

Group Accident and Health by Complaint Ratio

2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints Closed During 2011	Group Accident & Health Certificates in Force as of 12/31/2011	2011 Group A & H Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2010 Consumer Complaint Report Ratio
				under-writing	marketing - sales	claims	policy service	
Life Insurance Company of North America	9	1,228,998	0.07	0	0	9	0	0.11
Hartford Life & Accident Insurance Company	7	668,398	0.10	0	0	6	1	-
Metropolitan Life Insurance Company	16	1,126,652	0.14	1	0	15	0	0.21
Unum Life Insurance Company of America	9	548,544	0.16	0	0	9	0	0.19
Lincoln National Life Insurance Company *	9	427,264	0.21	0	0	9	0	23,333.33
Prudential Insurance Company of America	10	349,661	0.29	0	0	9	1	22.71
Guardian Life Insurance Company of America	14	315,452	0.44	1	0	13	0	1.18
Reliance Standard Life Insurance Company	8	175,302	0.46	0	0	8	0	-
United of Omaha Life Insurance Company	8	175,000	0.46	1	0	7	0	-
Stonebridge Life Insurance Company	5	76,961	0.65	1	1	0	3	-
Aetna Life Insurance Company	46	433,611	1.06	3	0	39	4	0.72
Health Care Service Corporation	210	1,740,028	1.21	13	0	155	42	2.15
BCS Insurance Company	6	48,736	1.23	0	0	6	0	-
UnitedHealthcare Insurance Company	69	487,456	1.42	4	0	60	5	1.53
HumanaDental Insurance Company	6	41,537	1.44	0	0	4	2	1.70
Principal Life Insurance Company	18	118,814	1.51	1	0	17	0	1.29