

Composite of Insurance Complaints
Total Complaints Investigated in 2002

HMO Complaints	1,299
Insurance Company Complaints	<u>12,019</u>
	13,318
Not Categorized	<u>2,567</u>
Totals:	15,885

Complaints by Line of Coverage

Auto	3,885	(24%)
Homeowners	1,462	(9%)
Individual Life	813	(5%)
Individual Accident & Health	1,343	(8%)
Group Accident & Health	3,669	(24%)
HMOs	1,299	(8%)
Group Credit Accident & Health	53	(1%)
Individual Annuity	127	(1%)
All Other Coverages	667	(4%)
Not Categorized	<u>2,567</u>	(16%)
Totals:	15,885	(100%)

Major Reasons for Complaints

	Insurance Companies		HMOs	
Claim Handling	8,350	(69%)	1,262	(97%)
Underwriting	1,141	(18%)	19	(1%)
Policyholder Service	1,310	(11%)	16	(1%)
Marketing and Sales	<u>218</u>	<u>(2%)</u>	<u>2</u>	<u>(1%)</u>
Totals:	12,019	(100%)	1,299	(100%)

Comparison of Complaints by Coverage and Reason 2001–2002

Coverage	Underwriting	Marketing and Sales	Claim Handling	Policyholder Service	Total	% Change
Auto (2001)	665	68	2,987	168	3,888	
Auto (2002)	713	56	2,974	142	3,885	-1%
Homeowners (2001)	389	20	806	42	1,257	
Homeowners (2002)	678	6	719	59	1,462	+16%
Individual Life (2001)	109	86	309	446	950	
Individual Life (2002)	95	73	187	458	813	-14%
Individual Annuity (2001)	3	22	31	86	142	
Individual Annuity (2002)	4	27	7	89	127	-11%
Individual A&H (2001)	294	26	840	180	1,340	
Individual A&H (2002)	275	28	847	193	1,343	+1%
Group A&H (2001)	202	11	3,550	208	3,971	
Group A&H (2002)	161	6	3,259	243	3,669	-8%
Group Credit A&H (2001)	3	0	58	14	75	
Group Credit A&H (2002)	0	1	43	9	53	-29%
HMOs (2001)	24	0	1,393	13	1,430	
HMOs (2002)	19	2	1,262	16	1,299	-9%
All Other Coverages (2001)	153	28	351	114	646	
All Other Coverages (2002)	215	21	314	117	667	+3%
Totals for 2002:	2,160	220	9,612	1,326	13,318	

INSURANCE COMPLAINTS/5555

2002 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type—Private Passenger Automobile

Name	Complaints	2002 Illinois Direct Written Premium
AFFIRMATIVE INSURANCE COMPANY	87	67,141,969
ALLSTATE INSURANCE COMPANY	214	419,791,646
ALPHA PROPERTY & CASUALTY INSURANCE COMPANY	10	10,372,022
AMERICAN ACCESS CASUALTY COMPANY	100	25,106,399
AMERICAN AMBASSADOR CASUALTY COMPANY	106	43,930,076
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	80	236,161,966
AMERICAN FREEDOM INSURANCE COMPANY	82	9,292,756
AMERICAN HEARTLAND INSURANCE COMPANY	111	11,280,431
AMERICAN SERVICE INSURANCE COMPANY, INC.	194	36,171,157
APOLLO CASUALTY COMPANY	116	27,747,570
AUTO OWNERS INSURANCE COMPANY	13	28,050,268
CHICAGO MOTOR CLUB INSURANCE COMPANY	23	26,442,039
CONSTITUTIONAL CASUALTY COMPANY	22	15,920,643
COUNTRY MUTUAL INSURANCE COMPANY	33	308,369,070
ECONOMY PREFERRED INSURANCE COMPANY*	10	0
ECONOMY PREMIER ASSURANCE COMPANY	10	70,783,475
FARMERS AUTOMOBILE INSURANCE ASSOCIATION	15	60,458,126
FARMERS INSURANCE EXCHANGE**	11	0
FOUNDERS INSURANCE COMPANY	125	43,675,749
GALLANT INSURANCE COMPANY (liquidated 8/23/02)	75	n/a
GEICO GENERAL INSURANCE COMPANY	17	62,648,668
GENERAL CASUALTY COMPANY OF ILLINOIS	22	30,827,386
GRANGE MUTUAL CASUALTY COMPANY	12	21,026,005
HARTFORD ACCIDENT & INDEMNITY COMPANY	14	5,144,431
HARTFORD INSURANCE COMPANY OF THE MIDWEST	30	38,372,083
ILLINOIS FARMERS INSURANCE COMPANY	105	254,119,622
ILLINOIS NATIONAL INSURANCE COMPANY	13	15,054,560
INDIANA INSURANCE COMPANY	10	21,152,394
INTERSTATE BANKERS CASUALTY COMPANY	39	9,886,985
LIBERTY MUTUAL INSURANCE COMPANY	13	50,553
MADISON MUTUAL INSURANCE COMPANY	14	27,905,863
MEDMARC CASUALTY INSURANCE COMPANY	35	17,139,608
NATIONAL HERITAGE INSURANCE COMPANY	14	4,673,958
NATIONWIDE MUTUAL INSURANCE COMPANY	32	46,208,806
OAK CASUALTY INSURANCE COMPANY (liquidated 11/19/02)	38	n/a
PROGRESSIVE CASUALTY INSURANCE COMPANY	13	10,620,061
PROGRESSIVE HALCYON INSURANCE COMPANY	12	31,776,701
PRUDENTIAL PROPERTY & CASUALTY INSURANCE COMPANY	19	24,862,124
SAFECO INSURANCE COMPANY OF ILLINOIS	22	79,440,916
SAFeway INSURANCE COMPANY	68	24,973,926
STATE FARM FIRE & CASUALTY COMPANY	10	130,800,190
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	260	1,594,102,437
UNIQUE INSURANCE COMPANY	70	16,223,264
UNITED AUTOMOBILE INSURANCE COMPANY	36	18,603,638
UNITED EQUITABLE INSURANCE COMPANY	76	12,079,759
UNITED SERVICES AUTOMOBILE ASSOCIATION	19	49,438,057
UNIVERSAL CASUALTY COMPANY	411	50,504,134
USAA CASUALTY INSURANCE COMPANY	11	33,941,489
VALOR INSURANCE COMPANY (liquidated 8/23/02)	62	n/a
WEST AMERICAN INSURANCE COMPANY	11	20,297,618
WESTERN STATES INSURANCE COMPANY	12	9,082,823

*Company showing negative premium as business was taken over by another company in their holding group at mid-year.

**Company's 11 complaints filed in 2002 are reflective of business previously sold. Company wrote no new premium in this coverage in 2002.

For Coverage Type—Homeowners

Name	Complaints	2002 Illinois Direct Written Premium
ALLSTATE INSURANCE COMPANY	154	182,544,406
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	69	93,657,891
AUTO OWNERS INSURANCE COMPANY	13	15,786,959
COUNTRY MUTUAL INSURANCE COMPANY	36	105,759,807
ECONOMY FIRE & CASUALTY COMPANY	20	17,774,784
ECONOMY PREFERRED INSURANCE COMPANY*	29	0
ECONOMY PREMIER ASSURANCE COMPANY	15	46,980,135
FARMERS INSURANCE EXCHANGE	19	1,931,113
GENERAL CASUALTY COMPANY OF ILLINOIS	18	11,614,401
HARTFORD UNDERWRITERS INSURANCE COMPANY	12	13,122,022
ILLINOIS FARMERS INSURANCE COMPANY	154	118,273,468
INDIANA INSURANCE COMPANY	14	11,484,045
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	22	17,504,167
PRUDENTIAL PROPERTY & CASUALTY INSURANCE CO	35	15,883,539
SAFECO INSURANCE COMPANY OF ILLINOIS	44	30,059,914
STATE FARM FIRE AND CASUALTY COMPANY	246	554,780,310
TRAVELERS PROPERTY CASUALTY INS CO OF IL	10	27,057,954

*Company showing negative premium as business was taken over by another company in their holding group at mid-year.

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2002 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type—Individual Accident & Health

Name	Complaints	2002 Illinois Direct Written Premium
AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	14	16,037,000
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	23	80,758,921
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	13	36,985,062
AMERICAN REPUBLIC INSURANCE COMPANY	21	28,025,108
BANKERS LIFE & CASUALTY COMPANY	24	34,003,903
COMBINED INSURANCE COMPANY OF AMERICA	31	25,985,496
CONSECO HEALTH INSURANCE COMPANY	31	8,196,276
CONSECO MEDICAL INSURANCE COMPANY*	16	9,374
CONSECO SENIOR HEALTH INSURANCE COMPANY	46	22,118,265
CONTINENTAL GENERAL INSURANCE COMPANY	19	15,483,593
COUNTRY LIFE INSURANCE COMPANY	22	102,724,379
FORTIS INSURANCE COMPANY	45	26,197,341
HEALTH CARE SERVICE CORP MUT LEGAL RESERVE CO	328	767,824,625
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	19	17,354,646
PHYSICIANS MUTUAL INSURANCE COMPANY	18	20,191,529
PIONEER LIFE INSURANCE COMPANY	24	16,655,717
PRUDENTIAL INSURANCE COMPANY OF AMERICA	11	6,181,628
RIGHTCHOICE INSURANCE COMPANY	18	17,921,971
TRUSTMARK INSURANCE COMPANY	12	4,580,706
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	26	69,634,138
UNICARE LIFE & HEALTH INSURANCE COMPANY	55	515,377
UNITED AMERICAN INSURANCE COMPANY	14	32,157,583
UNITED TEACHER ASSOCIATES INSURANCE COMPANY	11	3,210,259
WORLD INSURANCE COMPANY	15	3,818,080

*Company's 16 complaints reflective of business previously sold. An affiliate has taken over a significant portion of this business.

2002 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type—Group Accident & Health

Name	Complaints	2002 Illinois Direct Written Premium
AETNA LIFE INSURANCE COMPANY	18	152,161,969
AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	17	18,673,808
CELTIC INSURANCE COMPANY	34	11,117,578
CENTRAL RESERVE LIFE INSURANCE COMPANY	17	5,623,125
CONCERT HEALTH PLAN INSURANCE COMPANY	36	13,512,301
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	78	246,164,526
CONSECO MEDICAL INSURANCE COMPANY	20	659,849
CONTINENTAL CASUALTY COMPANY	18	48,700,400
COUNTRY LIFE INSURANCE COMPANY	13	82,070,412
FORTIS BENEFITS INSURANCE COMPANY	12	56,855,911
FORTIS INSURANCE COMPANY	44	67,804,610
GOLDEN RULE INSURANCE COMPANY	31	31,734,715
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	46	188,427,673
HEALTH ALLIANCE MEDICAL PLANS, INC.	13	52,396,833
HEALTH CARE SERVICE CORP MUT LEGAL RESERVE CO	213	1,724,972,507
HUMANA INSURANCE COMPANY	109	612,119,444
MEGA LIFE AND HEALTH INSURANCE COMPANY	12	43,409,780
METROPOLITAN LIFE INSURANCE COMPANY	28	148,328,995
MIDWEST SECURITY LIFE INSURANCE COMPANY	12	34,539,151
NIPPON LIFE INSURANCE COMPANY OF AMERICA	10	29,676,535
PACIFIC LIFE & ANNUITY COMPANY	13	36,320,593
PERSONALCARE INSURANCE OF ILLINOIS, INC.	13	24,078,677
PRINCIPAL LIFE INSURANCE COMPANY	32	187,367,719
PRUDENTIAL INSURANCE COMPANY OF AMERICA	23	34,409,961
TRUSTMARK INSURANCE COMPANY	123	363,035,864
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	58	202,485,665
UNICARE LIFE & HEALTH INSURANCE COMPANY	86	29,827,515
UNITED HEALTHCARE INSURANCE COMPANY OF ILLINOIS	172	335,284,456
UNITED HEALTHCARE INSURANCE COMPANY	64	348,908,228
UNITED SECURITY LIFE INSURANCE COMPANY OF ILLINOIS	22	10,630,282
UNUM LIFE INSURANCE COMPANY OF AMERICA	21	104,560,247

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2002 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type—Individual Life

Name	Complaints	2002 Illinois Direct Written Premium
AMERICAN GENERAL LIFE & ACCIDENT INSURANCE CO	17	14,462,671
AMERICAN INCOME LIFE INSURANCE COMPANY	10	13,992,188
ATLANTA LIFE INSURANCE COMPANY	20	2,950,628
BANKERS LIFE & CASUALTY COMPANY	17	8,091,354
EQUITABLE LIFE ASSURANCE SOCIETY OF THE US	12	104,925,212
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	17	12,691,943
GUARANTEE RESERVE LIFE INSURANCE COMPANY	24	6,539,173
JOHN HANCOCK LIFE INSURANCE COMPANY	10	30,813,771
METROPOLITAN LIFE INSURANCE COMPANY	36	193,636,232
MONUMENTAL LIFE INSURANCE COMPANY	45	38,486,809
PRIMERICA LIFE INSURANCE COMPANY	12	53,742,617
PRUDENTIAL INSURANCE COMPANY OF AMERICA	66	194,780,304
UNITED INSURANCE COMPANY OF AMERICA	39	17,427,476
WESTERN & SOUTHERN LIFE INSURANCE COMPANY	10	20,094,048
WESTERN SOUTHERN LIFE ASSURANCE COMPANY	11	10,591,316

For Coverage Type—Group Life

Name	Complaints	2002 Illinois Direct Written Premium
METROPOLITAN LIFE INSURANCE COMPANY	11	228,154,736

For Coverage Type—Individual Annuity

Name	Complaints	2002 Illinois Direct Written Premium
CONSECO ANNUITY ASSURANCE COMPANY	14	12,649,805
PRUDENTIAL INSURANCE COMPANY OF AMERICA	11	39,346,579

2002 Complaint Statistics for Health Service Organizations Illinois Members Only

Name	Complaints	Total Illinois Members as of 12/31/02	Non-Medicaid/ Non-Medicare Members as of 12/31/02*
DELTA DENTAL PLAN OF ILLINOIS	14	428,110	428,110

*Total adjusted to delete Medicaid/Medicare members and FEHBP members.

Enrollment numbers shown are derived from the 2002 Illinois Enrollment page included in the 2002 Annual Statement filing.

2002 Complaint Statistics for Limited Health Service Organizations Illinois Members Only

Name	Complaints	Total Illinois Members as of 12/31/02	Non-Medicaid/ Non-Medicare Members as of 12/31/02*
COMPONENT OF ILLINOIS INC	25	172,976	172,976
FIRST COMMONWEALTH LTD HEALTH SERV CORP	2	2,128	2,128
OLYMPIA LIMITED HEALTH SERVICES ORG INC.	1	71,166	71,166

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

Enrollment numbers shown are derived from the 2002 Illinois Enrollment page included in the 2002 Annual Statement filing.

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2002 Complaint Statistics for Health Maintenance Organizations Illinois Members Only

Name	Complaints	Total Illinois Members as of 12/31/02	Non-Medicaid/Non-Medicare Members as of 12/31/02*
AETNA HEALTH OF ILLINOIS INC	60	50,086	50,086
CIGNA HEALTHCARE OF ILLINOIS INC	21	7,360	7,360
GROUP HEALTH PLAN INC	25	26,254	20,761
HEALTH ALLIANCE MEDICAL PLANS INC	107	142,847	130,248
HEALTH ALLIANCE MIDWEST INC	7	823	823
HEALTH CARE SERVICE CORP MUT LEGAL RES CO	358	831,224	831,224
HEALTHLINK HMO INC	1	6,521	6,521
HUMANA HEALTH PLAN INC	135	377,676	273,160
JOHN DEERE HEALTH PLAN INC	7	33,247	33,240
MERCY HEALTH PLANS OF MISSOURI INC	2	11,112	9,316
ONE HEALTH PLAN OF ILLINOIS INC	10	16,371	16,371
OSF HEALTH PLANS INC	85	66,700	62,761
PERSONALCARE INSURANCE OF IL INC	108	68,353	64,147
ROCKFORD HEALTH PLANS INC	34	31,418	31,418
UNICARE HEALTH PLANS OF THE MIDWEST INC	144	158,892	141,546
UNITED HEALTHCARE OF ILLINOIS INC	118	67,073	40,913
UNITED HEALTHCARE OF THE MIDWEST INC	7	22,529	14,572

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

Enrollment numbers shown are derived from the 2002 Illinois Enrollment page included in the 2002 Annual Statement filing.

HMOs with No Illinois Enrollment at Year End 2002

Name	Complaints
COUNTRY MEDICAL PLANS INC	0
FIRST COMMONWEALTH HEALTH SERVICES CORP*	2
HMO MISSOURI INC	0
MERCYCARE INSURANCE COMPANY	0
PREMIER MEDICAL INSURANCE GROUP INC	0
PRUDENTIAL HEALTH CARE PLAN INC	1
WELLMARK HEALTH PLAN OF IOWA INC	0

*This is a Health Service Organization.

Illinois Licensed Health Maintenance Organizations Having Commercial Enrollment but No Complaints in 2002

Name	Total Illinois Members as of 12/31/02	Non-Medicaid/Non-Medicare Members as of 12/31/02*
AMERIGROUP ILLINOIS INC**	33,847	0
BCI HMO INC	127	127
CIGNA HEALTHCARE OF ST. LOUIS INC	1,402	1,402
HARMONY HEALTH PLAN OF ILLINOIS INC**	42,123	0
MEDICAL ASSOCIATES HEALTH PLAN INC	3,203	3,203
NEVADACARE INC	95	95
UNION HEALTH SERVICE INC	30,109	27,839

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

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

Enrollment numbers shown are derived from the 2002 Illinois Enrollment page included in the 2002 Annual Statement filing.