

Private Passenger Automobile by Company Name

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2013	Private Passenger Automobile 2013 Illinois Direct Written Premium \$	2013 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under- writing	marketing & sales	claims handling	policy- holders service	
34789	21st Century Centennial Insurance Company	9	21,594,536	0.42	5	0	2	2	0.39
42609	Affirmative Insurance Company	23	18,359,116	1.25	4	1	17	1	1.47
10212	Allmerica Financial Alliance Ins Co	5	37,651,895	0.13	0	0	5	0	0.18
29688	Allstate Fire and Casualty Ins Co	5	363,294,952	0.01	0	0	4	1	0.03
19232	Allstate Insurance Company	99	159,963,525	0.62	23	6	62	8	0.50
10730	American Access Casualty Company	128	89,646,329	1.43	4	1	120	3	2.00
13752	American Alliance Casualty Company	77	15,577,745	4.94	5	0	70	2	3.32
19275	American Family Mutual Insurance Company	55	250,816,402	0.22	9	2	43	1	0.19
10864	American Freedom Insurance Company	108	18,031,049	5.99	14	0	94	0	5.19
10031	American Heartland Insurance Company	84	10,710,125	7.84	6	0	78	0	6.59
10343	Apollo Casualty Company	38	16,610,465	2.29	1	0	37	0	3.64
21202	Auto Club Insurance Association	10	46,458,645	0.22	4	0	6	0	0.23
29734	Conifer Insurance Company	14	5,946,983	2.35	0	0	14	0	N/A
20990	Country Mutual Insurance Company	14	171,882,454	0.08	4	0	9	1	0.10
21008	Country Preferred Insurance Company	18	256,549,348	0.07	1	1	13	3	0.07
11862	Delphi Casualty Company	5	6,855,868	0.73	0	0	4	1	2.71

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Private Passenger Automobile by Company Name

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2013	Private Passenger Automobile 2013 Illinois Direct Written Premium \$	2013 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under-writing	marketing & sales	claims handling	policy-holders service	
12721	Direct Auto Insurance Company	93	13,649,806	6.81	16	0	77	0	3.53
26271	Erie Insurance Exchange	8	63,055,731	0.13	1	1	5	1	0.14
25712	Esurance Insurance Company	13	7,593,903	1.71	2	0	11	0	0.46
10336	First Acceptance Ins Co Inc	33	19,055,874	1.73	0	0	33	0	1.32
13587	First Chicago Insurance Company	16	7,200,570	2.22	3	0	13	0	2.17
14249	Founders Insurance Company	117	46,151,971	2.54	6	0	111	0	2.70
41491	GEICO Casualty Company	74	147,235,818	0.50	8	1	57	8	0.71
35882	GEICO General Insurance Company	9	102,152,685	0.09	1	0	8	0	0.18
21679	Illinois Farmers Insurance Company	56	252,667,295	0.22	7	1	36	12	0.23
28126	Interstate Bankers Casualty Company	41	12,764,170	3.21	1	0	40	0	5.05
23035	Liberty Mutual Fire Insurance Company	14	48,337,600	0.29	3	0	7	4	0.27
36447	LM General Insurance Company	9	44,118,348	0.20	2	0	6	1	N/A
11198	Loya Insurance Company	10	9,841,223	1.02	0	0	10	0	N/A
14443	Madison Mutual Insurance Company	8	23,493,650	0.34	2	0	6	0	N/A
21229	MemberSelect Insurance Company	12	35,387,465	0.34	6	0	5	1	0.67
22454	Mendakota Insurance Company	45	21,203,663	2.12	1	0	44	0	1.78

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Private Passenger Automobile by Company Name

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2013	Private Passenger Automobile 2013 Illinois Direct Written Premium \$	2013 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under-writing	marketing & sales	claims handling	policy-holders service	
40169	Metropolitan Casualty Insurance Company	9	46,110,370	0.20	0	1	7	1	N/A
34339	Metropolitan Group Prop & Cas Ins Co	6	26,550,664	0.23	2	0	3	1	N/A
10658	National Heritage Insurance Company	9	2,553,700	3.52	3	0	6	0	3.97
32700	Owners Insurance Company	8	48,144,945	0.17	0	0	7	1	0.17
24228	Pekin Insurance Company	15	6,454,660	2.32	2	0	13	0	0.78
37648	Permanent General Assurance Corporation	10	3,411,188	2.93	0	0	9	1	N/A
16322	Progressive Direct Insurance Company	5	23,537,814	0.21	2	0	2	1	N/A
38628	Progressive Northern Insurance Company	17	153,870,867	0.11	2	0	13	2	0.11
21727	Progressive Universal Ins Co	24	107,678,494	0.22	5	1	17	1	0.17
25405	Safe Auto Insurance Company	8	13,083,501	0.61	1	0	5	2	1.38
39012	Safeco Insurance Company of Illinois	20	90,095,505	0.22	3	0	16	1	0.23
12521	Safeway Insurance Company	20	12,739,263	1.57	2	0	17	1	1.78
25143	State Farm Fire & Casualty Company	17	125,020,158	0.14	3	0	12	2	N/A
25178	State Farm Mutual Automobile Insurance Co	253	1,743,677,579	0.15	52	7	180	14	0.16
14012	Stonegate Insurance Company	12	5,508,156	2.18	0	0	11	1	N/A
27998	Travelers Home and Marine Ins Co The	14	70,836,860	0.20	7	1	5	1	0.12

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Private Passenger Automobile by Company Name

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2013	Private Passenger Automobile 2013 Illinois Direct Written Premium \$	2013 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under- writing	marketing & sales	claims handling	policy- holders service	
27120	Trumbull Insurance Company	11	44,820,607	0.25	6	0	5	0	0.17
10655	Unique Insurance Company	151	39,921,246	3.78	5	0	146	0	5.28
35319	United Automobile Insurance Company	8	2,625,098	3.05	1	0	7	0	1.43
24910	United Equitable Insurance Company	121	13,827,164	8.75	30	0	91	0	6.82
25941	United Services Automobile Association	7	52,909,746	0.13	0	0	7	0	0.19
25909	Unitrin Preferred Insurance Company	6	15,092,643	0.40	2	0	2	2	N/A
25968	USAA Casualty Insurance Company	6	43,694,272	0.14	1	0	5	0	0.12
	<u>Total</u>	2,007	5,036,023,709						
				1.52	Mean (The "average" of complaint ratios.)				
				0.42	Median (The "middle" of complaint ratios.)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum compliant activity during 2012.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Private Passenger Automobile by Complaint Ratio

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2013	Private Passenger Automobile 2013 Illinois Direct Written Premium \$	2013 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under-writing	marketing & sales	claims handling	policy-holders service	
29688	Allstate Fire and Casualty Ins Co	5	363,294,952	0.01	0	0	4	1	0.03
21008	Country Preferred Insurance Company	18	256,549,348	0.07	1	1	13	3	0.07
20990	Country Mutual Insurance Company	14	171,882,454	0.08	4	0	9	1	0.10
35882	GEICO General Insurance Company	9	102,152,685	0.09	1	0	8	0	0.18
38628	Progressive Northern Insurance Company	17	153,870,867	0.11	2	0	13	2	0.11
26271	Erie Insurance Exchange	8	63,055,731	0.13	1	1	5	1	0.14
25941	United Services Automobile Association	7	52,909,746	0.13	0	0	7	0	0.19
10212	Allmerica Financial Alliance Ins Co	5	37,651,895	0.13	0	0	5	0	0.18
25143	State Farm Fire & Casualty Company	17	125,020,158	0.14	3	0	12	2	N/A
25968	USAA Casualty Insurance Company	6	43,694,272	0.14	1	0	5	0	0.12
25178	State Farm Mutual Automobile Insurance Co	253	1,743,677,579	0.15	52	7	180	14	0.16
32700	Owners Insurance Company	8	48,144,945	0.17	0	0	7	1	0.17
40169	Metropolitan Casualty Insurance Company	9	46,110,370	0.20	0	1	7	1	N/A
27998	Travelers Home and Marine Ins Co The	14	70,836,860	0.20	7	1	5	1	0.12
36447	LM General Insurance Company	9	44,118,348	0.20	2	0	6	1	N/A
16322	Progressive Direct Insurance Company	5	23,537,814	0.21	2	0	2	1	N/A

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Private Passenger Automobile by Complaint Ratio

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2013	Private Passenger Automobile 2013 Illinois Direct Written Premium \$	2013 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under-writing	marketing & sales	claims handling	policy-holders service	
21202	Auto Club Insurance Association	10	46,458,645	0.22	4	0	6	0	0.23
19275	American Family Mutual Insurance Company	55	250,816,402	0.22	9	2	43	1	0.19
21679	Illinois Farmers Insurance Company	56	252,667,295	0.22	7	1	36	12	0.23
39012	Safeco Insurance Company of Illinois	20	90,095,505	0.22	3	0	16	1	0.23
21727	Progressive Universal Ins Co	24	107,678,494	0.22	5	1	17	1	0.17
34339	Metropolitan Group Prop & Cas Ins Co	6	26,550,664	0.23	2	0	3	1	N/A
27120	Trumbull Insurance Company	11	44,820,607	0.25	6	0	5	0	0.17
23035	Liberty Mutual Fire Insurance Company	14	48,337,600	0.29	3	0	7	4	0.27
21229	MemberSelect Insurance Company	12	35,387,465	0.34	6	0	5	1	0.67
14443	Madison Mutual Insurance Company	8	23,493,650	0.34	2	0	6	0	N/A
25909	Unitrin Preferred Insurance Company	6	15,092,643	0.40	2	0	2	2	N/A
34789	21st Century Centennial Insurance Company	9	21,594,536	0.42	5	0	2	2	0.39
41491	GEICO Casualty Company	74	147,235,818	0.50	8	1	57	8	0.71
25405	Safe Auto Insurance Company	8	13,083,501	0.61	1	0	5	2	1.38
19232	Allstate Insurance Company	99	159,963,525	0.62	23	6	62	8	0.50
11862	Delphi Casualty Company	5	6,855,868	0.73	0	0	4	1	2.71

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Private Passenger Automobile by Complaint Ratio

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2013	Private Passenger Automobile 2013 Illinois Direct Written Premium \$	2013 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under-writing	marketing & sales	claims handling	policy-holders service	
11198	Loya Insurance Company	10	9,841,223	1.02	0	0	10	0	N/A
42609	Affirmative Insurance Company	23	18,359,116	1.25	4	1	17	1	1.47
10730	American Access Casualty Company	128	89,646,329	1.43	4	1	120	3	2.00
12521	Safeway Insurance Company	20	12,739,263	1.57	2	0	17	1	1.78
25712	Esurance Insurance Company	13	7,593,903	1.71	2	0	11	0	0.46
10336	First Acceptance Ins Co Inc	33	19,055,874	1.73	0	0	33	0	1.32
22454	Mendakota Insurance Company	45	21,203,663	2.12	1	0	44	0	1.78
14012	Stonegate Insurance Company	12	5,508,156	2.18	0	0	11	1	N/A
13587	First Chicago Insurance Company	16	7,200,570	2.22	3	0	13	0	2.17
10343	Apollo Casualty Company	38	16,610,465	2.29	1	0	37	0	3.64
24228	Pekin Insurance Company	15	6,454,660	2.32	2	0	13	0	0.78
29734	Conifer Insurance Company	14	5,946,983	2.35	0	0	14	0	N/A
14249	Founders Insurance Company	117	46,151,971	2.54	6	0	111	0	2.70
37648	Permanent General Assurance Corporation	10	3,411,188	2.93	0	0	9	1	N/A
35319	United Automobile Insurance Company	8	2,625,098	3.05	1	0	7	0	1.43
28126	Interstate Bankers Casualty Company	41	12,764,170	3.21	1	0	40	0	5.05

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Private Passenger Automobile by Complaint Ratio

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile	Complaints Closed During 2013	Private Passenger Automobile 2013 Illinois Direct Written Premium \$	2013 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under-writing	marketing & sales	claims handling	policy-holders service	
10658	National Heritage Insurance Company	9	2,553,700	3.52	3	0	6	0	3.97
10655	Unique Insurance Company	151	39,921,246	3.78	5	0	146	0	5.28
13752	American Alliance Casualty Company	77	15,577,745	4.94	5	0	70	2	3.32
10864	American Freedom Insurance Company	108	18,031,049	5.99	14	0	94	0	5.19
12721	Direct Auto Insurance Company	93	13,649,806	6.81	16	0	77	0	3.53
10031	American Heartland Insurance Company	84	10,710,125	7.84	6	0	78	0	6.59
24910	United Equitable Insurance Company	121	13,827,164	8.75	30	0	91	0	6.82
	<u>Total</u>	2,007	5,036,023,709						
				1.52	Mean (The "average" of complaint ratios.)				
				0.42	Median (The "middle" of complaint ratios.)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum compliant activity during 2012.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Comparison of Closed Complaints by Coverage & Reason 2012 - 2013

Coverage	Underwriting	Marketing & Sales	Claim Handling	Policyholder Service	Total	% of Change from Prior Year
Auto (2012)	291	106	1,840	116	2,353	
Auto (2013)	331	95	1,877	105	2,408	2%
Homeowners (2012)	439	21	645	56	1,161	
Homeowners (2013)	436	32	667	60	1,195	3%
All Other Coverages P&C (2012)	113	34	182	51	380	
All Other Coverages P&C (2013)	126	44	186	38	394	4%
Individual Life (2012)	108	32	131	250	521	
Individual Life (2013)	108	31	162	299	600	15%
Individual Annuity (2012)	1	15	19	40	75	
Individual Annuity (2013)	0	16	26	38	80	7%
Individual A & H (2012)	251	29	311	49	640	
Individual A & H (2013)	121	10	264	58	453	-29%
Group A & H (2012)	86	11	1,541	63	1,701	
Group A & H (2013)	77	15	1,463	53	1,608	-5%
Group Credit A & H (2012)	0	0	10	1	11	
Group Credit A & H (2013)	0	0	7	1	8	-27%
All Other Coverages LAH (2012)	50	0	58	19	127	
All Other Coverages LAH (2013)	17	1	42	42	102	-20%
HMOs (2012)	7	0	215	9	231	
HMOs (2013)	7	4	227	10	248	7%
Total for 2012	<u>1,346</u>	<u>248</u>	<u>4,952</u>	<u>654</u>	<u>7,200</u>	
Totals for 2013:	<u>1,223</u>	<u>248</u>	<u>4,921</u>	<u>704</u>	<u>7,096</u>	-1%

Composite of Insurance Complaints Investigated by the Dept. of Insurance in 2013

Summary

	<u>2013</u> <u>Complaint</u> <u>Count</u>	<u>2012</u> <u>Complaint</u> <u>Count</u>
HMO Complaints	248	231
Insurance Company Complaints	<u>6,848</u>	<u>6,969</u>
	7,096	7,200
Not Categorized Complaints	1,169	1,224
Total Complaints:	<u>8,265</u>	<u>8,424</u>

Complaints by Line of Coverage

<u>Coverage</u>	<u>Complaint</u> <u>Count</u>	<u>Percentage</u>
Auto	2,408	29%
Homeowners	1,195	14%
Individual Life	600	7%
Individual Accident & Health	453	5%
Group Accident & Health	1,608	19%
HMOs	248	3%
Group Credit Accident & Health	8	<1%
Individual Annuity	80	1%
All Other Coverages	496	6%
Not Categorized	1,169	14%
Total:	8,265	100%

Major Reasons for Complaints

<u>Reasons</u>	<u>Insurance Companies</u>		<u>HMOs</u>	
Underwriting	1,216	18%	7	3%
Marketing & Sales	244	4%	4	2%
Claims Handling	4,694	69%	227	92%
Policyholder Service	694	10%	10	4%
Total:	6,848	100%	248	100%

Distribution of Complaints by Zip Code

	<u>Insurance Companies</u>		<u>HMOs</u>	
Suburban Chicago (600-605)	2,763	40%	117	47%
Chicago (606)	1,399	20%	41	17%
Downstate (607-629)	1,826	27%	68	27%
Outside Illinois	723	11%	17	7%
No Zip code Provided	137	2%	5	2%
Total:	6,848	100%	248	100%

External Reviews in 2013

External Review Requests Closed in 2013

Claim Service Approved Prior To IRO review	55
Federal Process	15
Request Incomplete	320
Ineligible	477
Completed	408
Total	1,275

Break-down of Completed Reviews by Outcome

Overtured	152
Partial	10
Upheld	246
Total	408

Break-down of Completed Reviews by Type

Experimental/Investigational	86
Medical Necessity or Other	322
Total	408

Break-down of Completed Reviews by Status

Expedited	70
Standard	338
Total	408

Appeals to Director in 2013

Appeals To Director

Arbitrary & Capricious	10
Not Arbitrary & Capricious	61
Total	71

Arbitrary & Capricious Finding Results

Paid by carrier without further review	4
Carrier Requested 2nd IRO	6
Total	10

2nd IRO Result after Appeal to Director

Upheld Director Decision	3
Partial	1
Overtured Director Decision	2
Total	6

Group Accident and Health by Company Name

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints Closed During 2013	Group Accident & Health Certificates in Force as of 12/31/2013	2013 Grp A & H Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under- writing	marketing & sales	claim handling	policy- holders service	
Aetna Life Insurance Company 60054	32	500,322	0.64	1	0	29	2	0.64
Ameritas Life Insurance Corporation 61301	6	46,376	1.29	0	0	6	0	N/A
Celtic Insurance Company 80799	19	2,152	88.29	5	0	13	1	37.14
Connecticut General Life Insurance Co 62308	8	10,385	7.70	0	0	8	0	0.17
Continental Casualty Company 20443	8	13,178	6.07	3	0	5	0	N/A
Coventry Health And Life Insurance Co 81973	5	18,254	2.74	0	0	5	0	8.33
Coventry Health Care of Illinois, Inc. 74160	14	14,533	9.63	1	0	10	3	10.40
Golden Rule Insurance Company 62286	57	457,521	1.25	19	3	30	5	28.81
Guardian Life Insurance Co of America 64246	7	26,027	2.69	0	0	6	1	0.32
Health Alliance Medical Plans Inc. 77950	13	35,519	3.66	0	0	11	2	2.84
Health Care Service Corporation 70670	193	1,980,461	0.97	15	3	153	22	1.21
Humana Insurance Company 73288	33	83,543	3.95	1	0	31	1	4.41
Life Insurance Company of North America 65498	16	661,255	0.24	0	0	16	0	0.32
Lincoln National Life Insurance Company 65676	8	433,868	0.18	0	0	8	0	0.14
Metropolitan Life Insurance Company 65978	22	1,152,088	0.19	2	0	19	1	0.40
Principal Life Insurance Company 61271	8	124,518	0.64	0	0	8	0	1.51
Prudential Insurance Company of America 68241	12	472,934	0.25	0	0	11	1	0.22
Standard Insurance Company 69019	9	199,359	0.45	0	0	9	0	N/A
Stonebridge Life Insurance Company 65021	5	60,711	0.82	0	1	4	0	0.70
Time Insurance Company 69477	24	27,280	8.80	3	2	18	1	11.85

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Group Accident and Health by Company Name

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints Closed During 2013	Group Accident & Health Certificates in Force as of 12/31/2013	2013 Grp A & H Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
UnitedHealthcare Insurance Company 79413	59	364,297	1.62	1	0	57	1	1.45
UnitedHealthcare Insurance Co of Illinois 60318	89	107,931	8.25	1	0	80	8	7.13
UnitedHealthcare Ins Co of the River Valley 12231	12	30,513	3.93	0	0	11	1	22.00
Unum Life Insurance Company of America 62235	11	604,708	0.18	2	1	7	1	0.19
<u>Total</u>	670	7,427,733						
			6.44	Mean (The "average" of complaint ratios.)				
			1.46	Median (The "middle" value of complaint ratios.)				

"N/A" in 2012 complaint ratio column indicates the company did not show in the 2012 report.

Group Accident and Health by Complaint Ratio

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints Closed During 2013	Group Accident & Health Certificates in Force as of 12/31/2013	2013 Grp A & H Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under- writing	marketing & sales	claim handling	policy- holders service	
Unum Life Insurance Company of America 62235	11	604,708	0.18	2	1	7	1	0.19
Lincoln National Life Insurance Company 65676	8	433,868	0.18	0	0	8	0	0.14
Metropolitan Life Insurance Company 65978	22	1,152,088	0.19	2	0	19	1	0.40
Life Insurance Company of North America 65498	16	661,255	0.24	0	0	16	0	0.32
Prudential Insurance Company of America 68241	12	472,934	0.25	0	0	11	1	0.22
Standard Insurance Company 69019	9	199,359	0.45	0	0	9	0	N/A
Aetna Life Insurance Company 60054	32	500,322	0.64	1	0	29	2	0.64
Principal Life Insurance Company 61271	8	124,518	0.64	0	0	8	0	1.51
Stonebridge Life Insurance Company 65021	5	60,711	0.82	0	1	4	0	0.70
Health Care Service Corporation 70670	193	1,980,461	0.97	15	3	153	22	1.21
Golden Rule Insurance Company 62286	57	457,521	1.25	19	3	30	5	28.81
Ameritas Life Insurance Corporation 61301	6	46,376	1.29	0	0	6	0	N/A
UnitedHealthcare Insurance Company 79413	59	364,297	1.62	1	0	57	1	1.45
Guardian Life Insurance Co of America 64246	7	26,027	2.69	0	0	6	1	0.32
Coventry Health And Life Insurance Co 81973	5	18,254	2.74	0	0	5	0	8.33
Health Alliance Medical Plans Inc. 77950	13	35,519	3.66	0	0	11	2	2.84
UnitedHealthcare Ins Co of the River Valley 12231	12	30,513	3.93	0	0	11	1	22.00
Humana Insurance Company 73288	33	83,543	3.95	1	0	31	1	4.41
Continental Casualty Company 20443	8	13,178	6.07	3	0	5	0	N/A
Connecticut General Life Insurance Co 62308	8	10,385	7.70	0	0	8	0	0.17

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Group Accident and Health by Complaint Ratio

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints Closed During 2013	Group Accident & Health Certificates in Force as of 12/31/2013	2013 Grp A & H Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
UnitedHealthcare Insurance Co of Illinois 60318	89	107,931	8.25	1	0	80	8	7.13
Time Insurance Company 69477	24	27,280	8.80	3	2	18	1	11.85
Coventry Health Care of Illinois, Inc. 74160	14	14,533	9.63	1	0	10	3	10.40
Celtic Insurance Company 80799	19	2,152	88.29	5	0	13	1	37.14
<u>Total</u>	670	7,427,733						
			6.44	Mean (The "average" of complaint ratios.)				
			1.46	Median (The "middle" value of complaint ratios.)				

"N/A" in 2012 complaint ratio column indicates the company did not show in the 2012 report.

Health Maintenance Organizations (HMOs) with Complaint(s)

2013 Complaint Statistics for Health Maintenance Organizations (HMOs) - Complaints- Illinois Members Only	Complaints Closed During 2013	Total Illinois Members as of 12/31/2013 in Force	Adjusted Total* Illinois Members as of 12/31/2013	Complaint Ratio per 10,000 Members Enrolled in Illinois	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Complaint Ratio
					Under-writing	Marketing /Sales	Claims Handling	Policy-holders' Service	
AETNA HEALTH INC	4	10,855	10,074	3.97	0	0	4	0	3.88
CIGNA HEALTHCARE OF ILLINOIS INC	1	167	167	59.88	0	0	1	0	112.99
COVENTRY HEALTH CARE OF ILLINOIS, INC (<i>HMO Enrollment Only</i>)	7	10,281	10,281	6.81	0	0	6	1	7.27
COVENTRY HEALTH CARE OF MISSOURI, INC	1	5,168	602	16.61	1	0	0	0	N/A
HEALTH ALLIANCE MEDICAL PLANS INC. (<i>HMO Enrollment Only</i>)	16	156,410	142,485	1.12	0	0	16	0	1.95
HEALTH CARE SERVICE CORP, A MUT LEGAL RESERVE CO (<i>HMO Enrollment Only</i>)	77	697,800	694,800	1.11	3	0	64	10	1.97
HUMANA BENEFIT PLAN OF ILLINOIS, INC (<i>HMO Enrollment Only</i>)	1	17,729	2,073	4.82	0	0	1	0	N/A
HUMANA HEALTH PLAN INC	14	73,954	24,946	5.61	2	0	12	0	5.20
UNITEDHEALTHCARE OF ILLINOIS INC	7	21,142	21,142	3.31	0	0	7	0	3.78
UNITEDHEALTHCARE PLAN OF THE RIVER VALLEY, INC	1	12,443	2,440	4.10	0	0	1	0	N/A

*Total is adjusted to delete Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.

Enrollment numbers shown are derived from the 2013 Illinois Enrollment page included in the 2013 Annual Statement filing.

"N/A" in 2012 complaint ratio column indicates the company did not show in the 2012 report.

HMOs and LHSOs with No Illinois Commercial Enrollment

Health Maintenance Organizations (HMOs) and Licensed Health Service Organizations (LHSOs) with No Illinois Enrollment at Year End 2013	Total Illinois Members as of 12/31/2013 in Force	Adjusted Total* Illinois Members as of 12/31/2013
AETNA BETTER HEALTH INC +	18,493	0
CIGNA DENTAL HEALTH OF KENTUCKY, INC.	0	0
DENTAL BENEFIT PROVIDERS OF ILLINOIS INC	0	0
ESSENCE HEALTHCARE INC **	7,215	0
FIDELIS SECURECARE OF TEXAS INC	0	0
HARMONY HEALTH PLAN OF ILLINOIS INC	155,904	0
HEALTHLINK HMO INC **	0	0
HEALTHSPRING OF TENNESSEE, INC **	14,209	0
HMO MISSOURI, INC **	0	0
ILLINICARE HEALTH PLAN, INC	22,275	0
MERIDIAN HEALTH PLAN INC **	31,874	0
MOLINA HEALTHCARE OF ILLINOIOS, INC **	4,274	0
SAFEGUARD HEALTH PLANS, INC	0	0
TRUASSURE INSURANCE CO **	0	0

*Total is adjusted to delete Medicaid/Medicare Members and Federal Employer Health Benefit Plans (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 2013 Illinois Enrollment page included in the 2013 Annual Statement filing.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

HMOs Having Commercial Enrollment but No Complaints

Illinois Licensed Health Maintenance Organizations (HMOs) Having Commercial Enrollment but No Complaints in 2013	Total Illinois Members as of 12/31/2013 in Force	Adjusted Total* Illinois Members as of 12/31/2013
CIGNA HEALTHCARE OF ST. LOUIS INC	63	63
HEALTH ALLIANCE MIDWEST INC	585	585
MEDICAL ASSOCIATES HEALTH PLAN INC.	2,880	1,378
UNION HEALTH SERVICE INC (<i>HMO Enrollment Only</i>)	2,644	8

*Total is adjusted to delete Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.

Enrollment numbers shown are derived from the 2013 Illinois Enrollment page included in the 2013 Annual Statement filing.

Homeowners by Company Name

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners	Complaints Closed During 2013	Homeowners 2013 Illinois Direct Written Premium \$	2013 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under- writing	marketing & sales	claims handling	policy- holders service	
19240	Allstate Indemnity Company	20	175,003,311	0.11	9	0	11	0	0.09
19232	Allstate Insurance Company	154	113,679,603	1.35	33	2	104	15	1.28
19275	American Family Mutual Insurance Company	85	145,070,811	0.59	32	0	51	2	0.42
38652	American Modern Select Insurance Company	6	3,366,681	1.78	3	0	3	0	N/A
18988	Auto Owners Insurance Company	10	26,252,379	0.38	1	0	8	1	0.30
20990	Country Mutual Insurance Company	61	275,790,379	0.22	10	1	45	5	0.14
26263	Erie Insurance Company	5	23,635,888	0.21	0	0	4	1	N/A
26271	Erie Insurance Exchange	15	31,475,065	0.48	4	0	9	2	0.24
24201	Farmers Automobile Insurance Assn The	6	38,911,915	0.15	4	0	2	0	N/A
21652	Farmers Insurance Exchange	14	108,461,952	0.13	9	0	5	0	0.10
11185	Foremost Ins Co Grand Rapids, MI	5	20,052,167	0.25	3	1	1	0	0.55
14249	Founders Insurance Company	9	4,666,106	1.93	2	0	7	0	N/A
11016	Homesite Insurance Company of Illinois	8	17,703,945	0.45	3	0	5	0	0.96
21679	Illinois Farmers Insurance Company	28	52,893,051	0.53	6	1	19	2	0.58
42404	Liberty Insurance Corporation	13	36,608,780	0.36	7	0	6	0	0.36
23035	Liberty Mutual Fire Insurance Company	14	37,471,167	0.37	3	1	9	1	0.40
33600	LM INSURANCE CORPORATION	8	15,773,240	0.51	6	0	2	0	N/A
14443	Madison Mutual Insurance Company	6	10,106,091	0.59	3	0	3	0	1.03

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Homeowners by Company Name

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners	Complaints Closed During 2013	Homeowners 2013 Illinois Direct Written Premium \$	2013 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under- writing	marketing & sales	claims handling	policy- holders service	
21229	MemberSelect Insurance Company	31	38,364,313	0.81	15	0	16	0	0.95
40169	Metropolitan Casualty Insurance Company	10	53,673,275	0.19	2	0	8	0	0.10
23779	Nationwide Mutual Fire Insurance Company	6	16,305,852	0.37	1	0	4	1	N/A
24228	Pekin Insurance Company	14	13,527,751	1.03	1	0	13	0	N/A
34690	Property & Casualty Ins Co of Hartford	9	17,789,760	0.51	3	0	5	1	0.58
39217	QBE Insurance Corporation	6	3,937,975	1.52	2	0	4	0	N/A
39012	Safeco Insurance Company of Illinois	18	62,151,966	0.29	4	0	13	1	0.32
25127	State Auto Prop and Cas Ins Co	7	12,459,315	0.56	2	0	5	0	0.88
25143	State Farm Fire & Casualty Company	319	1,058,618,200	0.30	180	4	125	10	0.33
27998	Travelers Home and Marine Ins Co The	45	61,120,772	0.74	22	0	21	2	0.48
38130	Travelers Personal Insurance Company	9	13,125,279	0.69	5	0	4	0	0.39
36161	Travelers Property Casualty Ins Co	5	15,030,663	0.33	2	0	3	0	N/A
25941	United Services Automobile Association	5	39,497,880	0.13	2	0	3	0	0.16
25968	USAA Casualty Insurance Company	5	30,645,369	0.16	2	0	3	0	N/A
	<u>Total</u>	956	2,573,170,901						
				0.56	Mean (The "average" of complaint ratios)				
				0.42	Median (The "middle" value of complaint ratios)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum compliant activity during 2012.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Homeowners by Complaint Ratios

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners	Complaints Closed During 2013	Homeowners 2013 Illinois Direct Written Premium \$	2013 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under- writing	marketing & sales	claims handling	policy- holders service	
19240	Allstate Indemnity Company	20	175,003,311	0.11	9	0	11	0	0.09
25941	United Services Automobile Association	5	39,497,880	0.13	2	0	3	0	0.16
21652	Farmers Insurance Exchange	14	108,461,952	0.13	9	0	5	0	0.10
24201	Farmers Automobile Insurance Assn The	6	38,911,915	0.15	4	0	2	0	N/A
25968	USAA Casualty Insurance Company	5	30,645,369	0.16	2	0	3	0	N/A
40169	Metropolitan Casualty Insurance Company	10	53,673,275	0.19	2	0	8	0	0.10
26263	Erie Insurance Company	5	23,635,888	0.21	0	0	4	1	N/A
20990	Country Mutual Insurance Company	61	275,790,379	0.22	10	1	45	5	0.14
11185	Foremost Ins Co Grand Rapids, MI	5	20,052,167	0.25	3	1	1	0	0.55
39012	Safeco Insurance Company of Illinois	18	62,151,966	0.29	4	0	13	1	0.32
25143	State Farm Fire & Casualty Company	319	1,058,618,200	0.30	180	4	125	10	0.33
36161	Travelers Property Casualty Ins Co	5	15,030,663	0.33	2	0	3	0	N/A
42404	Liberty Insurance Corporation	13	36,608,780	0.36	7	0	6	0	0.36
23779	Nationwide Mutual Fire Insurance Company	6	16,305,852	0.37	1	0	4	1	N/A
23035	Liberty Mutual Fire Insurance Company	14	37,471,167	0.37	3	1	9	1	0.40
18988	Auto Owners Insurance Company	10	26,252,379	0.38	1	0	8	1	0.30
11016	Homesite Insurance Company of Illinois	8	17,703,945	0.45	3	0	5	0	0.96
26271	Erie Insurance Exchange	15	31,475,065	0.48	4	0	9	2	0.24

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Homeowners by Complaint Ratios

Co Code	2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners	Complaints Closed During 2013	Homeowners 2013 Illinois Direct Written Premium \$	2013 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					under-writing	marketing & sales	claims handling	policy-holders service	
34690	Property & Casualty Ins Co of Hartford	9	17,789,760	0.51	3	0	5	1	0.58
33600	LM INSURANCE CORPORATION	8	15,773,240	0.51	6	0	2	0	N/A
21679	Illinois Farmers Insurance Company	28	52,893,051	0.53	6	1	19	2	0.58
25127	State Auto Prop and Cas Ins Co	7	12,459,315	0.56	2	0	5	0	0.88
19275	American Family Mutual Insurance Company	85	145,070,811	0.59	32	0	51	2	0.42
14443	Madison Mutual Insurance Company	6	10,106,091	0.59	3	0	3	0	1.03
38130	Travelers Personal Insurance Company	9	13,125,279	0.69	5	0	4	0	0.39
27998	Travelers Home and Marine Ins Co The	45	61,120,772	0.74	22	0	21	2	0.48
21229	MemberSelect Insurance Company	31	38,364,313	0.81	15	0	16	0	0.95
24228	Pekin Insurance Company	14	13,527,751	1.03	1	0	13	0	N/A
19232	Allstate Insurance Company	154	113,679,603	1.35	33	2	104	15	1.28
39217	QBE Insurance Corporation	6	3,937,975	1.52	2	0	4	0	N/A
38652	American Modern Select Insurance Company	6	3,366,681	1.78	3	0	3	0	N/A
14249	Founders Insurance Company	9	4,666,106	1.93	2	0	7	0	N/A
	<u>Total</u>	956	2,573,170,901						
				0.56	Mean (The "average" of complaint ratios)				
				0.42	Median (The 'middle" value of complaint ratios)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum compliant activity during 2012.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Individual Accident and Health by Company Name

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Accident & Health	Complaints Closed During 2013	Individual Accident and Health Policies in Force as of 12/31/2013	2013 Individual A&H Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under- writing	marketing sales	claim handlings	policy- holders service	
Aetna Life Insurance Company 60054	7	8,875	7.89	2	1	4	0	9.72
American Continental Insurance Company 12321	5	24,600	2.03	1	0	2	2	N/A
American Family Life Assurance Co of Columbus 60380	14	304,645	0.46	2	0	11	1	0.79
American Republic Insurance Company 60836	5	4,340	11.52	2	1	1	1	N/A
Bankers Life & Casualty Company 61263	6	13,438	4.46	1	0	5	0	12.82
Combined Insurance Company Of America 62146	6	73,465	0.82	0	0	5	1	1.01
Continental Casualty Company 20443	47	13,088	35.91	39	0	7	1	17.72
Coventry Health Care of Illinois, Inc. 74160	10	3,099	32.27	1	0	5	4	25.00
Health Alliance Medical Plans Inc. 77950	14	13,098	10.69	4	0	6	4	8.56
Health Care Service Corporation 70670	140	579,444	2.42	39	2	80	19	3.08
Humana Insurance Company 73288	26	31,420	8.27	6	0	17	3	10.98
Mutual of Omaha Insurance Company 71412	6	40,684	1.47	2	0	4	0	5.24
Senior Health Insurance Co of Pennsylvania 76325	6	4,136	14.51	1	0	5	0	21.86
Time Insurance Company 69477	7	17,114	4.09	1	0	3	3	3.89
Transamerica Life Insurance Company 86231	6	10,528	5.70	0	0	6	0	N/A
UnitedHealthcare Insurance Company 79413	6	482	124.48	1	0	5	0	N/A
Washington National Insurance Company	16	11,344	14.10	3	0	10	3	17.53
Total	327	1,153,800						
			16.54	Mean (The "average" of compalint ratios)				
			7.89	Median (The "middle" value of complaint ratios)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum compliant activity during 2012.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Individual Accident and Health by Complaint Ratio

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Accident & Health	Complaints Closed During 2013	Individual Accident and Health Policies in Force as of 12/31/2013	2013 Individual A&H Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under-writing	marketing sales	claim handlings	policy-holders service	
American Family Life Assurance Co of Columbus 60380	14	304,645	0.46	2	0	11	1	0.79
Combined Insurance Company Of America 62146	6	73,465	0.82	0	0	5	1	1.01
Mutual of Omaha Insurance Company 71412	6	40,684	1.47	2	0	4	0	5.24
American Continental Insurance Company 12321	5	24,600	2.03	1	0	2	2	N/A
Health Care Service Corporation 70670	140	579,444	2.42	39	2	80	19	3.08
Time Insurance Company 69477	7	17,114	4.09	1	0	3	3	3.89
Bankers Life & Casualty Company 61263	6	13,438	4.46	1	0	5	0	12.82
Transamerica Life Insurance Company 86231	6	10,528	5.70	0	0	6	0	N/A
Aetna Life Insurance Company 60054	7	8,875	7.89	2	1	4	0	9.72
Humana Insurance Company 73288	26	31,420	8.27	6	0	17	3	10.98
Health Alliance Medical Plans Inc. 77950	14	13,098	10.69	4	0	6	4	8.56
American Republic Insurance Company 60836	5	4,340	11.52	2	1	1	1	N/A
Washington National Insurance Company	16	11,344	14.10	3	0	10	3	17.53
Senior Health Insurance Co of Pennsylvania 76325	6	4,136	14.51	1	0	5	0	21.86
Coventry Health Care of Illinois, Inc. 74160	10	3,099	32.27	1	0	5	4	25.00
Continental Casualty Company 20443	47	13,088	35.91	39	0	7	1	17.72
UnitedHealthcare Insurance Company 79413	6	482	124.48	1	0	5	0	N/A
Total	327	1,153,800						
			16.54	Mean (The "average" of compalint ratios)				
			7.89	Median (The "middle" value of complaint ratios)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum compliant activity during 2012.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Individual Annuity by Company Name

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Annuity	Complaints Closed During 2013	Individual Annuity Policies in Force as of 12/31/2013	2013 Individual Annuity Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under writing	marketing sales	claims handling	policy- holders service	
American Equity Investment Life Ins Co 92738	6	35,242	1.70	0	0	0	6	N/A
American General Life Insurance Company 60488	8	57,731	1.39	0	0	2	6	N/A
Forethought Life Insurance Company 91642	5	1,414	35.36	0	1	1	3	N/A
Total	19		12.82	Mean (The "average" of complaint ratios)				
			1.70	Median (The "middle" value of complaint ratios)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum complaint activity during 2012.

Individual Life by Company Name

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life	Complaints Closed During 2013	Individual Life Policies in Force as of 12/31/2013	2013 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under- writing	marketing sales	claim handlings	policy- holders service	
Allstate Life Insurance Company 60186	8	63,606	1.26	3	1	0	4	1.33
American General Life Insurance Company 60488	44	199,049	2.21	6	0	16	22	1.99
American Income Life Insurance Company 60577	7	74,373	0.94	2	0	2	3	0.72
American National Insurance Company 60739	5	31,995	1.56	1	1	0	3	N/A
Atlanta Life Insurance Company 61093	6	38,166	1.57	1	0	1	4	1.22
AXA Equitable Life Insurance Company 62944	7	85,209	0.82	3	0	2	2	1.01
Bankers Life & Casualty Company 61263	18	38,274	4.70	1	2	5	10	4.55
Columbian Life Insurance Company 76023	5	11,467	4.36	0	0	2	3	N/A
Combined Insurance Company Of America 62146	6	27,741	2.16	0	1	2	3	2.37
Conseco Life Insurance Company 65900	5	9,879	5.06	1	0	1	3	8.38
Country Life Insurance Company 62553	8	412,193	0.19	0	1	1	6	0.12
Fidelity & Guaranty Life Insurance Company 63274	6	14,888	8.98	1	0	2	3	N/A
Fidelity Life Asso., A Legal Reserve Life Ins Co 63290	9	6,681	6.05	1	0	0	8	N/A
Genworth Life and Annuity Insurance Co 65536	5	65,628	0.76	3	0	0	2	N/A
Gerber Life Insurance Company 70939	5	138,779	0.36	1	0	3	1	0.44
Globe Life & Accident Insurance Company 91472	30	147,583	2.03	2	0	15	13	0.93
Jackson National Life Insurance Company 65056	19	74,359	2.56	0	0	8	11	2.63
John Hancock Life Insurance Co U.S.A. 65838	13	92,940	1.40	1	0	3	9	0.51
Metropolitan Life Insurance Company 65978	25	369,588	0.68	3	2	8	12	0.33
Monumental Life Insurance Company 66281	53	180,135	2.94	7	3	11	32	2.01

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Individual Life by Company Name

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life	Complaints Closed During 2013	Individual Life Policies in Force as of 12/31/2013	2013 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under- writing	marketing sales	claim handlings	policy- holders service	
New York Life Insurance Company 66915	6	133,957	0.45	0	0	1	5	0.52
Primerica Life Insurance Company 65919	9	80,539	1.12	5	1	2	1	N/A
Protective Life Insurance Company 68136	7	89,977	0.78	2	0	2	3	0.18
Prudential Insurance Company of America 68241	19	473,511	0.40	2	1	5	11	0.5
State Farm Life Insurance Company 69108	13	458,377	0.28	1	0	4	8	0.22
Transamerica Life Insurance Company 86231	6	71,509	0.84	3	0	1	2	N/A
United Insurance Company Of America 69930	43	164,412	2.62	2	8	9	24	1.71
United of Omaha Life Insurance Company 69868	13	92,471	1.41	3	0	4	6	1.89
Washington National Insurance Company 70319	6	8,512	7.05	1	0	2	3	6.48
Western & Southern Life Insurance Co 70483	11	95,175	1.16	2	0	3	6	0.57
Western Southern Life Assurance Company 92622	10	19,765	5.06	4	0	4	2	3.46
	427	3,363,549						
			2.31	Mean (The "average" of complaint ratios)				
			1.41	Median (The "middle" value of complaint ratios)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum complaint activity during 2012.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Individual Life by Complaint Ratio

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life	Complaints Closed During 2013	Individual Life Policies in Force as of 12/31/2013	2013 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under- writing	marketing sales	claim handlings	policy- holders service	
Country Life Insurance Company 62553	8	412,193	0.19	0	1	1	6	0.12
State Farm Life Insurance Company 69108	13	458,377	0.28	1	0	4	8	0.22
Gerber Life Insurance Company 70939	5	138,779	0.36	1	0	3	1	0.44
Prudential Insurance Company of America 68241	19	473,511	0.40	2	1	5	11	0.5
New York Life Insurance Company 66915	6	133,957	0.45	0	0	1	5	0.52
Metropolitan Life Insurance Company 65978	25	369,588	0.68	3	2	8	12	0.33
Genworth Life and Annuity Insurance Co 65536	5	65,628	0.76	3	0	0	2	N/A
Protective Life Insurance Company 68136	7	89,977	0.78	2	0	2	3	0.18
AXA Equitable Life Insurance Company 62944	7	85,209	0.82	3	0	2	2	1.01
Transamerica Life Insurance Company 86231	6	71,509	0.84	3	0	1	2	N/A
American Income Life Insurance Company 60577	7	74,373	0.94	2	0	2	3	0.72
Primerica Life Insurance Company 65919	9	80,539	1.12	5	1	2	1	N/A
Western & Southern Life Insurance Co 70483	11	95,175	1.16	2	0	3	6	0.57
Allstate Life Insurance Company 60186	8	63,606	1.26	3	1	0	4	1.33
John Hancock Life Insurance Co U.S.A. 65838	13	92,940	1.40	1	0	3	9	0.51
United of Omaha Life Insurance Company 69868	13	92,471	1.41	3	0	4	6	1.89
American National Insurance Company 60739	5	31,995	1.56	1	1	0	3	N/A
Atlanta Life Insurance Company 61093	6	38,166	1.57	1	0	1	4	1.22
Globe Life & Accident Insurance Company 91472	30	147,583	2.03	2	0	15	13	0.93
Combined Insurance Company Of America 62146	6	27,741	2.16	0	1	2	3	2.37

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Individual Life by Complaint Ratio

2013 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life	Complaints Closed During 2013	Individual Life Policies in Force as of 12/31/2013	2013 Individual Life Complaint Ratio per 10,000 policies in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
				under- writing	marketing sales	claim handlings	policy- holders service	
American General Life Insurance Company 60488	44	199,049	2.21	6	0	16	22	1.99
Jackson National Life Insurance Company 65056	19	74,359	2.56	0	0	8	11	2.63
United Insurance Company Of America 69930	43	164,412	2.62	2	8	9	24	1.71
Monumental Life Insurance Company 66281	53	180,135	2.94	7	3	11	32	2.01
Columbian Life Insurance Company 76023	5	11,467	4.36	0	0	2	3	N/A
Bankers Life & Casualty Company 61263	18	38,274	4.70	1	2	5	10	4.55
Conseco Life Insurance Company 65900	5	9,879	5.06	1	0	1	3	8.38
Fidelity Life Asso., A Legal Reserve Life Ins Co 63290	9	6,681	9.11	1	0	0	8	N/A
Washington National Insurance Company 70319	6	8,512	7.05	1	0	2	3	6.48
Fidelity & Guaranty Life Insurance Company 63274	6	14,888	3.04	1	0	2	3	N/A
Western Southern Life Assurance Company 92622	10	19,765	5.06	4	0	4	2	3.46
	427	2,153,921						
			2.22	Mean (The "average" of complaint ratios)				
			1.41	Median (The "middle" value of complaint ratios)				

"N/A" indicates that company was not included in the 2012 Consumer Complaint Report due to minimum complaint activity during 2012.

CAUTION: The information contained on this page is unaudited and not a complete analysis nor is it an expression of opinion on any insurer. This page may contain inadvertent errors.

Licensed Health Service Organizations (LHSOs) with Complaint(s)

2013 Complaint Statistics for Licensed Health Service Organizations (LHSOs) - Complaints- Illinois Members Only	Complaints Closed During 2013	Total Illinois Members as of 12/31/2013 in Force	Adjusted Total* Illinois Members as of 12/31/2013	Complaint Ratio per 10,000 Members Enrolled in Illinois	Major Reasons Complaints were filed with the Illinois Department of Insurance				2012 Consumer Complaint Report Ratio
					Under writing	Marketing /Sales	Claims	Service	
COMPBENEFITS DENTAL, INC	3	64,927	64,927	0.46	0	0	3	0	0.47
DELTA DENTAL OF ILLINOIS	12	437,206	437,206	0.27	1	0	9	2	0.43
FIRST COMMONWEALTH INSURANCE CO (LHSO Enrollment Only)	1	117,155	117,155	0.09	0	0	1	0	0.08

*Total is adjusted to exclude Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.
Enrollment numbers shown are derived from the 2013 Illinois Enrollment page included in the 2013 Annual Statement filing.

LHSOs Having Commercial Enrollment but No Complaints

Illinois Licensed Health Service Organizations (LHSOs) Having Commercial Enrollment but No Complaints in 2013	Total Illinois Members as of 12/31/2013 in Force	Adjusted Total* Illinois Members as of 12/31/2013
ACCESSCARE GENERAL, INC.	3,138	3,138
ALPHA DENTAL PROGRAMS, INC.	2,586	2,586
DELTA CONCERN LTD	1,572	1,572
FIRST COMMONWEALTH LTD HELATH SERV CORP	40	40
NATIONAL DENTAL CARE INC	3,025	3,025
PREFERRED INSURANCE SERVICE INC	1,771	1,771
PROTEC INSURANCE COMPANY	51,508	51,508
SIDNEY HILLMAN HEALTH CENTRE	5,654	4,855
UNION HEALTH SERVICE INC	43,144	43,144
UNION MEDICAL CENTER	8,551	7,735
UNION SECURITY INSURANCE COMPANY (<i>LHSO enrollment only</i>)	17,208	17,208
VISION SERVICE PLAN OF ILLINOIS	1,611,723	1,611,723

*Total is adjusted to delete Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.

Enrollment numbers shown are derived from the 2013 Illinois Enrollment page included in the 2013 Annual Statement filing.