

## 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

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Connecticut General Life Insurance Company	17	79,497	2.14	0	0	15	2	1.20
Health Alliance Medical Plans Inc.	10	38,105	2.62	1	0	7	2	1.92
Humana Insurance Company	31	88,210	3.51	0	0	28	3	8.75
UnitedHealthcare Insurance Co of the River Valley	13	25,514	5.10	2	0	9	2	90.19
John Alden Life Insurance Company	6	11,026	5.44	1	0	4	1	8.20
Markel Insurance Company	8	9,959	8.03	0	0	8	0	-
United States Fire Insurance Company	7	7,934	8.82	0	0	6	1	-
UnitedHealthcare Insurance Company of Illinois	62	64,569	9.60	1	0	56	5	20.56
Mega Life and Health Insurance Company (The)	8	7,793	10.27	1	1	6	0	9.17
Time Insurance Company	42	32,525	12.91	10	1	27	4	14.71
American Republic Insurance Company	6	3,973	15.10	0	0	6	0	-
Golden Rule Insurance Company	54	17,306	31.20	17	0	33	4	30.28
American Medical And Life Insurance Company	5	1,383	36.15	1	0	3	1	47.62
Concert Health Plan Insurance Company	12	2,473	48.52	0	0	11	1	74.17
Celtic Insurance Company	32	5,138	62.28	10	0	19	3	25.33
Unicare Health Insurance Co of the Midwest **	6	8	7,500.00	0	0	6	0	23,000.00

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Total	<b>769</b>	8,357,827	<b>250.31</b>	Mean (The "average" of complaint ratios. Unicare Health Ins Co of Midwest's complaint ratio is excluded from the calculation.)				
			<b>1.51</b>	Median (The "middle" value of complaint ratios. Unicare Health Ins Co of Midwest's complaint ratio is excluded from the calculation.)				

\* Company wrote no premium in this coverage in 2010.

\*\* Company exited the market in Illinois at the end of 2009. Company's complaint ratio is excluded from Mean and Median calculation.

"-" in 2010 complaint ratio column indicates the company did not show in the 2010 report.