

# COMPOSITE OF INSURANCE COMPLAINTS THE ILLINOIS DEPARTMENT OF INSURANCE — 2018

## SUMMARY

Product	2018 Complaints	Percentage of the Total	2017 Complaints	Change from Prior Year
Health Products	2,843	34.6%	3,300	-13.8%
Life & Annuity	915	11.1%	1,044	-12.5%
Property & Casualty	4,465	54.3%	4,610	-3.1%
<b>Total Complaints</b>	<b>8,223</b>	<b>100%</b>	<b>8,954</b>	<b>-8.2%</b>

## COMPLAINTS BY LINE OF COVERAGE

Coverage	2018 Complaint Count	Percentage of the Total	2017 Complaint Count	Change from Prior Year
Auto	3,025	36.8%	3,138	-3.6%
Homeowners	1,049	12.8%	1,030	1.8%
Commercial Property	102	1.2%	107	-4.7%
Workers' Compensation	109	1.3%	129	-15.5%
Life*	806	9.8%	919	-12.3%
Annuity**	109	1.3%	123	-11.4%
Individual Accident & Health	363	4.4%	364	-0.3%
Group Accident & Health	1,700	20.7%	1,776	-4.3%
Medicare	51	0.6%	85	-40.0%
Individual Exchange	446	5.4%	674	-33.8%
Group Exchange	9	0.1%	25	-64.0%
HMO	271	3.3%	370	-26.8%
Other Coverage - Health Products	3	0.0%	8	-62.5%
Other Coverage - Property & Casualty	180	2.2%	200	-10.0%
No Coverage Specified	0	0.0%	6	-100%
<b>Total</b>	<b>8,223</b>	<b>100%</b>	<b>8,954</b>	

\*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 count total does not match the Complaints by Line of Coverage count total because a single complaint may have multiple reasons.

Reason	2018 Reason Count	Percentage of the Total	2017 Reason Count	Change from Prior Year
Underwriting	1,262	14.7%	1,591	-21%
Marketing & Sales	328	3.8%	273	20%
Claims Handling	5,912	68.8%	6,200	-5%
Policyholder Service	848	9.9%	660	28%
Other	66	0.8%	232	-72%
Not Indicated	174	2.0%	140	24%
<b>Total</b>	<b>8,590</b>	<b>100%</b>	<b>9,096</b>	