

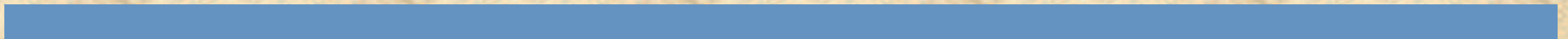
**2014**

Consumer Complaints Investigated

by

the Department of Insurance

**By Complaint Ratio**



## Homeowners by Complaint Ratio

Companies Showing 5 or More Complaints for Homeowners Coverage	Complaints Closed During 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per \$1 Million in Direct Written Premium	2013 Complaint Ratio per \$1 Million in Direct Written Premium	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
American Modern Select Company	7	\$3,743,296	1.87	1.78	2	0	4	1	0	0
QBE Insurance Corporation	8	\$4,385,533	1.82	1.52	2	0	7	2	0	0
Founders Insurance Company	6	\$4,595,702	1.31	1.93	1	1	4	0	0	0
Shelter Mutual Insurance Company	11	\$8,846,643	1.24	-	2	0	8	1	0	0
MemberSelect Insurance Company	49	\$39,741,159	1.23	0.81	14	0	34	1	0	0
Badger Mutual Insurance Company	6	\$5,025,711	1.19	-	0	0	6	0	0	0
Cambridge Mutual Fire Insurance Company	6	\$5,454,013	1.10	-	1	0	5	0	0	0
Erie Insurance Exchange	27	\$29,133,449	0.93	0.48	8	0	17	1	0	0
American Bankers Insurance Company of FL	5	\$5,919,305	0.84	-	0	0	5	0	0	0
Auto Owners Insurance Company	21	\$25,750,313	0.82	0.38	1	0	19	0	0	0
Madison Mutual Insurance Company	8	\$10,801,783	0.74	0.59	1	1	6	0	0	0
Forreston Mutual Insurance Company	5	\$7,549,057	0.66	-	1	0	4	0	0	0
Travelers Personal Insurance Company	7	\$11,542,638	0.61	0.69	6	0	1	0	0	0
Trumbull Insurance Company	8	\$13,216,658	0.61	-	5	0	2	0	0	0
Homesite Insurance Company of Illinois	11	\$18,367,148	0.60	0.45	5	0	6	0	0	0
Allstate Indemnity Company	80	\$162,387,819	0.49	0.11	7	2	68	4	0	0
Liberty Mutual Fire Insurance Company	17	\$34,607,960	0.49	0.37	3	0	12	3	0	0
Allstate Vehicle and Property Insurance Co	34	\$71,547,875	0.48	0.05	14	3	15	2	0	0
Foremost Insurance Company	10	\$21,100,683	0.47	0.25	7	0	3	0	0	0
Travelers Home And Marine Ins Co (The)	28	\$59,144,592	0.47	0.74	13	1	13	1	0	0
Owners Insurance Company	11	\$24,786,851	0.44	-	2	0	9	1	0	0
Allstate Property and Casualty Insurance Co	26	\$61,238,758	0.42	0.03	3	2	21	1	0	0
State Auto Property and Casualty Ins Co	5	\$12,582,584	0.40	0.56	0	0	5	0	0	0
Illinois Farmers Insurance Company	19	\$49,143,559	0.39	0.53	2	0	16	1	0	0
Liberty Insurance Corporation	17	\$44,580,470	0.38	0.36	6	2	7	2	0	0
Safeco Insurance Company of Illinois	24	\$63,899,734	0.38	0.29	7	0	15	2	0	0
State Farm Fire & Casualty Company	412	\$1,110,598,293	0.37	0.30	218	9	177	11	0	0
LM Insurance Corporation	8	\$21,743,476	0.37	0.51	6	0	2	0	0	0
American Family Mutual Insurance Company	56	\$152,527,033	0.37	0.59	13	0	43	1	0	0
Standard Mutual Insurance Company	5	\$13,783,763	0.36	-	0	0	5	0	0	0
Allstate Insurance Company	37	\$106,296,764	0.35	1.35	7	1	28	1	0	0
Farmers Automobile Insurance Association	13	\$38,776,444	0.34	0.15	2	0	11	0	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column. The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Companies Showing 5 or More Complaints for Homeowners Coverage	Complaints Closed During 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per \$1 Million in Direct Written Premium	2013 Complaint Ratio per \$1 Million in Direct Written Premium	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Property & Casualty Insurance Co of Hartford	5	\$16,637,685	0.30	0.51	0	0	4	1	0	0
Citizens Insurance Company Of Illinois	7	\$26,714,357	0.26	-	2	0	5	0	0	0
Cincinnati Insurance Company (The)	6	\$30,866,817	0.19	-	1	0	6	0	0	0
Country Mutual Insurance Company	54	\$283,164,377	0.19	0.22	10	0	42	2	0	0
USAA Casualty Insurance Company	5	\$31,674,923	0.16	0.16	0	0	5	0	0	0
Erie Insurance Company	5	\$32,796,673	0.15	0.21	3	0	2	1	0	0
Farmers Insurance Exchange	18	\$118,593,916	0.15	0.13	2	0	14	2	0	0
Metropolitan Casualty Insurance Company	7	\$54,197,740	0.13	0.19	1	0	6	0	0	0
<b><i>Total</i></b>	<b><i>1,094</i></b>	<b><i>\$2,837,465,554</i></b>								
Mean (The "average" of complaint ratios.)			0.60							
Median (The "middle" of complaint ratios.)			0.46							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column. The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

## Private Passenger Automobile by Complaint Ratio

Companies Showing 5 or More Complaints for Coverage Type Private Passenger Auto	Number of Complaints Closed during 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per \$1 Millions in Direct Written Premiums	2013 Complaint Ratio per \$1 Millions in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claims Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Conifer Insurance Company	7	\$197,407	<b>35.46</b>	2.35	1	0	6	0	0	0
American Heartland Insurance Co	85	\$10,285,470	<b>8.26</b>	7.84	15	0	72	0	0	0
United Equitable Insurance Company	109	\$14,048,755	<b>7.76</b>	8.78	24	0	92	0	0	0
Direct Auto Insurance Company	99	\$20,000,200	<b>4.95</b>	6.81	19	0	83	0	0	0
American Freedom Insurance Co	99	\$20,752,133	<b>4.77</b>	5.99	18	0	82	2	0	0
Delphi Casualty Company	19	\$4,143,928	<b>4.59</b>	0.73	0	0	18	1	0	0
Unique Insurance Company	216	\$51,796,961	<b>4.17</b>	3.78	3	0	209	5	0	0
American Alliance Casualty Company	51	\$14,397,870	<b>3.54</b>	4.49	2	0	49	0	0	0
Apollo Casualty Company	45	\$12,818,669	<b>3.51</b>	0.22	1	0	44	1	0	0
Stonegate Insurance Company	16	\$4,667,305	<b>3.43</b>	2.18	2	0	14	0	0	0
First Chicago Insurance Company	22	\$7,595,076	<b>2.90</b>	2.22	2	0	21	0	0	0
Founders Insurance Company	135	\$48,970,182	<b>2.76</b>	2.54	7	1	125	2	0	0
American Access Casualty Company	170	\$95,938,333	<b>1.77</b>	1.43	7	0	162	2	0	0
National Heritage Insurance Company	5	\$2,857,082	<b>1.75</b>	3.52	0	0	5	0	0	0
Mendakota Insurance Company	31	\$17,786,124	<b>1.74</b>	2.12	2	0	29	0	0	0
First Acceptance Insurance Co Inc.	38	\$22,363,881	<b>1.70</b>	1.73	1	1	35	1	0	0
Falcon Insurance Company	12	\$8,472,378	<b>1.42</b>	-	0	0	12	0	0	0
Safe Auto Insurance Company	18	\$12,819,614	<b>1.40</b>	0.61	2	0	16	0	0	0
Pekin Insurance Company	8	\$6,189,525	<b>1.29</b>	2.32	4	1	4	2	0	0
Safeway Insurance Company	18	\$13,992,143	<b>1.29</b>	1.57	2	0	15	1	0	0
Affirmative Insurance Company	15	\$15,655,018	<b>0.96</b>	1.25	1	0	14	0	0	0
21st Century Centennial Insurance Co	13	\$17,767,921	<b>0.73</b>	0.42	2	0	11	1	0	0
Lighthouse Casualty Company	11	\$15,226,085	<b>0.72</b>	-	2	0	8	1	0	0
Bristol West Insurance Company	11	\$17,725,977	<b>0.62</b>	-	0	0	9	2	0	0
Allstate Indemnity Company	5	\$10,255,332	<b>0.49</b>	-	1	0	5	0	0	0
Loya Insurance Company	5	\$10,413,116	<b>0.48</b>	1.02	0	0	5	0	0	0
MemberSelect Insurance Company	13	\$28,873,996	<b>0.45</b>	0.34	7	0	6	0	0	0
Meridian Security Insurance Company	8	\$19,096,163	<b>0.42</b>	-	1	0	7	0	0	0
Geico Casualty Company	81	\$202,026,451	<b>0.40</b>	0.50	4	0	76	1	0	0
Madison Mutual Insurance Company	8	\$23,710,918	<b>0.34</b>	0.34	5	0	3	0	0	0
Trumbull Insurance Company	14	\$51,236,271	<b>0.27</b>	0.25	7	1	5	1	0	0
Auto Club Insurance Association	14	\$52,791,565	<b>0.27</b>	2.35	3	0	9	2	0	0
Standard Fire Insurance Company (The)	6	\$24,409,567	<b>0.25</b>	-	3	1	2	0	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column. The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

Companies Showing 5 or More Complaints for Coverage Type Private Passenger Auto	Number of Complaints Closed during 2014	2014 Illinois Direct Written Premium	2014 Complaint Ratio per \$1 Millions in Direct Written Premiums	2013 Complaint Ratio per \$1 Millions in Direct Written Premiums	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claims Handling	Policy-holder Service	Reason Other	Reason Not Categorized
American Family Mutual Insurance Co	56	\$251,241,890	0.22	0.22	6	2	46	2	0	0
Allmerica Financial Alliance Ins Co	9	\$41,775,888	0.22	0.13	1	0	8	0	0	0
Esurance Property & Casualty Ins Co	10	\$47,614,934	0.21	1.71	0	0	9	1	0	0
USAA Casualty Insurance Company	9	\$45,467,525	0.20	0.14	0	0	9	0	0	0
West Bend Mutual Insurance Company	5	\$25,371,373	0.20	-	0	0	5	0	0	0
Erie Insurance Exchange	13	\$68,209,514	0.19	0.13	4	0	8	2	0	0
Illinois Farmers Insurance Company	45	\$247,537,627	0.18	0.22	6	1	32	7	0	0
Allstate Fire and Casualty Ins Co	72	\$424,855,802	0.17	0.01	4	1	57	10	0	0
Farmers Automobile Ins Assoc. (The)	12	\$74,134,289	0.16	-	1	0	11	0	0	0
Progressive Universal Insurance Co	19	\$117,780,660	0.16	0.22	3	0	16	0	0	0
Progressive Northern Insurance Co	25	\$157,632,209	0.16	0.11	3	0	22	0	0	0
LM General Insurance Company	9	\$57,462,249	0.16	0.20	0	0	8	1	0	0
Liberty Mutual Fire Insurance Co	6	\$39,321,071	0.15	0.29	1	0	5	0	0	0
Allstate Property & Casualty Ins Co	12	\$78,694,851	0.15	-	1	0	10	2	0	0
Allstate Insurance Company	21	\$147,423,132	0.14	0.62	1	1	19	1	0	0
Safeco Insurance Company of Illinois	13	\$91,677,550	0.14	0.22	2	0	11	0	0	0
State Farm Mutual Automobile Ins Co	262	\$1,870,208,935	0.14	0.15	52	5	189	19	0	0
United Services Automobile Association	7	\$52,753,914	0.13	0.13	1	0	6	0	0	0
Geico Indemnity Company	5	\$41,301,841	0.12	-	0	0	5	0	0	0
Geico General Insurance Company	11	\$95,697,958	0.11	0.09	2	0	8	1	0	0
Travelers Home And Marine Ins Co (The)	6	\$52,906,322	0.11	0.20	2	0	4	0	0	0
Owners Insurance Company	5	\$48,282,111	0.10	0.17	1	0	3	1	0	0
Country Mutual Insurance Company	17	\$164,254,917	0.10	0.08	2	0	15	0	0	0
Country Preferred Insurance Company	18	\$267,034,147	0.07	0.07	1	0	16	1	0	0
State Farm Fire & Casualty Company	8	\$135,506,253	0.06	0.14	3	0	3	2	0	0
<b>Total</b>	<b>2,082</b>	<b>\$5,523,428,378</b>								
Mean (The "average" of complaint ratios.)			<b>1.87</b>							
Median (The "middle" of complaint ratios.)			<b>0.37</b>							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column. The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

## Individual Life by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Life Coverage	Complaints Closed During 2014	Individual Life Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing Sales	Claims Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Colonial Penn Life Insurance Company	5	3,313	15.09	-	0	0	0	5	0	0
Washington National Insurance Company	7	7,975	8.78	7.05	0	0	2	4	1	0
Midland National Life Insurance Company	7	18,964	3.69	-	1	1	1	3	1	0
Independent Order of Foresters	8	27,448	2.91	-	1	1	2	4	0	0
United Insurance Company Of America	40	159,141	2.51	2.26	3	2	11	23	1	0
Transamerica Premier Life Insurance Company	47	193,106	2.43	-	4	4	17	18	4	0
Globe Life & Accident Insurance Company	33	139,036	2.37	2.03	3	0	17	12	1	0
Jackson National Life Insurance Company	16	69,278	2.31	2.56	2	0	4	9	1	0
Atlanta Life Insurance Company	7	36,481	1.92	1.57	0	0	1	5	1	0
American General Life Insurance Company	35	192,328	1.82	2.21	0	2	16	17	0	0
Bankers Life & Casualty Company	11	67,189	1.64	4.70	2	2	2	5	0	0
Primerica Life Insurance Company	13	79,690	1.63	0.12	3	3	4	3	0	0
Allstate Life Insurance Company	9	60,664	1.48	1.26	2	1	0	5	1	0
Lincoln National Life Insurance Company	6	40,910	1.47	-	2	1	0	2	1	0
Western & Southern Life Insurance Company	11	89,387	1.23	-	1	0	1	8	1	0
American Income Life Insurance Company	7	80,310	0.87	0.94	2	3	0	2	0	0
AXA Equitable Life Insurance Company	7	81,496	0.86	0.82	3	1	0	2	1	0
Farmers New World Life Insurance Company	6	71,628	0.84	-	2	1	0	3	0	0
Transamerica Life Insurance Company	6	73,618	0.82	0.84	0	2	1	2	1	0
Protective Life Insurance Company	7	86,975	0.80	0.78	3	0	0	5	2	0
Metropolitan Life Insurance Company	24	341,942	0.70	0.68	2	1	7	14	0	0
United of Omaha Life Insurance Company	6	95,784	0.63	1.41	1	0	1	4	0	0
New York Life Insurance Company	8	133,439	0.60	0.45	2	1	2	2	1	0
Prudential Insurance Company of America	16	446,463	0.36	0.40	1	0	5	9	2	0
Country Life Insurance Company	9	408,043	0.22	-	1	3	1	4	0	0
State Farm Life Insurance Company	8	460,518	0.17	0.28	2	0	2	4	0	0
<b>Total</b>	<b>359</b>	<b>3,465,126</b>								
Average			2.24							
Median			1.48							

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column. The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

## Individual Annuity by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Annuity Coverage	Complaints Closed During 2014	Individual Annuity Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-houder Service	Reason Other	Reason Not Categorized
Allianz Life Insurance Co of North America	9	64,639	1.39	-	1	3	1	3	1	0
<b><i>Total</i></b>	<b><u>9</u></b>	<b><u>64,639</u></b>								

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column. The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.

## Individual Accident & Health by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Accident & Health Coverage	Complaints Closed During 2014	Individual A&H Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with the Illinois Department of Insurance					
					Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
UnitedHealthcare Insurance Company of IL	5	182	274.73	-	0	0	4	1	0	0
UnitedHealthcare Insurance Company	10	562	177.94	124.48	0	1	7	2	0	0
Coventry Health Care of Illinois, Inc.	38	4,819	78.85	32.27	11	1	13	12	3	0
Metropolitan Life Insurance Company	94	18,284	51.41	-	92	0	1	1	0	0
Coventry Health And Life Insurance Company	19	4,633	41.01	-	2	0	8	11	0	0
Continental Casualty Company	39	12,060	32.34	35.91	23	0	15	1	0	0
Aetna Life Insurance Company	9	4,651	19.35	7.89	1	0	5	1	0	0
Colonial Penn Life Insurance Company	7	3,699	18.92	-	1	3	2	1	0	0
Land of Lincoln Mutual Health Insurance Co	11	6,122	17.97	-	4	1	3	4	0	0
Health Alliance Medical Plans Inc.	14	8,181	17.11	10.69	4	0	6	6	0	0
Humana Insurance Company	38	25,721	14.77	8.27	8	0	22	8	0	0
Senior Health Insurance Co of Pennsylvania	5	3,663	13.65	14.51	0	0	4	1	0	0
Health Care Service Corp (BCBS of IL)	901	726,769	12.40	2.42	183	22	420	303	14	0
Washington National Insurance Company	8	10,734	7.45	14.10	1	1	4	2	0	0
Guarantee Trust Life Insurance Co	6	9,503	6.31	-	0	1	4	1	0	0
Bankers Life & Casualty Company	8	12,843	6.23	4.46	0	0	6	3	0	0
Genworth Life Insurance Company	17	41,591	4.09	-	16	0	1	0	0	0
Mutual of Omaha Insurance Company	10	58,292	1.72	1.47	3	0	7	0	0	0
State Farm Mutual Automobile Insurance Co	6	41,174	1.46	-	4	0	1	1	0	0
Time Insurance Company	9	65,526	1.37	4.09	2	1	5	1	0	0
American Family Life Assurance Co of Columbus	25	299,529	0.83	0.46	1	2	18	5	0	0
<b>Total</b>	<b>1,279</b>	<b>1,358,538</b>								
Average			<b>38.09</b>							
Median			<b>14.77</b>							

Note: Individual Accident & Health complaints includes the new Marketplace plans effective January 1, 2014.

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column. The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.



## Group Accident & Health by Complaint Ratio

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Complaints Closed During 2014	Group A&H Policies in Force as of 12/31/2014	2014 Compliant Ratio per 10,000 Policies in Force	2013 Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were Filed with the Illinois Department of Insurance					
					Underwriting	Marketing & Sales	Claim Handling	Policyholder Service	Reason Other	Reason Not Categorized
Golden Rule Insurance Company	20	12,929	15.47	1.25	9	2	10	0	0	0
UnitedHealthcare Ins Co of IL	147	136,888	10.74	8.25	2	1	134	7	3	0
Connecticut General Life Insurance Co	5	4,741	10.55	7.70	0	0	9	0	0	0
Time Insurance Company~	21	26,029	8.07	8.80	1	2	17	1	0	0
Coventry Health Care of Illinois, Inc.	13	19,947	6.52	9.63	3	0	7	3	0	0
UnitedHealthcare Ins Co of the River Valley	17	27,088	6.28	3.93	1	0	16	0	0	0
Humana Insurance Company	70	140,335	4.99	3.95	4	0	62	5	0	0
Health Alliance Medical Plans Inc.	15	36,828	4.07	3.66	1	0	11	3	1	0
Health Care Service Corp (BCBS of IL)	359	1,090,816	3.29	0.97	22	0	301	27	9	0
UnitedHealthcare Ins Co	80	406,205	1.97	1.62	1	0	72	4	3	0
Ameritas Life Insurance Corporation	5	49,360	1.01	1.29	0	0	5	0	0	0
Aetna Life Insurance Company	44	577,458	0.76	0.64	1	0	37	3	3	0
Principal Life Insurance Company	9	143,121	0.63	0.64	0	0	9	0	0	0
Guardian Life Insurance Co of America	25	510,338	0.49	2.69	0	0	25	0	0	0
Prudential Insurance Co of America	13	288,276	0.45	0.25	0	0	11	1	1	0
Cigna Health And Life Insurance Company	9	234,859	0.38	-	0	0	8	0	0	0
Reliance Standard Life Insurance Co	5	141,878	0.35	-	0	0	4	1	0	0
HumanaDental Insurance Company	5	148,873	0.34	-	0	0	5	0	0	0
Life Insurance Co of North America	17	684,462	0.25	0.24	0	0	17	0	0	0
Standard Insurance Company	5	207,341	0.24	0.45	0	0	5	0	0	0
Metropolitan Life Insurance Company	22	1,021,674	0.22	0.19	3	0	19	0	0	0
Lincoln National Life Insurance Co	9	469,557	0.19	0.18	0	0	9	0	0	0
Unum Life Insurance Co of America	9	592,941	0.15	0.18	2	0	7	0	0	0
Celtic Insurance Company *	8	-	N/A	88.29	0	0	3	4	1	0
<b>Total</b>	<b>932</b>	<b>6,971,944</b>								
Average			3.37							
Median			0.76							

\*Company exited from group accident & health market in 2014.

Note: Group Accident & Health complaints includes the new Marketplace plans effective January 1, 2014.

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Complaints Closed column. The information contained on this page is unaudited and may contain inadvertent errors. The report is not an expression of opinion on any insurer.