



Illinois Department of Insurance

2019 Consumer Complaint Composite & Summary

Overview

Product	2019 Complaints	Percentage of the Total	2018 Complaints	% Change from Prior Year
Health Products	2,068	28.28%	2,844	-27.29%
Life & Annuity& LTC	946	12.94%	914	3.50%
Property & Casualty	4,299	58.79%	4,465	-3.72%
Total Complaints	7,313	100.00%	8,223	-11.07%

Complaints by Line of Coverage

Coverage	2019 Complaints	Percentage of the Total	2018 Complaint Count	% Change from Prior Year
Auto	2,796	38.23%	3,025	-7.57%
Homeowners	1,179	16.12%	1,049	12.39%
Commercial Property	87	1.19%	102	-14.71%
Workers Compensation	76	1.04%	109	-30.28%
Life*	727	9.94%	806	-9.80%
Annuity**	118	1.61%	109	8.26%
Long-Term Care (Manual)	101	1.38%	133	-24.06%
Individual Accident & Health	168	2.30%	363	-53.72%
Group Accident & Health	1,366	18.68%	1,700	-19.65%
Medicare	56	0.77%	51	9.80%
Individual Exchange	211	2.89%	446	-52.69%
Group Exchange	6	0.08%	9	-33.33%
HMO	259	3.54%	271	-4.43%
Other Coverage - Health Produc	1	0.01%	3	-66.67%
Other Coverage - Property & Ca:	161	2.20%	180	-10.56%
No Coverage Specified	1	0.01%	0	100.00%
Total	7,313	100.00%	8,223	

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

**Annuity includes Individual Annuity and Group Annuity.

Complaints by Reason

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

Reasons	2019 Complaints	Percentage of t	2018 Complai	% Change from Prior Year
Underwriting	881	11.50%	1,262	-30.19%
Marketing & Sales	327	4.27%	328	-0.30%
Claims Handling	5,401	70.50%	5,912	-8.64%
Policyholder Service	813	10.61%	848	-4.13%
Other	44	0.57%	66	-33.33%
Not Indicated	195	2.55%	174	12.07%
Total	7,661	100.00%	8,590	