

# Consumer Complaints Ratio Report

## 2024



**JB PRITZKER**  
Governor

**ANN GILLESPIE**  
Director



# Illinois Department of Insurance 2024 Consumer Complaint Composite & Summary

## Overview

Product	Current Year Complaints	Percentage of the Total	Prior Year Complaints	% Change from Prior Year
Health Products	1,758	17.6%	1,345	30.7%
Life & Annuity & LTC	947	9.5%	990	-4.3%
Property & Casualty	7,312	73.0%	6,501	12.5%
<b>Total</b>	<b>10,017</b>	<b>100.0%</b>	<b>8,836</b>	<b>13.4%</b>

## Complaints by Line of Coverage\*

Coverage	Current Year Complaints	Percentage of the Total	Prior Year Complaints	% Change from Prior Year
Annuity	104	1.0%	107	-2.8%
Auto	3,644	36.4%	3,477	4.8%
Fire, Allied Lines, and CMP	236	2.4%	198	19.2%
Dental	180	1.8%	165	9.1%
Disability	71	0.7%	67	6.0%
Health Products - Other	0	0.0%	210	-100.0%
Health Products - Unknown	0	0.0%	10	-100.0%
HMO	549	5.5%	358	53.4%
Homeowners	2,933	29.3%	2,384	23.0%
Liability	7	0.1%	0	0.0%
Life	765	7.6%	735	4.1%
Limited Benefit	97	1.0%	102	-4.9%
Long-Term Care	78	0.8%	148	-47.3%
Medicare Supplement	68	0.7%	50	36.0%
No Coverage Specified - Health Products	170	1.7%	59	188.1%
P&C - Other	106	1.1%	141	-24.8%
Pet	39	0.4%	20	95.0%
PPO	598	6.0%	309	93.5%
Short-Term Limited Duration	25	0.2%	15	66.7%
Travel	79	0.8%	75	5.3%
Warranty	157	1.6%	95	65.3%
Workers Compensation	111	1.1%	111	0.0%
<b>Total</b>	<b>10,017</b>	<b>100.0%</b>	<b>8,836</b>	<b>13.4%</b>

## 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	Current Year Complaints	Percentage of the Total	Prior Year Complaints	% Change from Prior Year
Underwriting	2,447	18.2%	2,278	7.4%
Marketing & Sales	939	7.0%	1,045	-10.1%
Claims Handling	7,739	57.7%	6,803	13.8%
Policyholder Service	2,295	17.1%	2,095	9.5%
<b>Total</b>	<b>13,420</b>	<b>100.0%</b>	<b>12,221</b>	<b>9.8%</b>

# HOMEOWNERS COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints	2024 Illinois Direct Earned Premium (EP)	Major Reason for Complaint				
			Ratio Complaints per \$1 Million in EP	Underwriting			Policyholder Service
				Marketing/Sales	Claims Handling		
Allstate Indemnity Company	60	\$100,273,366	0.5984	10	2	50	8
Allstate Insurance Company	42	\$89,605,012	0.4687	9	7	35	13
Allstate Property and Casualty Insurance Company	10	\$31,719,714	0.3153	0	0	9	1
Allstate Vehicle and Property Insurance Company	248	\$461,419,956	0.5375	31	10	221	26
American Bankers Insurance Company of Florida	35	\$22,274,500	1.5713	6	2	32	5
American Family Insurance Company	49	\$114,213,069	0.4290	15	2	36	9
American Family Mutual Insurance Company S I	35	\$142,837,063	0.2450	8	0	26	6
American Modern Property & Casualty Ins Co	11	\$14,608,863	0.7530	3	1	8	3
American Strategic Insurance Corp.	12	\$43,596,088	0.2753	2	0	10	1
Auto Club Insurance Association	32	\$33,257,001	0.9622	9	0	22	5
Auto Owners Insurance Company	35	\$122,331,437	0.2861	11	1	28	5
Cincinnati Insurance Company (The)	7	\$24,916,239	0.2809	0	0	6	1
Citizens Insurance Company Of Illinois	14	\$64,891,622	0.2157	4	0	9	2
Country Mutual Insurance Company	56	\$563,549,168	0.0994	5	0	51	2
Country Preferred Insurance Company	12	\$86,471,046	0.1388	2	1	10	1
Encompass Insurance Company	9	\$57,424,274	0.1567	2	1	6	4
Erie Insurance Company	24	\$129,208,168	0.1857	7	2	21	5
Farmers Automobile Insurance Association (The)	9	\$44,725,048	0.2012	4	0	6	1
Farmers Casualty Insurance Company	8	\$22,306,787	0.3586	0	0	7	1
Farmers Direct Property and Casualty Insurance Company	15	\$40,648,791	0.3690	2	0	11	3
Farmers Group Property and Casualty Insurance Company	6	\$10,870,732	0.5519	2	0	3	2
Farmers Insurance Exchange	30	\$129,248,106	0.2321	9	3	25	7
Farmers New Century Insurance Company	7	\$41,209,378	0.1699	2	2	4	2
Foremost Insurance Company Grand Rapids, Michigan	13	\$33,966,678	0.3827	3	0	10	1
Founders Insurance Company	5	\$3,211,914	1.5567	1	0	5	1
Frontier Mt. Carroll Mutual Insurance Company	12	\$21,438,594	0.5597	4	1	10	2
Hartford Insurance Company of the Southeast	11	\$12,333,959	0.8918	6	0	6	2
Homeowners of America Insurance Company	6	\$2,946,528	2.0363	3	0	3	2
Homesite Insurance Company of Florida	31	\$123,323,730	0.2514	7	2	26	5
Homesite Insurance Company of Illinois	13	\$11,989,984	1.0842	5	0	10	1
Illinois Farmers Insurance Company	6	\$29,423,637	0.2039	2	0	4	0
Insurance Company of Illinois	26	\$88,436,600	0.2940	6	0	22	3
Lemonade Insurance Company	11	\$19,613,803	0.5608	5	0	6	3
Liberty Insurance Corporation	6	\$6,978,715	0.8598	2	0	4	0
Liberty Mutual Personal Insurance Company	27	\$78,792,356	0.3427	2	0	22	6
LM Insurance Corporation	7	\$10,301,423	0.6795	4	0	1	2
Madison Mutual Insurance Company	6	\$11,337,566	0.5292	2	0	4	2
MemberSelect Insurance Company	31	\$46,314,251	0.6693	4	0	27	1
Mercury Insurance Company of Illinois	8	\$14,562,054	0.5494	0	0	8	0
MIC General Insurance Corporation	7	\$20,221,267	0.3462	4	1	5	2
Milbank Insurance Company	10	\$7,411,459	1.3493	4	0	6	1

## HOMEOWNERS COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints	2024 Illinois Direct Earned Premium (EP)	Ratio Complaints per \$1 Million in EP	Major Reason for Complaint			
				Underwriting	Marketing/Sales	Claims Handling	Policyholder Service
Nationwide Insurance Company of America	17	\$36,904,579	0.4606	6	0	12	1
Peerless Indemnity Insurance Company	17	\$27,558,264	0.6169	6	0	12	1
Pekin Insurance Company	7	\$6,843,356	1.0229	1	0	7	1
Progressive Northern Insurance Company	6	\$6,186,678	0.9698	0	1	5	0
Rock Ridge Insurance Company	17	\$35,311,761	0.4814	7	0	9	4
Safeco Insurance Company of Illinois	13	\$39,454,025	0.3295	4	0	8	2
Shelter Mutual Insurance Company	13	\$16,222,664	0.8013	0	0	12	1
Spinnaker Insurance Company	9	\$13,525,106	0.6654	3	1	7	2
State Farm Fire & Casualty Company	1,249	\$1,939,733,576	0.6439	232	30	1,122	148
Travco Insurance Company	82	\$220,799,726	0.3714	23	0	65	12
Travelers Home And Marine Ins Co (The)	14	\$52,439,779	0.2670	3	0	11	3
Trumbull Insurance Company	9	\$21,307,183	0.4224	4	1	5	1
United Services Automobile Association	8	\$70,227,314	0.1139	1	0	7	1
Universal Property & Casualty Insurance Company	9	\$6,230,802	1.4444	3	0	7	1
USAA Casualty Insurance Company	11	\$65,097,136	0.1690	0	0	10	1
USAA General Indemnity Company	8	\$42,063,410	0.1902	0	0	7	1
West Bend Mutual Insurance Company	7	\$45,820,025	0.1528	1	0	7	2
<b>Grand Total</b>	<b>2,498</b>	<b>\$5,579,935,330</b>	<b>0.4477</b>	<b>501</b>	<b>71</b>	<b>2,128</b>	<b>329</b>
<b>MEAN (The total industry complaints per \$1MM in EP)</b>	<b>2,933</b>	<b>\$6,299,178,385</b>	<b>0.4656</b>				

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

# AUTO COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Automobile Coverage	Number of Complaints	2024 Illinois Direct Earned Premium (EP)	Ratio Complaints per \$1 Million in EP	Major Reason for Complaint			
				Underwriting	Marketing/Sales	Claims Handling	Policyholder Service
Allmerica Financial Alliance Insurance Company	6	\$70,636,246	0.0849	2	1	3	0
Allstate Fire and Casualty Insurance Company	149	\$891,083,484	0.1672	39	3	106	21
Allstate Indemnity Company	6	\$7,325,501	0.8191	2	1	2	2
Allstate Insurance Company	18	\$57,437,914	0.3134	9	12	15	9
Allstate North American Insurance Company	27	\$84,754,088	0.3186	9	1	14	10
Allstate Property and Casualty Insurance Company	14	\$34,155,160	0.4099	2	1	12	3
American Access Casualty Company	34	\$44,348,642	0.7667	5	2	30	4
American Alliance Casualty Company	566	\$123,913,316	4.5677	45	22	547	40
American Family Connect Property and Casualty Insurance Company	9	\$19,958,706	0.4509	6	2	5	6
American Family Insurance Company	28	\$210,668,140	0.1329	4	0	22	2
American Family Mutual Insurance Company S I	9	\$149,616,109	0.0602	1	0	8	0
American Freedom Insurance Company	96	\$33,673,137	2.8509	19	14	92	19
American Heartland Insurance Company	98	\$24,101,892	4.0661	15	6	93	14
Artisan and Truckers Casualty Company	23	\$267,003,972	0.0861	8	0	14	1
Auto Club Insurance Association	45	\$142,403,032	0.3160	21	3	26	15
Auto Owners Insurance Company	12	\$70,632,457	0.1699	2	0	10	0
Berkshire Hathaway Direct Insurance Company	5	\$2,167,657	2.3066	2	0	3	0
Bristol West Insurance Company	26	\$69,291,656	0.3752	4	0	20	5
Country Casualty Insurance Company	5	\$9,570,988	0.5224	1	1	4	2
Country Mutual Insurance Company	20	\$248,130,729	0.0806	6	1	10	8
Country Preferred Insurance Company	23	\$507,727,687	0.0453	4	0	20	1
Direct Auto Insurance Company	179	\$86,304,565	2.0741	18	12	168	19
Echelon Property & Casualty Insurance Company	6	\$0		0	0	6	0
Economy Preferred Insurance Company	5	\$11,383,102	0.4392	2	0	3	1
Economy Premier Assurance Company	6	\$51,356,884	0.1168	4	0	2	1
Elephant Insurance Company	6	\$6,387,434	0.9393	2	0	4	1
Encompass Insurance Company	15	\$77,648,907	0.1932	2	0	14	0
Erie Insurance Exchange	19	\$207,945,904	0.0914	6	2	14	5
Esurance Property & Casualty Ins Co	12	\$37,033,479	0.3240	2	0	10	0
Falcon Insurance Company	6	\$7,709,478	0.7783	0	0	6	0
Farmers Automobile Insurance Association (The)	6	\$71,726,391	0.0837	0	0	6	0
Farmers Group Property and Casualty Insurance Company	6	\$20,495,783	0.2927	3	2	5	2
First Acceptance Insurance Company Inc.	10	\$10,427,968	0.9590	2	0	7	3
First Chicago Insurance Company	238	\$79,855,169	2.9804	43	36	230	42
Founders Insurance Company	36	\$27,970,466	1.2871	10	5	31	8
Garrison Property And Casualty Assn	7	\$37,671,857	0.1858	1	0	6	0
Geico Casualty Company	54	\$281,166,187	0.1921	21	4	37	9
GEICO Choice Insurance Company	9	\$43,514,671	0.2068	4	0	5	2
Geico General Insurance Company	19	\$41,407,739	0.4589	7	0	12	2
GEICO Secure Insurance Company	42	\$266,741,079	0.1575	13	1	32	11
Great West Casualty Company	5	\$93,876,446	0.0533	2	1	4	1

## AUTO COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Automobile Coverage	Number of Complaints	2024 Illinois Direct Earned Premium (EP)	Ratio Complaints per \$1 Million in EP	Major Reason for Complaint			
				Underwriting	Marketing/ Sales	Claims Handling	Policyholder Service
Hartford Insurance Company of the Southeast	20	\$24,767,557	0.8075	15	2	7	9
Illinois Farmers Insurance Company	11	\$129,951,765	0.0846	1	1	10	2
Integon Casualty Insurance Company	15	\$44,857,152	0.3344	2	0	13	0
Liberty Mutual Fire Insurance Company	5	\$21,813,337	0.2292	3	0	2	1
Liberty Mutual Personal Insurance Company	48	\$94,132,748	0.5099	25	1	27	15
Liberty Surplus Insurance Corporation	7	\$97,106,252	0.0721	0	0	7	0
LM General Insurance Company	9	\$29,786,297	0.3022	4	1	4	2
Loya Insurance Company	19	\$12,306,831	1.5439	2	2	19	2
MGA Insurance Company Inc.	7	\$9,421,823	0.7430	1	1	6	2
Northland Insurance Company	5	\$59,696,083	0.0838	3	1	3	1
Old Republic Insurance Company	5	\$33,593,400	0.1488	2	2	5	2
Pekin Insurance Company	9	\$53,901,875	0.1670	2	1	8	0
Permanent General Assurance Corporation	5	\$8,653,313	0.5778	0	0	5	0
Progressive Direct Insurance Company	15	\$10,528,423	1.4247	6	1	10	4
Progressive Northern Insurance Company	82	\$528,401,783	0.1552	21	3	63	13
Progressive Universal Insurance Company	171	\$757,969,755	0.2256	59	10	135	31
Root Insurance Company	7	\$15,795,097	0.4432	0	0	6	1
Safe Auto Insurance Company	6	\$1,957,566	3.0650	0	0	6	0
Safeco Insurance Company of Illinois	23	\$98,930,999	0.2325	6	2	15	6
Safeway Insurance Company	59	\$35,657,771	1.6546	5	4	58	6
Shelter Mutual Insurance Company	5	\$37,149,644	0.1346	1	0	4	0
Standard Fire Insurance Company (The)	24	\$195,235,189	0.1229	11	3	15	7
State Farm Fire & Casualty Company	110	\$200,583,514	0.5484	24	4	86	14
State Farm Mutual Automobile Insurance Company	483	\$3,293,772,219	0.1466	126	29	383	82
State National Insurance Company Inc.	40	\$36,674,736	1.0907	9	1	30	3
Stonegate Insurance Company	10	\$14,500,224	0.6896	0	1	9	0
Unique Insurance Company	55	\$75,163,156	0.7317	10	7	52	9
United Equitable Insurance Company	86	\$22,781,621	3.7750	12	3	81	9
United Security Insurance Company	18	\$7,520,020	2.3936	1	1	17	2
United Services Automobile Association	13	\$86,368,736	0.1505	2	1	11	1
USAA Casualty Insurance Company	17	\$93,227,843	0.1823	5	2	13	2
USAA General Indemnity Company	15	\$70,062,133	0.2141	3	0	11	2
West Bend Mutual Insurance Company	6	\$95,604,010	0.0628	1	0	5	0
Zurich American Insurance Company	8	\$81,892,948	0.0977	1	1	7	2
<b>Grand Total</b>	<b>3,323</b>	<b>\$10,908,989,842</b>	<b>0.3046</b>	<b>711</b>	<b>218</b>	<b>2,791</b>	<b>499</b>
<b>MEAN (The total industry complaints per \$1MM in EP)</b>	<b>3,644</b>	<b>\$13,558,217,936</b>	<b>0.2688</b>				

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

## LIFE COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Life Coverage	Major Reason for Complaint						
	Number of Complaints	Policies in Force as of 12/31/2024	Ratio	Underwriting	Marketing/ Sales	Claims Handling	Policyholder Service
			Complaints per 10k Policies in Force				
Allianz Life Insurance Company of North America	7	7,240	9.6685	1	2	2	5
American General Life Insurance Company	46	158,118	2.9092	4	3	16	36
American Income Life Insurance Company	16	132,002	1.2121	2	4	1	15
Americo Financial Life & Annuity Insurance Company	8	15,156	5.2784	1	2	5	4
Bankers Life & Casualty Company	9	32,145	2.7998	2	2	2	6
BrightHouse Life Insurance Company	8	40,842	1.9588	1	1	0	7
CMFG Life Insurance Company	9	114,407	0.7867	2	2	5	7
Colonial Penn Life Insurance Company	10	37,761	2.6482	0	0	2	9
Colorado Bankers Life Insurance Company	5	0		3	3	3	5
Combined Insurance Company Of America	5	27,353	1.8280	1	1	3	4
Country Life Insurance Company	12	359,921	0.3334	0	0	1	11
Dearborn Life Insurance Company	7	11,424	6.1275	1	1	5	5
Equitable Financial Life Insurance Company of America	5	32,932	1.5183	1	2	1	4
Everlake Life Insurance Company	11	31,451	3.4975	4	3	4	10
Farmers New World Life Insurance Company	11	60,943	1.8050	2	0	3	6
Fidelity & Guaranty Life Insurance Company	8	15,082	5.3043	1	2	1	8
Fidelity Life Association, A Legal Reserve Life Insurance Compan	9	10,615	8.4786	6	5	6	8
Globe Life & Accident Insurance Company	12	412,704	0.2908	2	1	4	9
Hartford Life & Accident Insurance Company	8	969	82.5593	5	5	7	7
Jackson National Life Insurance Company	11	28,191	3.9020	3	3	5	9
John Hancock Life Insurance Company U.S.A.	7	54,805	1.2773	1	1	1	7
Lincoln Heritage Life Insurance Company	6	43,160	1.3902	0	1	3	2
Lincoln National Life Insurance Company	15	65,177	2.3014	8	8	10	14
Metropolitan Life Insurance Company	51	178,611	2.8554	16	17	25	41
Metropolitan Tower Life Insurance Co	7	17,042	4.1075	1	0	1	6
New York Life Insurance Company	13	219,535	0.5922	6	5	7	12
Northwestern Mutual Life Insurance Co	6	434,556	0.1381	0	2	0	4
Pacific Life Insurance Company	5	32,987	1.5157	0	0	1	4
Primerica Life Insurance Company	13	99,425	1.3075	4	2	4	7
Protective Life Insurance Company	14	72,662	1.9267	1	1	5	12
Prudential Insurance Company of America	35	223,658	1.5649	5	4	10	30
Reliastar Life Insurance Company	7	437,937	0.1598	2	2	2	7
Securian Life Insurance Company	5	254	196.8504	0	1	1	3
State Farm Life Insurance Company	25	522,148	0.4788	6	5	7	16
Talcott Resolution Life and Annuity Insurance Company	5	14,879	3.3604	0	0	1	4
Transamerica Life Insurance Company	70	211,335	3.3123	10	9	26	54
United Insurance Company of America	11	120,435	0.9134	0	0	3	8
United of Omaha Life Insurance Company	12	272,591	0.4402	1	1	7	7
Unum Life Insurance Company of America	8	2,532	31.5956	7	7	7	8
Western and Southern Life Insurance Company	8	56,099	1.4261	2	1	3	6

## LIFE COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Life Coverage	Number of Complaints	Policies in Force as of 12/31/2024	Ratio Complaints per 10k Policies in Force	Major Reason for Complaint			
				Underwriting	Marketing/ Sales	Claims Handling	Policyholder Service
Wilcac Life Insurance Company	7	7,159	9.7779	2	2	2	7
<b>Grand Total</b>	<b>547</b>	<b>4,616,243</b>	<b>1.1849</b>	<b>114</b>	<b>111</b>	<b>202</b>	<b>434</b>
<b>MEAN (The total industry complaints per 10k PIF)</b>	<b>765</b>	<b>7,159,490</b>	<b>1.0685</b>				

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

## ANNUITY COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Annuity Coverage	Number of Complaints	Certificates in Force as of 12/31/2024	Ratio Complaints per 10k Certificates in Force	Major Reason for Complaint			
				Underwriting	Marketing/ Sales	Claims Handling	Policyholder Service
Allianz Life Insurance Company of North America	5	58,273	0.8580	0	2	0	3
American General Life Insurance Company	8	87,127	0.9182	2	2	3	7
Prudential Insurance Company of America	8	12,126	6.5974	0	3	2	7
<b>Grand Total</b>	<b>21</b>	<b>157,526</b>	<b>1.3331</b>	<b>2</b>	<b>7</b>	<b>5</b>	<b>17</b>
<b>MEAN (The total industry complaints per 10k CIF)</b>	<b>104</b>	<b>1,816,471</b>	<b>0.5725</b>				

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

## HEALTH COMPLAINTS BY COMPANY NAME

Companies Showing 5 or More Complaints for Health Coverage	Number of Complaints	Policies in Force as of 12/31/2024	Major Reason for Complaint				
			Ratio Complaints per 10k Policies in Force	Underwriting	Marketing/Sales	Claims Handling	Policyholder Service
Aetna Health Inc.	25	39,117	6.3911	7	0	13	7
Aetna Health Insurance Company	6	36,139	1.6603	4	1	0	1
Aetna Life Insurance Company	35	333,271	1.0502	5	3	22	8
American Family Life Assurance Company of Columbus	13	227,710	0.5709	1	0	11	3
American Financial Security Life Insurance Company	12	0		4	3	12	3
American Heritage Life Insurance Company	5	114,490	0.4367	2	0	3	0
Ameritas Life Insurance Corporation	12	25,445	4.7161	3	0	9	1
Bright Health Insurance Company of Illinois	6	0		1	1	5	3
Celtic Insurance Company	66	40,066	16.4728	11	3	47	15
Cigna Health And Life Insurance Company	30	1,174,326	0.2555	12	0	16	2
CIGNA Healthcare Of Illinois Inc.	11	5,176	21.2519	0	0	10	3
Combined Insurance Company Of America	5	48,695	1.0268	1	0	4	1
Delta Dental of Illinois	19	327,615	0.5799	5	0	13	2
Federal Life Insurance Company	5	32,638	1.5320	0	2	4	1
Freedom Life Insurance Company of America	10	53,205	1.8795	2	1	6	1
Golden Rule Insurance Company	19	33,606	5.6538	3	4	15	2
Guardian Life Insurance Company of America	30	21,867	13.7193	12	0	19	1
Hartford Life & Accident Insurance Company	11	2,077	52.9610	1	0	10	2
Health Alliance Medical Plans Inc.	36	117,154	3.0729	7	0	27	8
Health Care Service Corporation Blue Cross Blue Shield	808	5,960,903	1.3555	187	10	568	106
Humana Insurance Company	7	253,357	0.2763	1	0	5	1
Life Insurance Company of North America	6	691	86.8307	1	0	5	1
Lincoln National Life Insurance Company	10	2,465	40.5680	3	0	7	0
Metropolitan Life Insurance Company	53	24,002	22.0815	17	0	35	2
Molina Healthcare of Illinois, Inc.	19	317,797	0.5979	6	1	11	2
Mutual of Omaha Insurance Company	16	343,953	0.4652	10	0	7	2
National Health Insurance Company	7	25,986	2.6938	3	0	4	1
New York Life Insurance Company	5	40,232	1.2428	1	0	5	1
Oscar Health Plan Inc	7	8,063	8.6816	1	0	5	1
Prudential Insurance Company of America	11	4,585	23.9913	1	0	9	1
Standard Insurance Company	8	512,237	0.1562	2	0	7	1
Sun Life and Health Insurance Company (U.S.)	6	79	759.4937	3	0	3	0
Sun Life Assurance Company of Canada	8	2,949	27.1278	1	0	6	1
UnitedHealthcare Insurance Company	119	778,081	1.5294	14	0	97	18
UnitedHealthcare Insurance Company of Illinois	164	95,383	17.1938	33	1	127	9
UnitedHealthcare Of Illinois Inc.	18	30,439	5.9135	4	0	14	1
<b>Grand Total</b>	<b>1,628</b>	<b>11,033,799</b>	<b>1.4755</b>	<b>369</b>	<b>30</b>	<b>1,161</b>	<b>212</b>
<b>MEAN (The total industry complaints per 10k PIF)</b>	<b>1,758</b>	<b>20,517,097</b>	<b>0.8568</b>				

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