

**2017**

CONSUMER COMPLAINT RATIO REPORT  
BY RATIO

ILLINOIS DEPARTMENT OF INSURANCE

# HOMEOWNERS COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints	2017 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
Badger Mutual Insurance Company	7	\$4,001,885	1.75	0	0	7	0	0	0
Founders Insurance Company	5	\$3,644,626	1.37	1	0	4	0	0	0
American Modern Select Company	5	\$3,973,749	1.26	0	1	4	0	0	0
Homesite Insurance Company of Illinois	14	\$15,722,997	0.89	3	0	11	1	0	0
Foremost Insurance Company Grand Rapids, MI	13	\$20,845,019	0.62	6	0	7	0	0	0
American Bankers Insurance Company of FL	6	\$9,917,445	0.60	0	0	6	0	0	0
Farmers Automobile Insurance Assoc (The)	21	\$41,744,659	0.50	1	1	20	0	0	0
MemberSelect Insurance Company	20	\$41,601,962	0.48	4	1	16	0	0	0
Allstate Vehicle and Property Insurance Co	67	\$152,353,521	0.44	14	1	50	3	0	0
Erie Insurance Exchange	9	\$20,467,757	0.44	3	0	6	0	0	0
Allstate Indemnity Company	54	\$127,217,240	0.42	8	4	40	4	0	0
Allstate Property and Casualty Insurance Co	18	\$43,851,057	0.41	0	0	16	2	0	0
Liberty Insurance Corporation	29	\$75,760,840	0.38	12	0	18	0	0	0
American Family Mutual Insurance Company,S I	53	\$145,256,501	0.36	10	0	44	2	0	0
American Family Insurance Company	8	\$24,129,246	0.33	2	1	5	0	0	0
Property & Casualty Insurance Co of Hartford	5	\$14,983,230	0.33	2	0	3	0	0	0
Allstate Insurance Company	26	\$86,499,926	0.30	4	3	18	1	0	0
Liberty Mutual Fire Insurance Company	7	\$23,357,523	0.30	1	1	5	0	0	0
Trumbull Insurance Company	6	\$20,829,122	0.29	1	0	5	0	0	0
Homesite Insurance Company of Florida	5	\$20,005,238	0.25	1	0	4	0	0	0
West Bend Mutual Insurance Company	5	\$22,241,749	0.22	1	0	4	0	0	0
State Farm Fire & Casualty Company	245	\$1,165,708,633	0.21	92	14	131	12	0	0
Travelers Home and Marine Ins Co (The)	15	\$83,318,046	0.18	4	0	10	1	0	0
Farmers Insurance Exchange	25	\$150,027,508	0.17	2	0	22	1	0	0
United Services Automobile Association	7	\$42,045,769	0.17	2	0	5	0	0	0
Auto Owners Insurance Company	9	\$55,084,356	0.16	1	0	8	0	0	0
Country Mutual Insurance Company	48	\$297,848,178	0.16	9	3	36	1	0	0
Citizens Insurance Company of Illinois	5	\$34,030,276	0.15	2	0	3	0	0	0
Erie Insurance Company	6	\$49,344,856	0.12	1	1	4	0	0	0
Illinois Farmers Insurance Company	5	\$43,194,025	0.12	1	0	3	1	0	0
Safeco Insurance Company of Illinois	5	\$59,987,876	0.08	0	0	4	1	0	0
<b>TOTAL</b>	<b>753</b>	<b>\$2,898,994,815</b>							
<b>MEAN (The "average" of complaint ratios)</b>			<b>0.43</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>0.33</b>						

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 RATIO

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints	2017 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
United Equitable Insurance Company	132	\$19,114,209	6.91	47	0	85	1	0	0
Direct Auto Insurance Company	212	\$36,226,566	5.85	26	1	186	3	0	0
American Heartland Insurance Company	56	\$10,520,923	5.32	10	0	48	0	0	0
Lighthouse Casualty Company	139	\$28,066,153	4.95	2	0	136	1	0	0
American Alliance Casualty Company	260	\$60,440,486	4.30	14	1	248	1	0	0
American Freedom Insurance Company	125	\$29,451,688	4.24	38	0	89	2	0	0
Stonegate Insurance Company	19	\$5,057,565	3.76	0	0	18	1	0	0
Falcon Insurance Company	35	\$10,413,751	3.36	2	0	32	1	0	0
Founders Insurance Company	172	\$52,467,833	3.28	21	0	148	3	0	0
Erie Insurance Company	6	\$1,849,418	3.24	2	0	4	0	0	0
Unique Insurance Company	210	\$65,971,799	3.18	7	0	197	6	0	0
First Chicago Insurance Company	21	\$12,017,954	1.75	0	0	21	0	0	0
Loya Insurance Company	14	\$8,580,787	1.63	0	0	14	0	0	0
American Access Casualty Company	145	\$90,665,231	1.60	8	0	135	4	0	0
Safeway Insurance Company	23	\$15,546,239	1.48	2	0	20	1	0	0
First Acceptance Insurance Company Inc.	16	\$10,944,310	1.46	2	0	13	1	0	0
Elephant Insurance Company	5	\$4,287,182	1.17	2	0	3	0	0	0
Permanent General Assurance Corporation	11	\$11,172,651	0.98	1	0	10	0	0	0
Mendakota Casualty Company	9	\$13,302,267	0.68	0	0	9	0	0	0
IDS Property Casualty Insurance Company	6	\$10,389,264	0.58	0	0	5	1	0	0
Safe Auto Insurance Company	8	\$15,475,067	0.52	2	0	6	1	0	0
Bristol West Insurance Company	16	\$32,944,505	0.49	4	0	8	4	0	0
Geico General Insurance Company	34	\$69,198,797	0.49	3	0	30	1	0	0
Nationwide Insurance Company of America	5	\$12,522,848	0.40	2	0	3	0	0	0
Auto Owners Insurance Company	7	\$20,073,990	0.35	2	0	4	1	0	0
MemberSelect Insurance Company	6	\$17,333,532	0.35	4	0	2	0	0	0
AMCO Insurance Company	5	\$14,721,050	0.34	1	0	3	1	0	0
LM General Insurance Company	33	\$98,174,980	0.34	15	1	15	2	0	0
State Farm Fire & Casualty Company	49	\$153,417,156	0.32	22	1	22	4	0	0
USAA General Indemnity Company	14	\$43,357,284	0.32	7	0	7	0	0	0
Esurance Property & Casualty Ins Co	21	\$72,030,330	0.29	3	0	16	2	0	0
Auto Club Insurance Association	20	\$72,625,437	0.28	8	0	11	1	0	0
Trumbull Insurance Company	17	\$65,253,303	0.26	8	0	7	2	0	0
Allstate Property and Casualty Insurance Co	15	\$59,919,694	0.25	0	0	14	1	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 RATIO

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints	2017 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
Liberty Mutual Fire Insurance Company	5	\$19,936,007	0.25	3	0	2	0	0	0
Progressive Universal Insurance Company	53	\$213,843,059	0.25	11	1	38	3	0	0
Standard Property and Casualty Insurance Co	5	\$20,761,277	0.24	0	0	4	1	0	0
American Family Mutual Insurance Company	45	\$214,432,933	0.21	6	0	39	0	0	0
Metropolitan Casualty Insurance Company	6	\$29,230,164	0.21	3	0	2	1	0	0
Allstate Fire and Casualty Insurance Co	114	\$578,895,608	0.20	16	1	91	7	0	0
Geico Casualty Company	65	\$346,790,246	0.19	8	1	55	1	0	0
Geico Indemnity Company	6	\$31,284,635	0.19	2	0	4	0	0	0
USAA Casualty Insurance Company	10	\$55,220,072	0.18	2	0	7	1	0	0
Metropolitan Group Property & Casualty Ins Co	5	\$30,468,227	0.16	2	0	3	0	0	0
Progressive Northern Insurance Company	32	\$199,623,170	0.16	3	0	28	2	0	0
American Family Insurance Company	14	\$91,434,691	0.15	1	0	13	0	0	0
Erie Insurance Exchange	13	\$88,402,763	0.15	4	0	9	0	0	0
Illinois Farmers Insurance Company	40	\$283,917,937	0.14	4	0	30	6	0	0
Standard Fire Insurance Company (The)	13	\$90,248,873	0.14	0	2	8	3	0	0
Safeco Insurance Company of Illinois	11	\$93,240,735	0.12	2	1	8	0	0	0
State Farm Mutual Automobile Insurance Co	248	\$2,212,383,826	0.11	62	3	171	13	0	0
Allmerica Financial Alliance Insurance Co	5	\$51,845,587	0.10	0	0	5	0	0	0
Country Mutual Insurance Company	16	\$156,829,187	0.10	6	0	10	1	0	0
United Services Automobile Association	6	\$61,970,604	0.10	0	0	5	1	0	0
Farmers Automobile Insurance Assoc (The)	7	\$74,674,259	0.09	0	0	6	1	0	0
Allstate Insurance Company	9	\$110,249,537	0.08	1	1	7	0	0	0
Country Preferred Insurance Company	12	\$328,164,549	0.04	4	0	8	0	0	0
<b>TOTAL</b>	<b>2,606</b>	<b>\$6,627,382,195</b>							
<b>MEAN (The "average" of complaint ratios)</b>			<b>1.20</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>0.32</b>						

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 RATIO

Companies Showing 5 or More Complaints for Individual Life Coverage	Number of Complaints	Policies in Force as of 12/31/2017	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Wilco Life Insurance Company	21	7,476	28.09	5	0	6	6	4	0
Senior Life Insurance Company	7	2,678	26.14	1	1	2	0	3	0
Athene Annuity and Life Company	18	7,659	23.50	4	0	1	12	2	0
Accordia Life and Annuity Company	18	9,080	19.82	11	1	1	6	1	0
Washington National Insurance Company	8	6,832	11.71	1	1	2	3	1	0
Time Insurance Company	5	5,479	9.13	2	0	0	0	3	0
Fidelity & Guaranty Life Insurance Company	7	13,188	5.31	5	0	0	3	0	0
Western Southern Life Assurance Company	7	17,550	3.99	4	0	3	1	0	0
Jackson National Life Insurance Company	21	54,387	3.86	2	1	6	7	5	0
Bankers Life & Casualty Company	13	37,145	3.50	1	2	3	4	4	0
Atlanta Life Insurance Company	10	30,986	3.23	0	0	6	5	0	0
American General Life Insurance Company	57	190,925	2.99	13	2	13	23	6	0
North American Company for Life and Health Ins	6	20,673	2.90	2	1	2	1	0	0
Allstate Life Insurance Company	12	57,121	2.10	5	0	1	4	3	0
Colonial Penn Life Insurance Company	6	34,670	1.73	1	1	0	3	1	0
Transamerica Premier Life Insurance Company	31	178,818	1.73	3	1	9	12	6	0
Lincoln Heritage Life Insurance Company	6	36,965	1.62	2	1	1	1	1	0
Transamerica Life Insurance Company	20	143,979	1.39	5	1	8	6	1	0
United Insurance Company of America	19	143,142	1.33	4	0	4	6	5	0
Primerica Life Insurance Company	10	83,010	1.20	4	1	3	2	0	0
American Income Life Insurance Company	12	104,678	1.15	3	2	5	2	0	0
Farmers New World Life Insurance Company	8	69,387	1.15	8	0	0	0	0	0
John Hancock Life Insurance Company U.S.A.	8	77,087	1.04	0	1	1	5	3	0
Protective Life Insurance Company	8	83,145	0.96	1	0	3	3	3	0
Brighthouse Life Insurance Company	5	61,347	0.82	1	2	0	2	0	0
Western & Southern Life Insurance Company	6	76,761	0.78	0	0	1	4	1	0
Globe Life & Accident Insurance Company	18	380,828	0.47	1	0	8	6	3	0
United of Omaha Life Insurance Company	9	194,006	0.46	3	1	1	3	1	0
Lincoln National Life Insurance Company	12	290,475	0.41	1	0	1	8	3	0
New York Life Insurance Company	6	257,432	0.23	0	0	3	3	1	0
State Farm Life Insurance Company	11	494,742	0.22	3	0	2	4	2	0
Prudential Insurance Company of America	21	1,180,788	0.18	3	0	4	12	3	0
Country Life Insurance Company	7	412,581	0.17	0	0	1	6	0	0
Metropolitan Life Insurance Company	14	4,987,513	0.03	4	1	2	4	3	0

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 RATIO

Companies Showing 5 or More Complaints for Individual Life Coverage	Number of Complaints	Policies in Force as of 12/31/2017	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
<b>TOTAL</b>	<b>447</b>	<b>9,752,533</b>							
<b>MEAN (The "average" of complaint ratios)</b>			<b>4.80</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>1.51</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 RATIO

Companies Showing 5 or More Complaints for Annuity Coverage	Number of Complaints	Policies in Force as of 12/31/2017	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Equitrust Life Insurance Company	12	8,830	13.59	0	11	0	1	0	0
Athene Annuity and Life Company	8	23,785	3.36	1	3	2	2	0	0
Transamerica Life Insurance Company	5	39,695	1.26	0	1	1	3	1	0
American Equity Investment Life Insurance Co	5	40,154	1.25	0	5	0	0	0	0
Jackson National Life Insurance Company	6	76,056	0.79	0	5	1	0	0	0
Metropolitan Life Insurance Company	6	81,368	0.74	0	1	3	1	1	0
<b>TOTAL</b>	<b>42</b>	<b>269,888</b>							
<b>MEAN (The "average" of complaint ratios)</b>			<b>3.50</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>1.26</b>						

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

# INDIVIDUAL ACCIDENT & HEALTH COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Individual Accident & Health Coverage	Number of Complaints	Policies in Force as of 12/31/2017	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Coventry Health Care of Illinois, Inc. *	13	106	1,226.42	5	0	8	0	0	0
Aetna Life Insurance Company *	6	103	582.52	0	0	6	0	0	0
Harken Health Insurance Company *	37	1,731	213.75	7	0	28	0	2	0
Standard Security Life Insurance Co New York	5	875	57.14	0	0	5	0	0	0
Health Alliance Medical Plans Inc.	25	10,442	23.94	11	0	13	0	1	0
HCC Life Insurance Company	6	3,109	19.30	0	0	6	0	0	0
Transamerica Life Insurance Company	13	13,865	9.38	6	0	7	0	0	0
Bankers Life & Casualty Company	9	11,256	8.00	2	0	7	0	0	0
Health Care Service Corp (Blue Cross Blue Shield of IL)	419	543,986	7.70	187	4	217	18	5	0
Time Insurance Company	7	9,349	7.49	0	0	7	0	0	0
Physicians Mutual Insurance Company	6	8,452	7.10	5	0	1	0	0	0
Equitable Life & Casualty Insurance Company	5	7,632	6.55	4	0	1	0	0	0
Humana Insurance Company	10	16,965	5.89	3	0	7	0	0	0
Continental Casualty Company	5	9,702	5.15	2	0	3	0	0	0
Metropolitan Life Insurance Company	9	17,578	5.12	3	0	6	0	0	0
Cigna Health and Life Insurance Company	6	16,017	3.75	1	0	4	1	0	0
Genworth Life Insurance Company	12	38,123	3.15	7	0	5	0	0	0
John Hancock Life Insurance Company U.S.A.	5	19,820	2.52	2	0	3	0	0	0
American Family Life Assurance Co of Columbus	25	287,279	0.87	0	1	21	0	3	0
Mutual of Omaha Insurance Company	7	98,960	0.71	5	0	2	0	0	0
Land of Lincoln Mutual Health Insurance Co **	46	0	-	7	0	37	1	1	0
<b>TOTAL</b>	<b>676</b>	<b>1,115,350</b>							
<b>MEAN (The "average" of complaint ratios)</b>			<b>109.82</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>7.30</b>						

\* Company exiting this market

\*\* Company in liquidation

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 RATIO

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Number of Complaints	Policies in Force as of 12/31/2017	Complaint Ratio per 10,000 Policies in Force	Major Reason for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholder Service	Reason Other	Reason Not Indicated
Continental Casualty Company	42	21,085	19.92	37	0	4	1	0	0
Connecticut General Life Insurance Company	6	14,500	4.14	0	0	6	0	0	0
Golden Rule Insurance Company	9	26,801	3.36	1	0	9	0	1	0
Coventry Health Care of Illinois Inc.	7	48,506	1.44	1	0	6	0	0	0
UnitedHealthcare Insurance Co of the River Valley	10	112,668	0.89	0	0	9	0	1	0
UnitedHealthcare Insurance Company of Illinois	125	2,175,976	0.57	3	0	115	5	3	0
Aetna Life Insurance Company	41	1,621,150	0.25	1	0	37	1	2	0
Humana Insurance Company	30	1,465,184	0.20	3	0	27	0	0	0
Health Alliance Medical Plans Inc.	11	661,232	0.17	2	0	8	0	1	0
Union Security Insurance Company	5	391,492	0.13	0	0	5	0	0	0
Transamerica Life Insurance Company	8	962,160	0.08	3	0	3	1	1	0
UnitedHealthcare Insurance Company	38	4,799,396	0.08	2	1	36	1	0	0
Sun Life Assurance Company of Canada	5	881,192	0.06	0	0	5	0	0	0
Principal Life Insurance Company	5	995,232	0.05	0	0	5	0	0	0
Unum Life Insurance Company of America	8	1,493,173	0.05	1	0	6	0	1	0
Life Insurance Company of North America	10	2,631,338	0.04	0	0	10	0	0	0
Prudential Insurance Company of America	12	2,878,408	0.04	4	0	7	1	0	0
Guardian Life Insurance Company of America	18	5,277,996	0.03	0	0	18	0	0	0
Health Care Service Corp (Blue Cross Blue Shield of IL)	325	103,274,480	0.03	55	1	244	9	22	0
Cigna Health and Life Insurance Company	21	10,536,616	0.02	2	0	19	0	0	0
Metropolitan Life Insurance Company	27	15,960,728	0.02	0	0	26	0	1	0
Land of Lincoln Mutual Health Insurance Co. **	8	\$0	0.00	1	0	6	0	1	0
<b>TOTAL</b>	<b>771</b>	<b>156,229,313</b>							
<b>MEAN (The "average" of complaint ratios)</b>			<b>1.50</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>			<b>0.08</b>						

\*\* Company in liquidation

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

# HEALTH MAINTENANCE ORGANIZATIONS (HMO'S) COMPLAINTS BY RATIO

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
UnitedHealthcare of the Midwest Inc.*	11	148	148	743.24	1	0	10	0	0	0
Humana Health Plan Inc.	21	114,919	16,141	13.01	1	0	20	0	0	0
Celtic Insurance Company	37	30,234	30,234	12.24	8	0	28	1	0	0
CIGNA Healthcare of Illinois Inc.	19	20,520	20,520	9.26	3	0	16	0	0	0
UnitedHealthcare Of Illinois Inc.	25	36,276	36,276	6.89	1	0	24	0	0	0
Aetna Health Inc.	11	16,845	16,132	6.82	2	0	8	0	1	0
Health Alliance Medical Plans Inc.	67	150,477	148,491	4.51	21	0	45	2	1	0
Health Care Service Corp (Blue Cross Blue Shield HMO)	203	1,112,765	698,401	2.91	70	1	117	8	7	0
Delta Dental of Illinois	25	581,492	581,492	0.43	2	0	23	0	0	0
<b>TOTAL</b>	<b>419</b>	<b>2,063,676</b>	<b>1,547,835</b>							
<b>MEAN (The "average" of complaint ratios)</b>				<b>88.81</b>						
<b>MEDIAN (The "middle" of complaint ratios)</b>				<b>6.89</b>						

\* Company exiting this market

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