## Homeowners Complaints by Company Name

<table>
<thead>
<tr>
<th>Companies Showing 5 or More Complaints for Homeowners Coverage</th>
<th>Number of Complaints</th>
<th>2017 Illinois Direct Written Premium (DWP)</th>
<th>Complaint Ratio per $1 Millions in DWP</th>
<th>Major Reason for Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Underwriting</td>
</tr>
<tr>
<td>Allstate Indemnity Company</td>
<td>54</td>
<td>$127,217,240</td>
<td>0.42</td>
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</tr>
<tr>
<td>Allstate Insurance Company</td>
<td>26</td>
<td>$86,499,926</td>
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<td>4</td>
</tr>
<tr>
<td>Allstate Property and Casualty Insurance Co</td>
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<td>$43,851,057</td>
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<tr>
<td>Allstate Vehicle and Property Insurance Co</td>
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<td>14</td>
</tr>
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</tr>
<tr>
<td>American Family Insurance Company</td>
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<tr>
<td>American Family Mutual Insurance Company, S.I</td>
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<tr>
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<tr>
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<td>Erie Insurance Exchange</td>
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</tr>
<tr>
<td>Farmers Automobile Insurance Assoc (The)</td>
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<td>$41,744,659</td>
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<tr>
<td>Farmers Insurance Exchange</td>
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<tr>
<td>Founders Insurance Company</td>
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<td>Homesite Insurance Company Florida</td>
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<tr>
<td>Homesite Insurance Company of Illinois</td>
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<td>Illinois Farmers Insurance Company</td>
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<td>Liberty Insurance Corporation</td>
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<td>MemberSelect Insurance Company</td>
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<tr>
<td>Property &amp; Casualty Insurance Co of Hartford</td>
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<td>$14,983,230</td>
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</tr>
<tr>
<td>Safeco Insurance Company of Illinois</td>
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<td>0.08</td>
<td>0</td>
</tr>
<tr>
<td>State Farm Fire &amp; Casualty Company</td>
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<tr>
<td>Trumbull Insurance Company</td>
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<tr>
<td>United Services Automobile Association</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>$2,898,994,815</strong></td>
<td><strong>0.43</strong></td>
<td><strong>92</strong></td>
</tr>
</tbody>
</table>

### Mean (The “average” of complaint ratios)
- 0.43

### Median (The “middle” of complaint ratios)
- 0.33

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 COMPANY NAME

<table>
<thead>
<tr>
<th>Companies Showing 5 or More Complaints for Private Passenger Auto Coverage</th>
<th>Number of Complaints</th>
<th>2017 Illinois Direct Written Premium (DWP)</th>
<th>Complaint Ratio per $1 Millions in DWP</th>
<th>Major Reason for Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Underwriting</td>
<td>Marketing &amp; Sales</td>
</tr>
<tr>
<td>Allmeica Financial Alliance Insurance Co</td>
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<td>$51,845,587</td>
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<td>0</td>
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<tr>
<td>Allstate Fire and Casualty Insurance Co</td>
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<td>16</td>
</tr>
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<td>Allstate Insurance Company</td>
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<tr>
<td>Allstate Property and Casualty Insurance Co</td>
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<td>0</td>
</tr>
<tr>
<td>AMCO Insurance Company</td>
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<tr>
<td>American Access Casualty Company</td>
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<tr>
<td>American Family Casualty Company</td>
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<tr>
<td>American Family Insurance Company</td>
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<tr>
<td>American Family Mutual Insurance Company</td>
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</tr>
<tr>
<td>American Freedom Insurance Company</td>
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<tr>
<td>American Heartland Insurance Company</td>
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<tr>
<td>Auto Club Insurance Association</td>
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<td>$72,625,437</td>
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<tr>
<td>Auto Owners Insurance Company</td>
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<td>$20,073,990</td>
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</tr>
<tr>
<td>Bristol West Insurance Company</td>
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</tr>
<tr>
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</tr>
<tr>
<td>Country Preferred Insurance Company</td>
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<tr>
<td>Direct Auto Insurance Company</td>
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<td>$36,226,566</td>
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</tr>
<tr>
<td>Elephant Insurance Company</td>
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<td>$4,287,182</td>
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<tr>
<td>Erie Insurance Company</td>
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<td>$1,849,418</td>
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<td>Erie Insurance Exchange</td>
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<tr>
<td>Esurance Property &amp; Casualty Ins Co</td>
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<td>$72,030,330</td>
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<tr>
<td>Falcon Insurance Company</td>
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<tr>
<td>Farmers Automobile Insurance Assoc (The)</td>
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<td>First Acceptance Insurance Company Inc.</td>
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<tr>
<td>First Chicago Insurance Company</td>
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<tr>
<td>Founders Insurance Company</td>
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<td>21</td>
</tr>
<tr>
<td>Geico Casualty Company</td>
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<tr>
<td>Geico General Insurance Company</td>
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<td>$69,198,797</td>
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<tr>
<td>Geico Indemnity Company</td>
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<td>IDS Property Casualty Insurance Company</td>
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<tr>
<td>Illinois Farmers Insurance Company</td>
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<td>$283,917,937</td>
<td>0.14</td>
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<tr>
<td>Liberty Mutual Fire Insurance Company</td>
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<td>$19,936,007</td>
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<td>Lighthouse Casualty Company</td>
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<tr>
<td>LM General Insurance Company</td>
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<td>$98,174,980</td>
<td>0.34</td>
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</tbody>
</table>

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 Company Name

#### Companies Showing 5 or More Complaints for Private Passenger Auto Coverage

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Number of Complaints</th>
<th>2017 Illinois Direct Written Premium (DWP)</th>
<th>Complaint Ratio per $1 Millions in DWP</th>
<th>Major Reason for Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Underwriting</td>
</tr>
<tr>
<td>Loya Insurance Company</td>
<td>14</td>
<td>$8,580,787</td>
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<tr>
<td>MemberSelect Insurance Company</td>
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<td>Mendakota Casualty Company</td>
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<tr>
<td>Metropolitan Group Property &amp; Casualty Ins Co</td>
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<td>Progressive Universal Insurance Company</td>
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<td>Safe Auto Insurance Company</td>
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<td>Safeco Insurance Company of Illinois</td>
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<td>United Services Automobile Association</td>
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<td>$61,970,604</td>
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<tr>
<td>USAA Casualty Insurance Company</td>
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</tr>
<tr>
<td>USAA General Indemnity Company</td>
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</tr>
<tr>
<td><strong>Mean (The “average” of complaint ratios)</strong></td>
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<td></td>
<td></td>
<td>1.20</td>
</tr>
<tr>
<td><strong>Median (The “middle” of complaint ratios)</strong></td>
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<td></td>
<td></td>
<td>0.32</td>
</tr>
</tbody>
</table>

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 COMPANY NAME

<table>
<thead>
<tr>
<th>Companies Showing 5 or More Complaints for Individual Life Coverage</th>
<th>Number of Complaints</th>
<th>Policies in Force as of 12/31/2017</th>
<th>Complaint Ratio per 10,000 Policies in Force</th>
<th>Underwriting</th>
<th>Marketing &amp; Sales</th>
<th>Claims Handling</th>
<th>Policyholder Service</th>
<th>Reason Other</th>
<th>Reason Not Indicated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accordia Life and Annuity Company</td>
<td>18</td>
<td>9,080</td>
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<td>1</td>
<td>1</td>
<td>6</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Allstate Life Insurance Company</td>
<td>12</td>
<td>57,121</td>
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<td>5</td>
<td>0</td>
<td>1</td>
<td>4</td>
<td>3</td>
<td>0</td>
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<tr>
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<td>2</td>
<td>13</td>
<td>23</td>
<td>6</td>
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<tr>
<td>American Income Life Insurance Company</td>
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<td>2</td>
<td>5</td>
<td>2</td>
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<td>0</td>
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<tr>
<td>Athene Annuity and Life Company</td>
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<td>0</td>
<td>1</td>
<td>12</td>
<td>2</td>
<td>0</td>
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<td>0</td>
<td>6</td>
<td>5</td>
<td>0</td>
<td>0</td>
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<td>Bankers Life &amp; Casualty Company</td>
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<td>2</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>0</td>
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<tr>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Colonial Penn Life Insurance Company</td>
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<td>1</td>
<td>0</td>
<td>3</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Country Life Insurance Company</td>
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<td>0</td>
<td>1</td>
<td>6</td>
<td>0</td>
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</tr>
<tr>
<td>Farmers New World Life Insurance Company</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Fidelity &amp; Guaranty Life Insurance Company</td>
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<td>5</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
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<td>Globe Life &amp; Accident Insurance Company</td>
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<td>8</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
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</tr>
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<td>21</td>
<td>54,387</td>
<td>3.86</td>
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<td>1</td>
<td>6</td>
<td>7</td>
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<tr>
<td>John Hancock Life Insurance Company U.S.A.</td>
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<td>77,087</td>
<td>1.04</td>
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<td>1</td>
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<tr>
<td>Lincoln Heritage Life Insurance Company</td>
<td>6</td>
<td>36,965</td>
<td>1.62</td>
<td>2</td>
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<td>1</td>
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<tr>
<td>Lincoln National Life Insurance Company</td>
<td>12</td>
<td>297,475</td>
<td>0.41</td>
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<td>0</td>
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<td>8</td>
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<tr>
<td>Metropolitan Life Insurance Company</td>
<td>14</td>
<td>4,987,513</td>
<td>0.03</td>
<td>4</td>
<td>1</td>
<td>2</td>
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<tr>
<td>New York Life Insurance Company</td>
<td>6</td>
<td>257,432</td>
<td>0.23</td>
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<td>0</td>
<td>3</td>
<td>3</td>
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<tr>
<td>North American Company for Life and Health Ins</td>
<td>6</td>
<td>20,673</td>
<td>2.90</td>
<td>2</td>
<td>1</td>
<td>2</td>
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<td>0</td>
</tr>
<tr>
<td>Primerica Life Insurance Company</td>
<td>10</td>
<td>83,145</td>
<td>0.96</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Protective Life Insurance Company</td>
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<td>83,145</td>
<td>0.96</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>3</td>
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<tr>
<td>Prudential Insurance Company of America</td>
<td>21</td>
<td>1,180,788</td>
<td>0.18</td>
<td>3</td>
<td>0</td>
<td>4</td>
<td>12</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Senior Life Insurance Company</td>
<td>7</td>
<td>2,678</td>
<td>26.14</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>State Farm Life Insurance Company</td>
<td>11</td>
<td>494,742</td>
<td>0.22</td>
<td>3</td>
<td>0</td>
<td>2</td>
<td>4</td>
<td>2</td>
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</tr>
<tr>
<td>Time Insurance Company</td>
<td>5</td>
<td>5,479</td>
<td>9.13</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Transamerica Life Insurance Company</td>
<td>20</td>
<td>143,979</td>
<td>1.39</td>
<td>5</td>
<td>1</td>
<td>8</td>
<td>6</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Transamerica Premier Life Insurance Company</td>
<td>31</td>
<td>188,818</td>
<td>1.73</td>
<td>3</td>
<td>1</td>
<td>9</td>
<td>12</td>
<td>6</td>
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</tr>
<tr>
<td>United Insurance Company of America</td>
<td>19</td>
<td>143,142</td>
<td>1.33</td>
<td>4</td>
<td>0</td>
<td>4</td>
<td>6</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>United of Omaha Life Insurance Company</td>
<td>9</td>
<td>194,006</td>
<td>0.46</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>1</td>
<td>0</td>
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<tr>
<td>Washington National Insurance Company</td>
<td>8</td>
<td>6,832</td>
<td>11.71</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Western &amp; Southern Life Insurance Company</td>
<td>6</td>
<td>76,761</td>
<td>0.78</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>4</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Western Southern Life Assurance Company</td>
<td>7</td>
<td>17,550</td>
<td>3.99</td>
<td>4</td>
<td>0</td>
<td>3</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Wilco Life Insurance Company</td>
<td>21</td>
<td>7,476</td>
<td>28.09</td>
<td>5</td>
<td>0</td>
<td>6</td>
<td>6</td>
<td>4</td>
<td>0</td>
</tr>
</tbody>
</table>

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 Company Name

<table>
<thead>
<tr>
<th>Companies Showing 5 or More Complaints for Individual Life Coverage</th>
<th>Number of Complaints</th>
<th>Policies in Force as of 12/31/2017</th>
<th>Complaint Ratio per 10,000 Policies in Force</th>
<th>Major Reason for Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>447</td>
<td>9,752,533</td>
<td>4.80</td>
<td></td>
</tr>
<tr>
<td>MEAN (The “average” of complaint ratios)</td>
<td></td>
<td></td>
<td>4.80</td>
<td></td>
</tr>
<tr>
<td>MEDIAN (The “middle” of complaint ratios)</td>
<td></td>
<td></td>
<td>1.51</td>
<td></td>
</tr>
</tbody>
</table>

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints column.
## ANNUITY COMPLAINTS BY COMPANY NAME

<table>
<thead>
<tr>
<th>Companies Showing 5 or More Complaints for Annuity Coverage</th>
<th>Number of Complaints</th>
<th>Policies in Force as of 12/31/2017</th>
<th>Complaint Ratio per 10,000 Policies in Force</th>
<th>Major Reason for Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Underwriting</td>
</tr>
<tr>
<td>American Equity Investment Life Insurance Co</td>
<td>5</td>
<td>40,154</td>
<td>1.25</td>
<td>0</td>
</tr>
<tr>
<td>Athene Annuity and Life Company</td>
<td>8</td>
<td>23,785</td>
<td>3.36</td>
<td>1</td>
</tr>
<tr>
<td>Equitrust Life Insurance Company</td>
<td>12</td>
<td>8,830</td>
<td>13.59</td>
<td>0</td>
</tr>
<tr>
<td>Jackson National Life Insurance Company</td>
<td>6</td>
<td>76,056</td>
<td>0.79</td>
<td>0</td>
</tr>
<tr>
<td>Metropolitan Life Insurance Company</td>
<td>6</td>
<td>81,368</td>
<td>0.74</td>
<td>0</td>
</tr>
<tr>
<td>Transamerica Life Insurance Company</td>
<td>5</td>
<td>39,695</td>
<td>1.26</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>42</td>
<td>269,888</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**MEAN** (The “average” of complaint ratios) 3.50

**MEDIAN** (The “middle” of complaint ratios) 1.26

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints column.
| 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 | Underwriting | Marketing & Sales | Claims Handling | Policyholder Service | Other | Reason Not Indicated |
|---|---|---|---|---|---|---|---|---|---|---|
| Aetna Life Insurance Company * | 6 | 103 | 582.52 | 0 | 0 | 6 | 0 | 0 | 0 | 0 |
| American Family Life Assurance Co of Columbus | 25 | 287,279 | 0.87 | 0 | 1 | 21 | 0 | 3 | 0 | 0 |
| Bankers Life & Casualty Company | 9 | 11,256 | 8.00 | 2 | 0 | 7 | 0 | 0 | 0 | 0 |
| Cigna Health and Life Insurance Company | 6 | 16,017 | 3.75 | 1 | 0 | 4 | 1 | 0 | 0 | 0 |
| Continental Casualty Company | 5 | 9,702 | 5.15 | 2 | 0 | 3 | 0 | 0 | 0 | 0 |
| Coventry Health Care of Illinois, Inc. * | 13 | 106 | 1,226.42 | 5 | 0 | 8 | 0 | 0 | 0 | 0 |
| Equitable Life & Casualty Insurance Company | 5 | 7,632 | 6.55 | 4 | 0 | 1 | 0 | 0 | 0 | 0 |
| Genworth Life Insurance Company | 12 | 38,123 | 3.15 | 7 | 0 | 5 | 0 | 0 | 0 | 0 |
| Harken Health Insurance Company * | 37 | 1,731 | 213.75 | 7 | 0 | 28 | 0 | 2 | 0 | 0 |
| HCC Life Insurance Company | 6 | 3,109 | 19.30 | 0 | 0 | 6 | 0 | 0 | 0 | 0 |
| Health Alliance Medical Plans Inc. * | 25 | 10,442 | 23.94 | 11 | 0 | 13 | 0 | 1 | 0 | 0 |
| Health Care Service Corp (Blue Cross Blue Shield of IL) | 419 | 543,986 | 7.70 | 187 | 4 | 217 | 18 | 5 | 0 | 0 |
| Humana Insurance Company | 10 | 16,965 | 5.89 | 3 | 0 | 7 | 0 | 0 | 0 | 0 |
| John Hancock Life Insurance Company U.S.A. | 5 | 19,820 | 2.52 | 2 | 0 | 3 | 0 | 0 | 0 | 0 |
| Land of Lincoln Mutual Health Insurance Co ** | 46 | 0 | - | 7 | 0 | 37 | 1 | 1 | 0 | 0 |
| Metropolitan Life Insurance Company | 9 | 17,578 | 5.12 | 3 | 0 | 6 | 0 | 0 | 0 | 0 |
| Mutual of Omaha Insurance Company | 7 | 98,960 | 0.71 | 5 | 0 | 2 | 0 | 0 | 0 | 0 |
| Physicians Mutual Insurance Company | 6 | 8,452 | 7.10 | 5 | 0 | 1 | 0 | 0 | 0 | 0 |
| Standard Security Life Insurance Co New York | 5 | 875 | 57.14 | 0 | 0 | 5 | 0 | 0 | 0 | 0 |
| Time Insurance Company | 7 | 9,349 | 7.49 | 0 | 0 | 7 | 0 | 0 | 0 | 0 |
| Transamerica Life Insurance Company | 13 | 13,865 | 9.38 | 6 | 0 | 7 | 0 | 0 | 0 | 0 |
| **TOTAL** | 676 | 1,115,350 | | | | | | | | | |
| MEAN (The “average” of complaint ratios) | | | | 109.82 | | | | | | | |
| MEDIAN (The “middle” of complaint ratios) | | | | 7.30 | | | | | | | |

* 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.
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Number of Complaints</th>
<th>Policies in Force as of 12/31/2017</th>
<th>Complaint Ratio per 10,000 Policies in Force</th>
<th>Major Reason for Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Underwriting</td>
</tr>
<tr>
<td>Aetna Life Insurance Company</td>
<td>41</td>
<td>1,621,150</td>
<td>0.25</td>
<td>1</td>
</tr>
<tr>
<td>Cigna Health and Life Insurance Company</td>
<td>21</td>
<td>10,536,616</td>
<td>0.02</td>
<td>2</td>
</tr>
<tr>
<td>Connecticut General Life Insurance Company</td>
<td>6</td>
<td>14,500</td>
<td>4.14</td>
<td>0</td>
</tr>
<tr>
<td>Continental Casualty Company</td>
<td>42</td>
<td>21,085</td>
<td>19.92</td>
<td>37</td>
</tr>
<tr>
<td>Coventry Health Care of Illinois Inc.</td>
<td>7</td>
<td>48,506</td>
<td>1.44</td>
<td>1</td>
</tr>
<tr>
<td>Golden Rule Insurance Company</td>
<td>9</td>
<td>26,801</td>
<td>3.36</td>
<td>1</td>
</tr>
<tr>
<td>Guardian Life Insurance Company of America</td>
<td>18</td>
<td>5,277,996</td>
<td>0.03</td>
<td>0</td>
</tr>
<tr>
<td>Health Alliance Medical Plans Inc.</td>
<td>11</td>
<td>661,232</td>
<td>0.17</td>
<td>2</td>
</tr>
<tr>
<td>Health Care Service Corp (Blue Cross Blue Shield of IL)</td>
<td>325</td>
<td>103,274,480</td>
<td>0.03</td>
<td>55</td>
</tr>
<tr>
<td>Humana Insurance Company</td>
<td>30</td>
<td>1,465,184</td>
<td>0.20</td>
<td>3</td>
</tr>
<tr>
<td>Land of Lincoln Mutual Health Insurance Co. **</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Life Insurance Company of North America</td>
<td>10</td>
<td>2,631,338</td>
<td>0.04</td>
<td>0</td>
</tr>
<tr>
<td>Metropolitan Life Insurance Company</td>
<td>27</td>
<td>15,960,728</td>
<td>0.02</td>
<td>0</td>
</tr>
<tr>
<td>Principal Life Insurance Company</td>
<td>5</td>
<td>995,232</td>
<td>0.05</td>
<td>0</td>
</tr>
<tr>
<td>Prudential Insurance Company of America</td>
<td>12</td>
<td>2,878,408</td>
<td>0.04</td>
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</tr>
<tr>
<td>Sun Life Assurance Company of Canada</td>
<td>5</td>
<td>881,192</td>
<td>0.06</td>
<td>0</td>
</tr>
<tr>
<td>Transamerica Life Insurance Company</td>
<td>8</td>
<td>962,160</td>
<td>0.08</td>
<td>3</td>
</tr>
<tr>
<td>Union Security Insurance Company</td>
<td>5</td>
<td>391,492</td>
<td>0.13</td>
<td>0</td>
</tr>
<tr>
<td>UnitedHealthcare Insurance Company</td>
<td>38</td>
<td>4,799,396</td>
<td>0.08</td>
<td>2</td>
</tr>
<tr>
<td>UnitedHealthcare Insurance Company of Illinois</td>
<td>125</td>
<td>2,175,976</td>
<td>0.57</td>
<td>3</td>
</tr>
<tr>
<td>UnitedHealthcare Insurance Co of the River Valley</td>
<td>10</td>
<td>112,668</td>
<td>0.89</td>
<td>0</td>
</tr>
<tr>
<td>Unum Life Insurance Company of America</td>
<td>8</td>
<td>1,493,173</td>
<td>0.05</td>
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</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>771</td>
<td>156,229,313</td>
<td>1.50</td>
<td><strong>MEAN (The “average” of complaint ratios)</strong></td>
</tr>
</tbody>
</table>

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 COMPANY NAME

<table>
<thead>
<tr>
<th>Companies Showing 5 or More Complaints for Health Maintenance Organizations (HMO's) with Illinois Members</th>
<th>Number of Complaints</th>
<th>Total Enrollment Count</th>
<th>Adjusted IL Enrollment Count</th>
<th>Complaint Ratio</th>
<th>Major Reason for Complaints</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Underwriting</td>
</tr>
<tr>
<td>Aetna Health Inc.</td>
<td>11</td>
<td>16,845</td>
<td>16,132</td>
<td>6.82</td>
<td>2</td>
</tr>
<tr>
<td>Celtic Insurance Company</td>
<td>37</td>
<td>30,234</td>
<td>30,234</td>
<td>12.24</td>
<td>8</td>
</tr>
<tr>
<td>CIGNA Healthcare of Illinois Inc.</td>
<td>19</td>
<td>20,520</td>
<td>20,520</td>
<td>9.26</td>
<td>3</td>
</tr>
<tr>
<td>Delta Dental of Illinois</td>
<td>25</td>
<td>581,492</td>
<td>581,492</td>
<td>0.43</td>
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</tr>
<tr>
<td>Health Alliance Medical Plans Inc.</td>
<td>67</td>
<td>150,477</td>
<td>148,491</td>
<td>4.51</td>
<td>21</td>
</tr>
<tr>
<td>Health Care Service Corp (Blue Cross Blue Shield HMO)</td>
<td>203</td>
<td>1,112,765</td>
<td>698,401</td>
<td>2.91</td>
<td>70</td>
</tr>
<tr>
<td>Humana Health Plan Inc.</td>
<td>21</td>
<td>114,919</td>
<td>16,141</td>
<td>13.01</td>
<td>1</td>
</tr>
<tr>
<td>UnitedHealthcare Of Illinois Inc.</td>
<td>25</td>
<td>36,276</td>
<td>36,276</td>
<td>6.89</td>
<td>1</td>
</tr>
<tr>
<td>UnitedHealthcare of the Midwest Inc.*</td>
<td>11</td>
<td>148</td>
<td>148</td>
<td>743.24</td>
<td>1</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>419</strong></td>
<td><strong>2,063,676</strong></td>
<td><strong>1,547,835</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**MEAN (The “average” of complaint ratios)**: 88.81

**MEDIAN (The “middle” of complaint ratios)**: 6.89

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