

Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in the Year 2008

HMO Complaints	538
Insurance Company Complaints	<u>8,727</u>
	9,265
Not Categorized Complaints	<u>1,310</u>
Total Complaints	10,575

Complaints by Line of Coverage

Auto	2,660	25%
Homeowners	830	8%
Individual Life	513	5%
Individual Accident & Health	757	7%
Group Accident & Health	2,857	27%
HMOs	538	5%
Group Credit Accident & Health	14	<1%
Individual Annuity	126	<1%
All Other Coverages	272	3%
No Coverage Designated	698	7%
Not Categorized	1,310	12%
Total:	10,575	100%

Major Reasons for Complaints

	Insurance Companies		HMOs	
Underwriting	819	9%	7	1%
Marketing & Sales	229	3%	2	1%
Claims Handling	6,047	69%	473	88%
Policyholder Service	934	11%	56	10%
No Coverage Designated	698	8%		
Total:	8,727	100%	538	100%

Distribution of Complaints by Zip Code

	Insurance Companies		HMOs	
Metro Cook County (600-605)	2,711	31%	242	45%
Chicago (606)	1,216	14%	85	16%
Downstate (607-629)	1,853	21%	95	18%
Outside Illinois	326	4%	21	3%
Email only - no zip code given	2,621	30%	95	18%
Total:	8,727	100%	538	100%

Comparison of Complaints by Coverage & Reason 2007 - 2008

Coverage	Underwriting	Marketing & Sales	Claim Handling	Policyholder Service	Total	% of Change from Prior Year
Auto (2007)	257	80	2,239	95	2,671	
Auto (2008)	281	84	2,208	87	2,660	< -1%
Homeowners (2007)	181	32	536	41	790	
Homeowners (2008)	205	20	561	44	830	+ 5%
Individual Life (2007)	67	51	173	304	595	
Individual Life (2008)	65	30	174	244	513	-14%
Individual Annuity (2007)	0	31	19	73	123	
Individual Annuity (2008)	3	27	32	64	126	+ 2%
Individual A & H (2007)	114	19	533	98	764	
Individual A & H (2008)	131	15	535	76	757	< -1%
Group A & H (2007)	93	2	2,610	195	2,900	
Group A & H (2008)	41	5	2,439	372	2,857	-1%
Group Credit A & H (2007)	0	0	13	1	14	
Group Credit A & H (2008)	0	0	12	2	14	0%
HMOs (2007)	13	2	517	36	568	
HMOs (2008)	7	2	473	56	538	-5%
All Other Coverages (2007)	100	14	120	67	301	
All Other Coverages (2008)	93	48	86	45	272	-10%
No Coverage Designated (2008)					698	
Totals for 2008:	826	231	6,520	990	9,265	

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	Private Passenger Automobile 2008 Illinois Direct Written Premium \$	2008 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
AFFIRMATIVE INSURANCE COMPANY	83	\$38,893,656	2.13	12	0	70	1
ALLSTATE INSURANCE COMPANY	194	\$291,827,957	0.66	18	6	164	6
AMERICAN ACCESS CASUALTY COMPANY	130	\$49,329,595	2.64	4	1	124	1
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	70	\$272,380,700	0.26	16	0	47	7
AMERICAN FREEDOM INSURANCE COMPANY	79	\$9,912,612	7.97	5	0	74	0
AMERICAN HEARTLAND INSURANCE COMPANY	54	\$10,931,058	4.94	1	0	53	0
AMERICAN SERVICE INSURANCE COMPANY INC.	63	\$30,672,478	2.05	5	1	56	1
APOLLO CASUALTY COMPANY	108	\$20,887,456	5.17	0	0	107	1
CONSTITUTIONAL CASUALTY COMPANY	11	\$8,821,424	1.25	0	0	11	0
COUNTRY MUTUAL INSURANCE COMPANY	21	\$248,011,207	0.08	8	0	12	1
COUNTRY PREFERRED INSURANCE COMPANY	16	\$179,447,233	0.09	2	0	13	1
DELPHI CASUALTY COMPANY	11	\$2,169,919	5.07	0	0	11	0
DIRECT AUTO INSURANCE COMPANY	13	\$6,418,120	2.03	1	0	12	0

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	Private Passenger Automobile 2008 Illinois Direct Written Premium \$	2008 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
FIRST ACCEPTANCE INSURANCE COMPANY INC.	49	\$30,289,299	1.62	5	3	38	3
FIRST CHICAGO INSURANCE COMPANY	18	\$6,461,796	2.79	2	1	15	0
FOUNDERS INSURANCE COMPANY	135	\$49,981,718	2.70	2	1	129	3
GEICO CASUALTY COMPANY	24	\$3,600,821	6.67	2	0	20	2
GEICO GENERAL INSURANCE COMPANY	10	\$100,887,964	0.10	4	0	6	0
GEICO INDEMNITY COMPANY	10	\$58,616,619	0.17	2	0	8	0
ILLINOIS FARMERS INSURANCE COMPANY	67	\$256,971,052	0.26	16	1	39	11
INSURA PROPERTY AND CASUALTY INSURANCE COMPANY	13	\$13,727,790	0.95	2	0	11	0
INTERSTATE BANKERS CASUALTY COMPANY	43	\$11,602,408	3.71	2	0	41	0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	13	\$70,488,105	0.18	2	0	11	0
MEMBERSELECT INSURANCE COMPANY	32	\$71,377,171	0.45	19	0	11	2
MERCURY INSURANCE COMPANY OF ILLINOIS	12	\$21,965,146	0.55	0	0	12	0
NATIONAL HERITAGE INSURANCE COMPANY	16	\$3,602,473	4.44	1	0	15	0

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	Private Passenger Automobile 2008 Illinois Direct Written Premium \$	2008 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
PROGRESSIVE DIRECT INSURANCE COMPANY	19	\$81,111,181	0.23	3	0	16	0
PROGRESSIVE NORTHERN INSURANCE COMPANY	23	\$131,699,422	0.17	1	0	21	1
SAFE AUTO INSURANCE COMPANY	21	\$13,662,041	1.54	1	0	17	3
SAFECO INSURANCE COMPANY OF ILLINOIS	11	\$65,975,896	0.17	2	0	9	0
SAFEWAY INSURANCE COMPANY	61	\$11,257,657	5.42	5	2	53	1
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	177	\$1,596,883,355	0.11	20	3	147	7
TRUMBULL INSURANCE COMPANY	12	\$28,045,397	0.43	8	0	4	0
UNIQUE INSURANCE COMPANY	138	\$24,763,304	5.57	0	0	138	0
UNITED AUTOMOBILE INSURANCE COMPANY	40	\$16,457,729	2.43	0	0	40	0
UNITED EQUITABLE INSURANCE COMPANY	67	\$12,894,233	5.20	4	0	62	1
UNIVERSAL CASUALTY COMPANY	271	\$47,886,047	5.66	9	1	261	0

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Homeowners	Complaints	Homeowners 2008 Illinois Direct Written Premium \$	2008 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
ALLSTATE INSURANCE COMPANY	161	\$137,859,342	1.17	20	3	128	10
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	46	\$123,151,754	0.37	7	1	38	0
COUNTRY MUTUAL INSURANCE COMPANY	32	\$198,100,793	0.16	7	1	23	1
FARMERS INSURANCE EXCHANGE	12	\$61,668,242	0.19	3	0	8	1
HOMESITE INSURANCE COMPANY OF ILLINOIS	19	\$7,627,831	2.49	8	1	9	1
ILLINOIS FARMERS INSURANCE COMPANY	44	\$85,859,170	0.51	11	2	24	7
MEMBERSELECT INSURANCE COMPANY	10	\$28,835,607	0.35	4	0	6	0
STATE FARM FIRE & CASUALTY COMPANY	182	\$789,927,515	0.23	80	4	95	3
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	14	\$27,410,451	0.51	5	0	9	0

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Accident & Health	Complaints	Group Accident & Health Certificates in Force in 2008	2008 Group Accident & Health Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
AETNA LIFE INSURANCE COMPANY	66	335,690	1.97	1	0	57	8
CONCERT HEALTH PLAN INSURANCE COMPANY	19	3,735	50.87	0	0	19	0
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	20	76,614	2.61	0	0	18	2
DESTINY HEALTH INSURANCE COMPANY	19	4,152	45.76	0	0	17	2
GOLDEN RULE INSURANCE COMPANY	23	7,294	31.53	3	0	17	3
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	53	179,309	2.96	0	0	52	1
HEALTH ALLIANCE MEDICAL PLANS INC.	13	30,204	4.30	0	0	10	3
HEALTH CARE SERVICE CORPORATION	414	1,863,369	2.22	10	1	369	34
HUMANA INSURANCE COMPANY	57	61,981	9.20	0	0	57	0
MEGA LIFE AND HEALTH INSURANCE COMPANY	17	25,539	6.66	1	0	16	0
METROPOLITAN LIFE INSURANCE COMPANY	18	255,797	0.70	0	0	17	1
PERSONALCARE INSURANCE OF ILLINOIS INC.	20	30,676	6.52	1	0	17	2
PRINCIPAL LIFE INSURANCE COMPANY	23	170,918	1.35	0	0	21	2

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Accident & Health	Complaints	Group Accident & Health Certificates in Force in 2008	2008 Group Accident & Health Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
TIME INSURANCE COMPANY	54	53,237	10.14	3	1	46	4
TRUSTMARK LIFE INSURANCE COMPANY	11	44,615	2.47	0	0	11	0
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	123	96,440	12.75	1	0	116	6
UNITED HEALTHCARE INSURANCE COMPANY	44	462,994	0.95	2	0	38	4
UNITEDHEALTHCARE INSURANCE COMPANY OF ILLINOIS	56	43,989	12.73	1	0	55	0
UNITEDHEALTHCARE INSURANCE COMPANY OF THE RIVER VALLEY	16	22,435	7.13	1	0	13	2
UNUM LIFE INSURANCE COMPANY OF AMERICA	10	621,538	0.16	0	0	8	2

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Accident & Health	Complaints	Individual Accident and Health Policies in Force in 2008	2008 Individual A&H Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	18	351,214	0.51	0	1	17	0
BANKERS LIFE & CASUALTY COMPANY	33	15,175	21.75	6	2	17	8
CONSECO HEALTH INSURANCE COMPANY	19	2,935	64.74	0	0	19	0
CONTINENTAL CASUALTY COMPANY	10	18,003	5.55	0	0	9	1
GENWORTH LIFE INSURANCE COMPANY	16	40,041	3.96	13	0	3	0
HEALTH CARE SERVICE CORPORATION	253	500,917	5.05	35	1	196	21
HUMANA INSURANCE COMPANY	24	14,529	16.52	6	0	16	2
PENN TREATY NETWORK AMERICA INSURANCE COMPANY (<i>this company has been Revoked from Illinois as of 02/04/2009</i>)	11	7,536	14.60	8	0	1	2
SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	25	6,978	35.83	10	0	13	2
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	74	37,364	19.81	6	2	63	3
UNITED AMERICAN INSURANCE COMPANY	10	12,956	7.72	1	1	6	2

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Annuity	Complaints	Individual Annuity Policies in Force in 2008	2008 Individual Annuity Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	19	43,551	4.36	0	7	8	4
BANKERS LIFE & CASUALTY COMPANY	10	4,492	22.26	0	2	5	3

2008 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Life	Complaints	Individual Life Policies in Force in 2008	2008 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance			
				underwriting	marketing - sales	claims	policy service
AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	20	97,282	2.06	4	1	5	10
AMERICAN GENERAL LIFE INSURANCE COMPANY	16	141,007	1.13	2	1	3	10
BANKERS LIFE & CASUALTY COMPANY	24	41,296	5.81	2	0	10	12
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	20	196,547	1.02	0	0	13	7
METROPOLITAN LIFE INSURANCE COMPANY	21	559,217	0.38	2	1	5	13
MONUMENTAL LIFE INSURANCE COMPANY	30	215,581	1.39	2	1	9	18
PRIMERICA LIFE INSURANCE COMPANY	11	86,177	1.28	1	0	5	5
PRUDENTIAL INSURANCE COMPANY OF AMERICA	20	643,448	0.31	3	1	5	11
REASSURE AMERICA LIFE INSURANCE COMPANY	13	63,744	2.04	3	0	1	9
UNITED INSURANCE COMPANY OF AMERICA	19	188,458	1.01	0	0	13	6

2008 Complaint Statistics for Health Service Organizations - Complaints- Illinois Members Only

	Complaints	Total Illinois Members as of 12/31/2008 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2008 *	Complaint Ratio per 10,000 Members Enrolled in Illinois	Underwriting	Marketing/ Sales	Claims	Service
COMPBENEFITS DENTAL, INC.	11	88,145	85,017	1.29	0	0	11	0
DELTA DENTAL OF ILLINOIS	10	355,257	355,257	0.28	0	0	10	0
FIRST COMMONWEALTH INSURANCE COMPANY	1	155,017	155,107	0.06	0	0	0	0

2008 Complaint Statistics for Health Maintenance Organizations - Complaints- Illinois Members Only

	Complaints	Total Illinois Members as of 12/31/2008 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2008 *	Complaint Ratio per 10,000 Members Enrolled in Illinois	Underwriting	Marketing/ Sales	Claims	Service
AETNA HEALTH OF ILLINOIS INC.	30	40,388	36,865	8.14	1	0	26	3
CIGNA HEALTHCARE OF ILLINOIS INC.	4	944	944	42.37	0	0	3	1
HEALTH ALLIANCE MEDICAL PLANS INC.	29	134,169	122,704	2.36	1	0	27	1
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY	195	661,860	661,860	2.95	4	0	185	6
HUMANA BENEFIT PLAN OF ILLINOIS, INC.	10	50,303	34,571	2.89	0	0	10	0
HUMANA HEALTH PLAN INC.	33	86,340	41,031	8.04	0	0	33	0
MEDICAL ASSOCIATES HEALTH PLAN INC.	1	3,177	3,177	3.15	0	0	1	0
PERSONALCARE INSURANCE OF ILLINOIS INC.	28	45,041	42,444	6.60	0	0	27	1
UNICARE HEALTH PLANS OF THE MIDWEST INC.	49	90,743	80,229	6.11	1	0	44	4
UNITEDHEALTHCARE OF ILLINOIS INC.	17	23,192	23,192	7.33	0	0	17	0
UNITEDHEALTHCARE PLAN OF THE RIVER VALLEY, INC.	8	11,142	11,142	7.18	0	0	6	2

*In both of the above tables, the Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

Enrollment numbers shown are derived from the 2008 Illinois Enrollment page included in the 2008 Annual Statement filing.

**Illinois Licensed Health Maintenance
Organizations Having Commercial
Enrollment but No Complaints in 2008**

Total Illinois
Members as of
12/31/2008 in
Force

Non-Medicaid/Non-
Medicare Members/
Non-Federal
Employer Health
Benefit Plans
Members as of
12/31/2008 *

CIGNA HEALTHCARE OF ST. LOUIS, INC.	142	142
GROUP HEALTH PLAN INC.	21,133	13,786
HEALTH ALLIANCE MIDWEST INC.	466	466
NEVADACARE, INC.	18	18
UNION HEALTH SERVICE INC.	2,222	25
UNITED HEALTHCARE OF THE MIDWEST INC.	8,980	535

*Total is adjusted to delete Medicaid/Medicare
Members and FEHBP Members.

Enrollment numbers shown are derived from the 2008 Illinois Enrollment page included in the 2008 Annual Statement filing.

**Illinois Licensed Health Service
Organizations Having Commercial
Enrollment but No Complaints in 2008**

Total Illinois
Members as of
12/31/2008 in
Force

Non-Medicaid/Non-
Medicare Members/
Non-Federal
Employer Health
Benefit Plans
Members as of
12/31/2008 *

DENTAL CONCERN LTD.	5,623	5,623
FIRST COMMONWEALTH LTD HEALTH SERV CORP	200	200
HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY (<i>LHSO enrollment only</i>)	60,968	60,968
NATIONAL DENTAL CARE INC.	1,276	1,276
OLYMPIA LIMITED HEALTH SERVICES ORGANIZATION, INC.	26,168	26,168
SIDNEY HILLMAN HEALTH CENTRE	7,676	6,691
TRUASSURE INSURANCE COMPANY	17,609	17,609
UNION HEALTH SERVICE INC. (<i>LHSO enrollment only</i>)	33,640	33,640
UNION MEDICAL CENTER	9,211	8,449
UNION SECURITY INSURANCE COMPANY	20,833	20,833
VISION SERVICES PLAN OF ILLINOIS, NFP	1,290,081	1,290,081

*Total is adjusted to delete Medicaid/Medicare
Members and FEHBP Members.

Enrollment numbers shown are derived from the 2008 Illinois Enrollment page included in the 2008 Annual Statement filing.

HMOs and Health Service Organizations with No Illinois Enrollment at Year End 2008

Total Illinois Members as of 12/31/2008 in Force

Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2008 *

ALPHA DENTAL PROGRAMS INC. **	0	0
BCI HMO INC.	0	0
DENTAL BENEFIT PROVIDERS OF ILLINOIS INC. **	0	0
ESSENCE HEALTHCARE INC.	1,243	0
FIDELIS SECURECARE OF TEXAS INC.	0	0
GREAT-WEST HEALTHCARE OF ILLINOIS INC.	0	0
HARMONY HEALTH PLAN OF ILLINOIS INC. ***	148,503	0
HEALTHLINK HMO INC.	0	0
HEALTHSPRING OF TENNESSEE, INC.	30,303	0
HMO MISSOURI, INC.	0	0
MERCY HEALTH PLANS OF MISSOURI INC.	723	0
MERIDIAN HEALTH PLAN INC.	9	0
WELLMARK HEALTHPLAN OF IOWA, INC.	0	0

*Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

** Health Service Organization

*** Medicaid only HMO. Complaints are handled by the Illinois Department of Public Aid.

Enrollment numbers shown are derived from the 2008 Illinois Enrollment page included in the 2008 Annual Statement filing.