

Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in 2016

Summary

	2016 Complaints Count	2015 Complaints Count	Change from 2015 to 2016
Health Products	5,054	4,335	16.6%
Life & Annuity	1,046	1,016	3.0%
Property & Casualty	4,968	4,747	4.7%
Total Complaints	11,068	10,098	9.6%

Complaints by Line of Coverage Yearly Comparison

Coverage	2016 Complaint Count	2015 Complaint Count	Change from 2015 to 2016
Auto	3,397	3,039	11.8%
Homeowners	1,023	1,139	-10.2%
Commercial Property	151	283	-46.6%
Workers' Compensation	185	177	4.5%
Life*	912	922	-1.1%
Annuity**	127	93	36.6%
Individual Accident & Health	438	568	-22.9%
Group Accident & Health	2,444	2,042	19.7%
Medicare	134	118	13.6%
Individual Exchange	1,426	986	44.6%
Group Exchange	59	16	268.8%
HMO	529	545	-2.9%
All Other Coverage	240	125	92.0%
No Coverage Specified	3	45	-93.3%
Total	11,068	10,098	9.6%

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

**Annuity includes Individual Annuity and Group Annuity.

The information contained on this report is not all audited and may contain inadvertent errors.

Complaints Distribution by Line of Coverage

Coverage	2016 Complaint Count	Percentage of the Total
Auto	3,397	30.7%
Homeowners	1,023	9.2%
Commercial Property	151	1.4%
Workers' Compensation	185	1.7%
Life*	912	8.2%
Annuity**	127	1.1%
Individual Accident & Health	438	4.0%
Group Accident & Health	2,444	22.1%
Medicare	134	1.2%
Individual Exchange	1,426	12.9%
Group Exchange	59	0.5%
HMO	529	4.8%
		0.0%
All Other Coverage	240	2.2%
No Coverage Specified	3	0.0%
Total	11,068	100.0%

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

**Annuity includes Individual Annuity and Group Annuity.

Complaints by Zip Code

	2016 Complaint Count	Percentage of the Total	2015 Complaint Count	Change from 2015 to 2016
Suburban Chicago (600-605)	4,712	43%	4,175	13%
Chicago (606)	2,236	20%	2,005	12%
Downstate (607-629)	2,624	24%	2,646	-1%
Outside Illinois (incl. Canada)	1,439	13%	1,211	19%
No Zip Code Provided	57	1%	61	-7%
Total:	11,068	100%	10,098	10%

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Major Reasons for Complaints

Reasons	2016 Complaint Number	Percentage of the Total	2015 Complaint Number	Change from 2015 to 2016
Underwriting	1,682	15%	1,557	8%
Marketing & Sales	367	3%	289	27%
Claims Handling	7,847	70%	6,606	19%
Policyholder Service	819	7%	819	0%
Other	262	2%	245	7%
Not Indicated	229	2%	712	-68%
Total	11,206	100%	10,228	10%

Complaints count by reasons do not match the actual complaint counts. A single complaint can have multiple reasons.

Complaints by Coverage & Reasons

Coverage	Underwriting		Marketing & Sales		Claims Handlings		Policyholders' Service		Reason Other		Reason Not Indicated	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Auto	440	316	63	66	2,730	2,429	130	80	-	-	65	173
Homeowners	268	307	67	64	631	658	45	56	-	-	28	62
Commercial Property	19	13	43	19	79	46	18	13	-	-	3	197
Workers' Compensation	45	66	15	3	98	64	45	60	-	-	2	16
Life*	156	122	42	61	187	196	331	306	122	120	101	130
Annuity**	4	-	31	14	15	10	53	45	23	17	8	8
Individual Accident & Health	106	172	29	16	265	315	35	56	5	9	-	16
Group Accident & Health	181	122	26	15	2,127	1,776	44	52	61	29	12	67
Medicare	8	5	-	3	121	95	1	6	4	9	-	-
Individual Exchange	390	389	7	14	921	484	77	87	41	17	1	15
Group Exchange	10	7	-	-	47	7	2	2	-	-	-	-
HMO	30	31	-	2	478	428	14	40	6	39	3	-
Other Coverages - PC	25	6	43	11	121	83	24	11	-	-	3	-
Other Coverages - Health	-	1	1	1	27	13	-	3	-	3	-	-
No Coverage Specified	-	-	-	-	-	2	-	2	-	2	3	28
Total	1,682	1,557	367	289	7,847	6,606	819	819	262	245	229	712

Complaints count by reasons do not match the actual complaint counts. A single complaint can have multiple reasons.

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