Washington National Insurance Company	6	6,102	9.8328	1	0	0	5	0	0
Wilco Life Insurance Company	8	6,531	12.2493	3	0	1	4	0	0
Grand Total	484	3,652,220	113.2553	108	39	94	235	8	0
MEAN (The "average" of complaint ratios)			3.9054						
MEDIAN (The "middle" of complaint ratios)			1.9995						

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ANNUITY COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Annuity Coverage	Number of Complaints	Policies in Force as of 12/31/2019	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
American General Life Insurance Company	6	1,540,542	0.0389	0	0	2	4	0	0
Protective Life Insurance Company	7	233,663	0.2996	0	1	1	4	1	0
Grand total	13	1,774,205	0.3385	0	1	3	8	1	0
MEAN (The "average" of complaint ratios)			0.1693						
MEDIAN (The "middle" of complaint ratios)			0.1693						

INDIVIDUAL ACCIDENT & HEALTH COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Individual Accident & Health Coverage	Number of Complaints	Policies in Force as of 12/31/2019	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
American Family Life Assurance Company of Columbus	10	9,444,064	0.0106	2	0	8	0	0	0
Cigna Health And Life Insurance Company	5	683,359	0.0732	1	1	0	3	0	0
Golden Rule Insurance Company	8	455,963	0.1755	5	0	3	0	0	0
Health Care Service Corporation (Blue Cross Blue Shield of Illinois)	55	1,295,627	0.4245	3	0	41	7	4	0
Mutual of Omaha Insurance Company	5	1,150,082	0.0435	0	1	4	0	0	0
Grand Total	83	13,029,095	0.7273	11	2	56	10	4	0
MEAN (The "average" of complaint ratios)			0.1455						
MEDIAN (The "middle" of complaint ratios)			0.0732						

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints column.

GROUP ACCIDENT & HEALTH COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Number of Complaints	Policies in Force as of 12/31/2019	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Aetna Health Insurance Company	12	17,622	6.8097	1	1	10	0	0	0
Aetna Life Insurance Company	16	7,989,505	0.0200	0	0	16	0	0	0
American Family Life Assurance Company of Columbus	7	13,505	5.1833	1	0	6	0	0	0
American Heritage Life Insurance Company	8	2,925,620	0.0273	2	0	6	0	0	0
Ameritas Life Insurance Corporation	7	36,819	1.9012	0	0	7	0	0	0
Cigna Health And Life Insurance Company	11	125,114	0.8792	1	0	10	0	0	0
Continental American Insurance Company	6	2,538,430	0.0236	1	0	5	0	0	0
Golden Rule Insurance Company	12	205,284	0.5846	1	1	8	1	1	0
Guardian Life Insurance Company of America	23	12,973,418	0.0177	0	0	23	0	0	0
Hartford Life & Accident Insurance Company	9	123,638	0.7279	0	0	8	0	1	0
Health Alliance Medical Plans Inc.	13	57,841	2.2475	1	0	12	0	0	0
Health Care Service Corporation (Blue Cross Blue Shield of Illinois)	324	2,307,711	1.4040	15	2	286	11	10	0
Humana Insurance Company	19	1,587,445	0.1197	2	0	15	2	0	0
Life Insurance Company of North America	8	24,501	3.2652	1	0	7	0	0	0
Lincoln National Life Insurance Company	6	65,993	0.9092	0	0	5	1	0	0
Metropolitan Life Insurance Company	21	125,648	1.6713	1	0	19	1	0	0
Principal Life Insurance Company	15	3,917,191	0.0383	0	0	14	1	0	0
Prudential Insurance Company of America	5	5,715	8.7489	1	0	4	0	0	0
UnitedHealthcare Insurance Company	49	11,001,499	0.0445	4	0	44	0	1	0
UnitedHealthcare Insurance Company of Illinois	132	119,819	11.0166	4	1	121	5	1	0
UnitedHealthcare Insurance Company of the River Valley	9	113,300	0.7944	1	0	6	2	0	0
Unum Life Insurance Company of America	8	143,184	0.5587	0	0	8	0	0	0
Grand Total	720	46,418,802	46.9928	37	5	640	24	14	0
MEAN (The "average" of complaint ratios)			2.1360						
MEDIAN (The "middle" of complaint ratios)			0.8368						

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HEALTH MAINTENANCE ORGANIZATIONS (HMO'S) COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Health Maintenance Organizations (HMO's) with Illinois Members	Number of Complaints	Total Enrollment Count	Adjusted IL Enrollment Count	Complaint Ratio	Major Reason for Complaints					
					Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Celtic Insurance Company	20	23,162	23,162	8.6348	2	0	18	0	0	0
CIGNA Healthcare Of Illinois Inc.	16	14,545	14,545	11.0003	1	0	14	1	0	0
Delta Dental of Illinois	13	585,011	585,011	0.2222	0	0	13	0	0	0
Health Alliance Medical Plans Inc.	36	141,394	139,781	2.5755	3	0	33	0	0	0
Health Care Service Corporation (Blue Cross Blue Shield HMO)	121	1,143,803	667,645	1.8123	12	0	99	7	3	0
Health Care Service Corporation (Blue Cross Blue Shield of Illinois)	42	64,735	64,735	6.4880	2	0	38	2	0	0
Humana Health Plan Inc.	8	37,412	14,373	5.5660	0	0	8	0	0	0
UnitedHealthcare Of Illinois Inc.	17	33,795	33,793	5.0306	0	1	14	1	1	0
Grand Total	273	2,043,857	1,543,045	41.3297	41.3297	1	237	11	4	0
MEAN (The "average" of complaint ratios)				5.1662						
MEDIAN (The "middle" of complaint ratios)				5.2983						

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