



# Illinois Department of Insurance

## 2020 Consumer Complaint Composite & Summary

### Overview

Product	2020 Complaints	Percentage of the Total	2019 Complaints	% Change from Prior Year
Health Products	1,917	29.5%	2,068	-7.30%
Life & Annuity & LTC	777	12.0%	946	-17.86%
Property & Casualty	3,808	58.6%	4,299	-11.42%
<b>Total Complaints</b>	<b>6,502</b>	<b>100%</b>	<b>7,313</b>	<b>-11.09%</b>

### Complaints by Line of Coverage

Coverage	2020 Complaints	Percentage of the Total	2019 Complaints	% Change from Prior Year
Auto	2,087	32.10%	2,796	-25.36%
Homeowners	1,283	19.73%	1,179	8.82%
Commercial Property	152	2.34%	87	74.71%
Workers Compensation	56	0.86%	76	-26.32%
Life*	619	9.52%	727	-14.86%
Annuity**	68	1.05%	118	-42.37%
Long-Term Care (Manual)	90	1.38%	101	-10.89%
Individual Accident & Health	166	2.55%	168	-1.19%
Group Accident & Health	1,319	20.29%	1,366	-3.44%
Medicare	72	1.11%	56	28.57%
Individual Exchange	136	2.09%	211	-35.55%
Group Exchange	5	0.08%	6	-16.67%
HMO	210	3.23%	259	-18.92%
Other Coverage -Health Products	7	0.11%	1	600.00%
Other Coverage -Prop. & Cas.	230	3.54%	161	42.86%
No Coverage Specified	2	0.03%	1	100.00%
<b>Total</b>	<b>6,502</b>	<b>100.00%</b>	<b>7,313</b>	

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

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

### Complaints by Reason

The Complaints by Reason total does not match the actual complaint count total because a single complaint may have multiple reasons.

Reasons	2020 Total	Percentage of the Total	2019 Total	% Change from Prior Year
Underwriting	763	11.08%	881	-13.39%
Marketing & Sales	320	4.65%	327	-2.14%
Claims Handling	4985	72.39%	5,401	-7.70%
Policyholder Service	535	7.77%	813	-34.19%
Other	105	1.52%	44	138.64%
Not Indicated	178	2.58%	195	-8.72%
<b>Total</b>	<b>6,886</b>	<b>100.00%</b>	<b>7,661</b>	<b>-10.12%</b>