

Group Accident and Health by Complaint Ratio

2012 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints Closed During 2012	Group Accident & Health Certificates in Force as of 12/31/2012	2012 Group A & H Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2011 Consumer Complaint Report Ratio
				under-writing	marketing sales	claim handling	policy-holders service	
Hartford Life & Accident Insurance Company	6	726,240	0.08	0	0	5	1	0.10
Lincoln National Life Insurance Company	6	440,076	0.14	0	1	5	0	0.21
Connecticut General Life Insurance Company	11	654,860	0.17	0	0	11	0	2.14
Unum Life Insurance Company of America	8	424,361	0.19	0	0	8	0	0.16
Prudential Insurance Company of America	8	358,003	0.22	0	0	8	0	0.29
Guardian Life Insurance Company of America	12	378,379	0.32	0	0	12	0	0.44
Life Insurance Company of North America	20	630,607	0.32	0	0	19	1	0.07
United of Omaha Life Insurance Company	6	165,316	0.36	1	0	5	0	0.46
Metropolitan Life Insurance Company	46	1,137,988	0.40	7	0	38	1	0.14
Principal Life Insurance Company	7	125,676	0.56	0	0	7	0	1.51
Aetna Life Insurance Company	30	470,027	0.64	3	0	25	2	1.06
Stonebridge Life Insurance Company	5	71,637	0.70	0	0	4	1	0.65
Liberty Life Assurance Company of Boston	7	70,749	0.99	0	0	7	0	N/A
HumanaDental Insurance Company	8	70,210	1.14	0	0	6	2	1.44

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Health Care Service Corporation	237	1,829,973	1.30	11	1	204	21	1.21
UnitedHealthcare Insurance Company	66	455,232	1.45	0	0	65	1	1.42
Health Alliance Medical Plans Inc.	11	38,665	2.84	1	0	10	0	2.62
Humana Insurance Company	40	90,744	4.41	1	0	34	5	3.51
UnitedHealthcare Insurance Company of Illinois	61	85,535	7.13	1	1	56	3	9.60
Coventry Health And Life Insurance Company	6	7,199	8.33	0	0	6	0	N/A
Coventry Health Care of Illinois, Inc.	20	19,238	10.40	0	0	18	2	N/A
Time Insurance Company	32	27,001	11.85	7	1	23	1	12.91
John Alden Life Insurance Company	8	5,651	14.16	4	0	4	0	5.44
UnitedHealthcare Insurance Co of the River Valley	11	4,999	22.00	0	0	11	0	5.10
Golden Rule Insurance Company	57	20,735	28.81	17	2	33	5	31.20
Celtic Insurance Company	18	4,846	37.14	2	2	11	3	62.28
Starr Indemnity & Liability Company	9	2,246	40.07	0	0	9	0	N/A
American Medical And Life Insurance Company	7	931	75.19	0	0	5	2	36.15

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Concert Health Plan Insurance Company *	19	32	5937.50	0	0	19	0	48.52
Total	782	8,317,156						
			221.74	Mean (The "average" of complaint ratios. Concert Health Plan Insurance Co's ratio is excluded from the calculation.)				
			1.37	Median (The "middle" value of complaint ratios. Concert Health Plan Ins Co's ratio is excluded from the calculation.)				

* Company exited the Group Accident & Health Market in 2012. Company's complaint ratio is excluded from Mean and Median calculation.

"N/A" in 2011 complaint ratio column indicates the company did not show in the 2011 report.