

HMOs and LHSOs with No Illinois Commercial Enrollment

| Health Maintenance Organizations (HMOs) and Licensed Health Service Organizations (LHSOs) with No Illinois Enrollment at Year End 2011 | Total Illinois Members as of 12/31/2011 in Force | Adjusted Total* Illinois Members as of 12/31/2011 |
|--|--|---|
| ACCESSCARE GENERAL, INC | 0 | 0 |
| AETNA BETTER HEALTH INC | 16,984 | 0 |
| DENTAL BENEFIT PROVIDERS OF ILLINOIS INC ** | 0 | 0 |
| ESSENCE HEALTHCARE INC | 0 | 0 |
| FIDELIS SECURECARE OF TEXAS INC | 0 | 0 |
| HARMONY HEALTH PLAN OF ILLINOIS INC *** | 143,503 | 0 |
| HEALTHLINK HMO INC | 0 | 0 |
| HEALTHSPRING OF TENNESSEE, INC | 11,294 | 0 |
| HMO MISSOURI, INC | 0 | 0 |
| ILLINICARE HEALTH PLAN, INC | 16,318 | 0 |
| MERIDIAN HEALTH PLAN INC | 6,744 | 0 |
| MOLINA HEALTHCARE OF ILLINOIS, INC | 0 | 0 |

*Total is adjusted to delete Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.

** Health Service Organization

*** Medicaid only HMO. Complaints are handled by the Illinois Department of Public Aid.

Enrollment numbers shown are derived from the 2011 Illinois Enrollment page included in the 2011 Annual Statement filing.

Individual Annuity

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Annuity | Complaints Closed During 2011 | Individual Life Policies in Force as of 12/31/2011 | 2011 Individual Life Complaint Ratio per 10,000 policies 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 | |
| Allstate Life Insurance Company | 5 | 20,051 | 2.49 | 0 | 0 | 2 | 3 | - |

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.

Comparison of Closed Complaints by Coverage & Reason 2010 - 2011

| Coverage | Underwriting | Marketing & Sales | Claim Handling | Policyholder Service | Total | % of Change from Prior Year |
|---|--------------|----------------------|-------------------|-------------------------|--------------|--------------------------------------|
| Auto (2010) | 291 | 86 | 1,737 | 106 | 2,220 | |
| Auto (2011) | 266 | 119 | 1,793 | 94 | 2,272 | 2% |
| Homeowners (2010) | 384 | 31 | 719 | 50 | 1,184 | |
| Homeowners (2011) | 386 | 35 | 763 | 41 | 1,225 | 3% |
| All Other Coverages P&C (2010) | 76 | 16 | 135 | 10 | 237 | |
| All Other Coverages P&C (2011) | 130 | 32 | 264 | 36 | 462 | 95% |
| Individual Life (2010) | 91 | 31 | 305 | 192 | 619 | |
| Individual Life (2011) | 85 | 41 | 228 | 159 | 513 | -17% |
| Individual Annuity (2010) | 0 | 11 | 34 | 37 | 82 | |
| Individual Annuity (2011) | 0 | 9 | 30 | 35 | 74 | -10% |
| Individual A & H (2010) | 223 | 15 | 470 | 68 | 776 | |
| Individual A & H (2011) | 246 | 7 | 388 | 55 | 696 | -10% |
| Group A & H (2010) | 126 | 4 | 2,130 | 93 | 2,353 | |
| Group A & H (2011) | 101 | 9 | 1,648 | 68 | 1,826 | -22% |
| Group Credit A & H (2010) | 0 | 0 | 5 | 0 | 5 | |
| Group Credit A & H (2011) | 0 | 0 | 8 | 0 | 8 | 60% |
| All Other Coverages LAH (2010) | 8 | 1 | 70 | 22 | 101 | |
| All Other Coverages LAH (2011) | 10 | 2 | 54 | 22 | 88 | -13% |
| HMOs (2010) | 20 | 2 | 319 | 13 | 354 | |
| HMOs (2011) | 19 | 3 | 312 | 9 | 343 | -3% |
| Total for (2010) | 1,219 | 197 | 5,924 | 591 | 7,931 | |
| Totals for 2011: | 1,243 | 257 | 5,488 | 519 | 7,507 | -5% |

HMO Company Complaint Record -- General Summary 2011

Number of Complaints
Originated by:

Disposition of
Complaints

| Company Name | HCP Enrollment | Total Complaints | Total DOJ Complaints | A) Consumer/Enrollee | B) Provider | C) Other Individual | Complaints with External Review | A) Relief Granted | B) Partial Relief | C) Information Furnished | D) No Relief Granted |
|--|-----------------|------------------|----------------------|----------------------|-------------|---------------------|---------------------------------|-------------------|-------------------|--------------------------|----------------------|
| AETNA HEALTH, INC. | 19,579 | 814 | 13 | 229 | 124 | 461 | 1 | 572 | 9 | 82 | 151 |
| CIGNA HEALTHCARE OF ILLINOIS INC | 230 | 36 | 2 | 28 | 7 | 1 | 0 | 25 | 1 | 3 | 7 |
| CIGNA HEALTHCARE OF ST LOUIS INC | 47 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| GROUP HEALTH PLAN INC | 5,637 | 16 | 11 | 15 | 1 | 0 | 0 | 7 | 0 | 4 | 5 |
| HEALTH ALLIANCE MEDICAL PLANS INC | 142,734 | 230 | 48 | 224 | 6 | 0 | 14 | 68 | 2 | 51 | 109 |
| HEALTH ALLIANCE MIDWEST INC | 645 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HEALTH CARE SERVICE CORP MUT LEG RES | 763,094 | 243 | 100 | 190 | 35 | 18 | 0 | 65 | 15 | 122 | 41 |
| HEALTH LINK HMO INC | 0 | 10 | 0 | 0 | 10 | 0 | 0 | 10 | 0 | 0 | 0 |
| HUMANA BENEFIT PLAN OF ILLINOIS | 17,915 | 8 | 1 | 7 | 0 | 1 | 0 | 4 | 0 | 0 | 4 |
| HUMANA HEALTH PLAN INC | 87,072 | 539 | 49 | 483 | 42 | 14 | 2 | 301 | 14 | 3 | 221 |
| MEDICAL ASSOCIATES HEALTH PLAN INC | 2,844 | 27 | 0 | 10 | 17 | 0 | 0 | 12 | 0 | 6 | 9 |
| PERSONALCARE INSURANCE OF ILLINOIS INC | 14,348 | 309 | 32 | 205 | 102 | 2 | 6 | 160 | 3 | 13 | 133 |
| UNICARE HEALTH PLANS OF THE MIDWEST IN | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNION HEALTH SERVICE INC | 976 | 18 | 0 | 18 | 0 | 0 | 0 | 14 | 0 | 0 | 4 |
| UNITED HEALTHCARE OF ILLINOIS INC | 9,558 | 68 | 11 | 39 | 25 | 4 | 0 | 31 | 0 | 5 | 32 |
| UNITED HEALTHCARE OF THE MIDWEST INC | 5,197 | 6 | 0 | 2 | 4 | 0 | 0 | 0 | 2 | 1 | 3 |
| UNITEDHEALTHCARE PLAN OF THE RIVERVAL | 13,811 | 44 | 4 | 44 | 0 | 0 | 0 | 19 | 0 | 0 | 25 |
| TOTALS | 1,083,68 | 2,369 | 274 | 1,494 | 374 | 501 | 23 | 1,288 | 46 | 290 | 745 |

As of: December 31, 2011

Source: Illinois Department of Insurance

Published: Wednesday, April 18, 2012

HMO Company Complaint Record -- Classification Summary 2011

Number of Complaints
Classified As:

| Company Name | HCP Enrollment | Total Complaints | Total DOJ Complaints | A) Denial of Care or Treatment | B) Denial of Diagnostic Procedure | C) Denial of Referral Request | D) Sufficient Choice & Accessibility of HCP | E) Underwriting | F) Marketing and Sales | G) Claims and Utilization Review | H) Member Services | I) Provider Relations - Quality of Care | J) Provider's Complaints - Prompt Pay | K) Miscellaneous |
|--|-----------------|------------------|----------------------|--------------------------------|-----------------------------------|-------------------------------|---|-----------------|------------------------|----------------------------------|--------------------|---|---------------------------------------|------------------|
| AETNA HEALTH, INC. | 19,579 | 814 | 13 | 27 | 28 | 2 | 3 | 2 | 1 | 681 | 43 | 8 | 19 | 0 |
| CIGNA HEALTHCARE OF ILLINOIS INC | 230 | 36 | 2 | 8 | 0 | 0 | 1 | 0 | 0 | 3 | 19 | 2 | 0 | 3 |
| CIGNA HEALTHCARE OF ST LOUIS INC | 47 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| GROUP HEALTH PLAN INC | 5,637 | 16 | 11 | 4 | 3 | 1 | 0 | 0 | 0 | 4 | 2 | 0 | 2 | 0 |
| HEALTH ALLIANCE MEDICAL PLANS INC | 142,734 | 230 | 48 | 47 | 1 | 72 | 0 | 0 | 4 | 93 | 1 | 0 | 3 | 9 |
| HEALTH ALLIANCE MIDWEST INC | 645 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| HEALTH CARE SERVICE CORP MUT LEG RES CO | 763,094 | 243 | 100 | 6 | 0 | 14 | 2 | 0 | 1 | 82 | 110 | 1 | 5 | 22 |
| HEALTH LINK HMO INC | 0 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 9 | 0 |
| HUMANA BENEFIT PLAN OF ILLINOIS | 17,915 | 8 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 0 | 2 |
| HUMANA HEALTH PLAN INC | 87,072 | 539 | 49 | 350 | 17 | 4 | 0 | 6 | 0 | 78 | 5 | 1 | 0 | 78 |
| MEDICAL ASSOCIATES HEALTH PLAN INC | 2,844 | 27 | 0 | 3 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 6 | 10 | 5 |
| PERSONALCARE INSURANCE OF ILLINOIS INC | 14,348 | 309 | 32 | 105 | 6 | 5 | 2 | 0 | 0 | 182 | 1 | 4 | 4 | 0 |
| UNICARE HEALTH PLANS OF THE MIDWEST INC | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| UNION HEALTH SERVICE INC | 976 | 18 | 0 | 1 | 8 | 0 | 0 | 0 | 0 | 0 | 1 | 8 | 0 | 0 |
| UNITED HEALTHCARE OF ILLINOIS INC | 9,558 | 68 | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 64 | 1 | 0 | 0 | 3 |
| UNITED HEALTHCARE OF THE MIDWEST INC | 5,197 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 |
| UNITEDHEALTHCARE PLAN OF THE RIVERVALLEY | 13,811 | 44 | 4 | 14 | 0 | 0 | 0 | 1 | 1 | 26 | 0 | 1 | 0 | 1 |
| TOTALS | 1,083,68 | 2,369 | 274 | 568 | 63 | 98 | 11 | 9 | 7 | 1,224 | 183 | 31 | 52 | 123 |

As of: December 31, 2011

Source: Illinois Department of Insurance

Published: Wednesday, April 18, 2012

Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in the Year 2011

Summary

| | <u>2011</u> <u>Complaint</u> <u>Count</u> | <u>2010</u> <u>Complaint</u> <u>Count</u> |
|------------------------------|---|---|
| HMO Complaints | 343 | 354 |
| Insurance Company Complaints | <u>7,164</u> | <u>7,577</u> |
| | 7,507 | 7,931 |
| Not Categorized Complaints | <u>1,438</u> | <u>1,937</u> |
| Total Complaints: | 8,945 | 9,868 |

Complaints by Line of Coverage

| <u>Coverage</u> | <u>Complaint</u> | |
|--------------------------------|------------------|-------------------|
| | <u>Count</u> | <u>Percentage</u> |
| Auto | 2,272 | 25% |
| Homeowners | 1,225 | 14% |
| Individual Life | 513 | 6% |
| Individual Accident & Health | 696 | 8% |
| Group Accident & Health | 1,826 | 20% |
| HMOs | 343 | 4% |
| Group Credit Accident & Health | 8 | <1% |
| Individual Annuity | 74 | 1% |
| All Other Coverages | 550 | 6% |
| Not Categorized | 1,438 | 16% |
| Total: | 8,945 | 100% |

Major Reasons for Complaints

| <u>Reasons</u> | <u>Insurance Companies</u> | | <u>HMOs</u> | |
|----------------------|----------------------------|-------------------|--------------|-------------------|
| | <u>Count</u> | <u>Percentage</u> | <u>Count</u> | <u>Percentage</u> |
| Underwriting | 1,224 | 17% | 19 | 6% |
| Marketing & Sales | 254 | 4% | 3 | 1% |
| Claims Handling | 5,176 | 72% | 312 | 91% |
| Policyholder Service | 510 | 7% | 9 | 3% |
| Total: | 7,164 | 100% | 343 | 100% |

Distribution of Complaints by Zip Code

| | <u>Insurance Companies</u> | | <u>HMOs</u> | |
|----------------------------|----------------------------|-------------------|--------------|-------------------|
| | <u>Count</u> | <u>Percentage</u> | <u>Count</u> | <u>Percentage</u> |
| Suburban Chicago (600-605) | 2,903 | 41% | 134 | 39% |
| Chicago (606) | 1,447 | 20% | 72 | 21% |
| Downstate (607-629) | 1,827 | 26% | 116 | 34% |
| Outside Illinois | 782 | 11% | 19 | 6% |
| No Zip code Provided | 205 | 3% | 2 | 1% |
| Total: | 7,164 | 100% | 343 | 100% |

Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in the Year 2011

Summary

| | <u>2011</u> <u>Complaint</u> <u>Count</u> | <u>2010</u> <u>Complaint</u> <u>Count</u> |
|------------------------------|---|---|
| HMO Complaints | 343 | 354 |
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| | 7,507 | 7,931 |
| Not Categorized Complaints | <u>1,438</u> | <u>1,937</u> |
| Total Complaints: | 8,945 | 9,868 |

Complaints by Line of Coverage

| <u>Coverage</u> | <u>Complaint</u> | |
|--------------------------------|------------------|-------------------|
| | <u>Count</u> | <u>Percentage</u> |
| Auto | 2,272 | 25% |
| Homeowners | 1,225 | 14% |
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| All Other Coverages | 550 | 6% |
| Not Categorized | 1,438 | 16% |
| Total: | 8,945 | 100% |

Major Reasons for Complaints

| <u>Reasons</u> | <u>Insurance Companies</u> | | <u>HMOs</u> | |
|----------------------|----------------------------|-------------------|--------------|-------------------|
| | <u>Count</u> | <u>Percentage</u> | <u>Count</u> | <u>Percentage</u> |
| Underwriting | 1,224 | 17% | 19 | 6% |
| Marketing & Sales | 254 | 4% | 3 | 1% |
| Claims Handling | 5,176 | 72% | 312 | 91% |
| Policyholder Service | 510 | 7% | 9 | 3% |
| Total: | 7,164 | 100% | 343 | 100% |

Distribution of Complaints by Zip Code

| | <u>Insurance Companies</u> | | <u>HMOs</u> | |
|----------------------------|----------------------------|-------------------|--------------|-------------------|
| | <u>Count</u> | <u>Percentage</u> | <u>Count</u> | <u>Percentage</u> |
| Suburban Chicago (600-605) | 2,903 | 41% | 134 | 39% |
| Chicago (606) | 1,447 | 20% | 72 | 21% |
| Downstate (607-629) | 1,827 | 26% | 116 | 34% |
| Outside Illinois | 782 | 11% | 19 | 6% |
| No Zip code Provided | 205 | 3% | 2 | 1% |
| Total: | 7,164 | 100% | 343 | 100% |

Group Accident and Health by Company Name

| 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 | |
| Aetna Life Insurance Company | 46 | 433,611 | 1.06 | 3 | 0 | 39 | 4 | 0.72 |
| American Medical And Life Insurance Company | 5 | 1,383 | 36.15 | 1 | 0 | 3 | 1 | 47.62 |
| American Republic Insurance Company | 6 | 3,973 | 15.10 | 0 | 0 | 6 | 0 | - |
| BCS Insurance Company | 6 | 48,736 | 1.23 | 0 | 0 | 6 | 0 | - |
| Celtic Insurance Company | 32 | 5,138 | 62.28 | 10 | 0 | 19 | 3 | 25.33 |
| Concert Health Plan Insurance Company | 12 | 2,473 | 48.52 | 0 | 0 | 11 | 1 | 74.17 |
| Connecticut General Life Insurance Company | 17 | 79,497 | 2.14 | 0 | 0 | 15 | 2 | 1.20 |
| Golden Rule Insurance Company | 54 | 17,306 | 31.20 | 17 | 0 | 33 | 4 | 30.28 |
| Guardian Life Insurance Company of America | 14 | 315,452 | 0.44 | 1 | 0 | 13 | 0 | 1.18 |
| Hartford Life & Accident Insurance Company | 7 | 668,398 | 0.10 | 0 | 0 | 6 | 1 | - |
| Health Alliance Medical Plans Inc. | 10 | 38,105 | 2.62 | 1 | 0 | 7 | 2 | 1.92 |
| Health Care Service Corporation | 210 | 1,740,028 | 1.21 | 13 | 0 | 155 | 42 | 2.15 |
| Humana Insurance Company | 31 | 88,210 | 3.51 | 0 | 0 | 28 | 3 | 8.75 |
| HumanaDental Insurance Company | 6 | 41,537 | 1.44 | 0 | 0 | 4 | 2 | 1.70 |
| John Alden Life Insurance Company | 6 | 11,026 | 5.44 | 1 | 0 | 4 | 1 | 8.20 |
| Life Insurance Company of North America | 9 | 1,228,998 | 0.07 | 0 | 0 | 9 | 0 | 0.11 |

Group Accident and Health by Company Name

| 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 | |
| Lincoln National Life Insurance Company * | 9 | 427,264 | 0.21 | 0 | 0 | 9 | 0 | 23,333.33 |
| Markel Insurance Company | 8 | 9,959 | 8.03 | 0 | 0 | 8 | 0 | - |
| Mega Life and Health Insurance Company (The) | 8 | 7,793 | 10.27 | 1 | 1 | 6 | 0 | 9.17 |
| Metropolitan Life Insurance Company | 16 | 1,126,652 | 0.14 | 1 | 0 | 15 | 0 | 0.21 |
| Principal Life Insurance Company | 18 | 118,814 | 1.51 | 1 | 0 | 17 | 0 | 1.29 |
| Prudential Insurance Company of America | 10 | 349,661 | 0.29 | 0 | 0 | 9 | 1 | 22.71 |
| Reliance Standard Life Insurance Company | 8 | 175,302 | 0.46 | 0 | 0 | 8 | 0 | - |
| Stonebridge Life Insurance Company | 5 | 76,961 | 0.65 | 1 | 1 | 0 | 3 | - |
| Time Insurance Company | 42 | 32,525 | 12.91 | 10 | 1 | 27 | 4 | 14.71 |
| Unicare Health Insurance Co of the Midwest ** | 6 | 8 | 7,500.00 | 0 | 0 | 6 | 0 | 23,000.00 |
| United of Omaha Life Insurance Company | 8 | 175,000 | 0.46 | 1 | 0 | 7 | 0 | - |
| United States Fire Insurance Company | 7 | 7,934 | 8.82 | 0 | 0 | 6 | 1 | - |
| UnitedHealthcare Insurance Company | 69 | 487,456 | 1.42 | 4 | 0 | 60 | 5 | 1.53 |
| UnitedHealthcare Insurance Company of Illinois | 62 | 64,569 | 9.60 | 1 | 0 | 56 | 5 | 20.56 |
| UnitedHealthcare Insurance Co of the River Valley | 13 | 25,514 | 5.10 | 2 | 0 | 9 | 2 | 90.19 |
| Unum Life Insurance Company of America | 9 | 548,544 | 0.16 | 0 | 0 | 9 | 0 | 0.19 |

Group Accident and Health by Company Name

| 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 | |
| Total | 769 | 8,357,827 | 8.79 | Mean (The "average" of complaint ratios. Unicare Health Ins Co of Midwest's complaint ratio is excluded from the calculation.) | | | | |
| | | | 1.51 | 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.

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 |

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 | |
| 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 |

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 | |
| Total | 769 | 8,357,827 | 250.31 | Mean (The "average" of complaint ratios. Unicare Health Ins Co of Midwest's complaint ratio is excluded from the calculation.) | | | | |
| | | | 1.51 | 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.

Health Maintenance Organizations with Complaints

| 2011 Complaint Statistics for Health Maintenance Organizations (HMOs) with Any Complaints - Illinois Members Only | Complaints Closed During 2011 | Total Illinois Members as of 12/31/2011 in Force | Adjusted Total* Illinois Members as of 12/31/2011 | Complaint Ratio per 10,000 Members Enrolled in Illinois | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|---|-------------------------------|--|---|---|---|------------------|--------|---------|--------------------------------------|
| | | | | | Under writing | Marketing /Sales | Claims | Service | |
| AETNA HEALTH INC | 12 | 19,579 | 16,722 | 7.18 | 0 | 0 | 12 | 0 | 6.46 |
| CIGNA HEALTHCARE OF ILLINOIS INC | 2 | 230 | 230 | 86.96 | 1 | 0 | 1 | 0 | 55.4 |
| COVENTRY HEALTH CARE OF ILLINOIS, INC (HMO Enrollment Only) | 28 | 14,348 | 14,348 | 19.51 | 3 | 0 | 24 | 1 | 7.38 |
| COVENTRY HEALTH CARE OF MISSOURI, INC | 4 | 5,637 | 1,285 | 31.13 | 1 | 1 | 2 | 0 | - |
| HEALTH ALLIANCE MEDICAL PLANS INC. (HMO Enrollment Only) | 30 | 142,734 | 131,301 | 2.28 | 0 | 0 | 30 | 0 | 1.92 |
| HEALTH CARE SERVICE CORPORATION, A MUTUAL LEGAL RESERVE COMPANY | 100 | 824,271 | 824,271 | 1.21 | 6 | 0 | 88 | 6 | 1.74 |
| HUMANA HEALTH PLAN INC | 47 | 87,072 | 39,660 | 11.85 | 6 | 0 | 41 | 0 | 5.9 |
| UNICARE HEALTH PLANS OF THE MIDWEST INC** | 3 | 0 | 0 | N/A | 0 | 0 | 3 | 0 | N/A |
| UNITEDHEALTHCARE OF ILLINOIS INC | 11 | 9,558 | 9,558 | 11.51 | 1 | 0 | 10 | 0 | 14.84 |
| UNITEDHEALTHCARE PLAN OF THE RIVER VALLEY, INC | 3 | 13,811 | 6,330 | 4.74 | 0 | 0 | 3 | 0 | 1.26 |

*Total is adjusted to delete Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.

Enrollment numbers shown are derived from the 2011 Illinois Enrollment page included in the 2011 Annual Statement filing.

**The company exited the market in Illinois at the end of 2009.

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum complaint activity during 2010.

HMOs Having Commercial Enrollment but No Complaints

| Illinois Licensed Health Maintenance Organizations (HMOs) Having Commercial Enrollment but No Complaints in 2011 | Total Illinois Members as of 12/31/2011 in Force | Adjusted Total* Illinois Members as of 12/31/2011 |
|---|--|---|
| CIGNA HEALTHCARE OF ST. LOUIS, INC | 47 | 47 |
| HEALTH ALLIANCE MIDWEST INC | 645 | 645 |
| MEDICAL ASSOCIATGES HEALTH PLAN INC. | 2,844 | 2,844 |
| UNION HEALTH SERVICE INC (<i>HMO Enrollment Only</i>) | 976 | 18 |
| UNITEDHEALTHCARE OF THE MIDWEST INC | 5,197 | 262 |

*Total is adjusted to delete Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.

Enrollment numbers shown are derived from the 2011 Illinois Enrollment page included in the 2011 Annual Statement filing.

Homeowners by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners | Complaints Closed During 2011 | Homeowners 2011 Illinois Direct Written Premium \$ | 2011 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Allied Property & Casualty Insurance Company | 5 | 9,409,817 | 0.53 | 4 | 0 | 1 | 0 | - |
| Allstate Indemnity Company | 76 | 201,686,059 | 0.38 | 13 | 1 | 62 | 0 | - |
| Allstate Insurance Company | 92 | 126,266,333 | 0.73 | 17 | 5 | 69 | 1 | 1.68 |
| American Family Mutual Insurance Company | 61 | 140,041,466 | 0.44 | 13 | 0 | 48 | 0 | 0.58 |
| Auto Owners Insurance Company | 13 | 25,588,195 | 0.51 | 5 | 0 | 8 | 0 | 0.28 |
| Balboa Insurance Company | 12 | 3,937,790 | 3.05 | 6 | 1 | 5 | 0 | 2.04 |
| Country Casualty Insurance Company | 5 | 5,846,093 | 0.86 | 1 | 0 | 4 | 0 | - |
| Country Mutual Insurance Company | 42 | 244,141,582 | 0.17 | 11 | 1 | 30 | 0 | 0.23 |
| Erie Insurance Exchange | 13 | 34,838,865 | 0.37 | 4 | 0 | 8 | 1 | 0.31 |
| Farmers Automobile Insurance Association (The) | 14 | 36,645,620 | 0.38 | 4 | 1 | 8 | 1 | 0.36 |
| Farmers Insurance Exchange | 35 | 85,452,278 | 0.41 | 5 | 0 | 26 | 4 | 1.20 |
| Foremost Insurance Company | 11 | 8,074,692 | 1.36 | 3 | 0 | 8 | 0 | 0.11 |
| General Casualty Insurance Company | 8 | 11,520,924 | 0.69 | 2 | 0 | 6 | 0 | 1.17 |
| Hartford Insurance Company Of Illinois | 9 | 10,943,217 | 0.82 | 7 | 0 | 2 | 0 | 0.91 |
| Homesite Insurance Company of Illinois | 16 | 15,395,327 | 1.04 | 2 | 0 | 14 | 0 | 0.88 |
| Illinois Farmers Insurance Company | 27 | 60,897,108 | 0.44 | 4 | 1 | 20 | 2 | 0.67 |

Homeowners by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners | Complaints Closed During 2011 | Homeowners 2011 Illinois Direct Written Premium \$ | 2011 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| IMT Insurance Company | 5 | 5,225,160 | 0.96 | 1 | 0 | 4 | 0 | 1.19 |
| Liberty Mutual Corporation | 6 | 18,981,776 | 0.32 | 1 | 0 | 5 | 0 | - |
| Liberty Mutual Fire Insurance Company | 8 | 41,057,999 | 0.19 | 1 | 0 | 7 | 0 | 0.69 |
| Madison Mutual Insurance Company | 10 | 9,403,025 | 1.06 | 3 | 0 | 7 | 0 | 1.01 |
| MemberSelect Insurance Company | 30 | 38,257,286 | 0.78 | 18 | 0 | 12 | 0 | 0.88 |
| Metropolitan Casualty Insurance Company | 15 | 44,138,018 | 0.34 | 1 | 0 | 13 | 1 | 0.31 |
| North Pointe Insurance Company | 6 | 662,985 | 9.05 | 1 | 0 | 5 | 0 | - |
| Owners Insurance Company | 11 | 18,907,797 | 0.58 | 3 | 0 | 8 | 0 | - |
| Pekin Insurance Company | 5 | 12,984,892 | 0.39 | 0 | 0 | 5 | 0 | - |
| Praetorian Insurance Company | 7 | 441,060 | 15.87 | 0 | 0 | 7 | 0 | - |
| Property & Casualty Insurance Co of Hartford | 14 | 21,013,997 | 0.67 | 5 | 0 | 8 | 1 | 0.36 |
| Safeco Insurance Company of Illinois | 11 | 37,472,103 | 0.29 | 2 | 0 | 8 | 1 | 0.32 |
| Shelter Mutual Insurance Company | 8 | 8,046,403 | 0.99 | 1 | 0 | 7 | 0 | - |
| Standard Mutual Insurance Company | 6 | 12,311,656 | 0.49 | 0 | 0 | 6 | 0 | 0.98 |
| State Farm Fire & Casualty Company | 334 | 927,837,154 | 0.36 | 173 | 6 | 144 | 11 | 0.26 |
| Travelers Home And Marine Ins Co (The) | 24 | 64,615,917 | 0.37 | 15 | 0 | 8 | 1 | 0.43 |

Homeowners by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners | Complaints Closed During 2011 | Homeowners 2011 Illinois Direct Written Premium \$ | 2011 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Travelers Property Casualty Ins Co | 8 | 19,599,262 | 0.41 | 1 | 0 | 7 | 0 | - |
| United Services Automobile Association | 8 | 34,035,723 | 0.24 | 3 | 0 | 4 | 1 | - |
| USAA Casualty Insurance Company | 5 | 25,063,990 | 0.20 | 3 | 1 | 1 | 0 | 0.34 |
| Total | 960 | 2,360,741,569 | 1.31 | Mean (The "average" of complaint ratios) | | | | |
| | | | 0.49 | Median (The "middle" value of complaint ratios) | | | | |

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.

Homeowners by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners | Complaints Closed During 2011 | Homeowners 2011 Illinois Direct Written Premium \$ | 2011 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Country Mutual Insurance Company | 42 | 244,141,582 | 0.17 | 11 | 1 | 30 | 0 | 0.23 |
| Liberty Mutual Fire Insurance Company | 8 | 41,057,999 | 0.19 | 1 | 0 | 7 | 0 | 0.69 |
| USAA Casualty Insurance Company | 5 | 25,063,990 | 0.20 | 3 | 1 | 1 | 0 | 0.34 |
| United Services Automobile Association | 8 | 34,035,723 | 0.24 | 3 | 0 | 4 | 1 | - |
| Safeco Insurance Company of Illinois | 11 | 37,472,103 | 0.29 | 2 | 0 | 8 | 1 | 0.32 |
| Liberty Mutual Corporation | 6 | 18,981,776 | 0.32 | 1 | 0 | 5 | 0 | - |
| Metropolitan Casualty Insurance Company | 15 | 44,138,018 | 0.34 | 1 | 0 | 13 | 1 | 0.31 |
| State Farm Fire & Casualty Company | 334 | 927,837,154 | 0.36 | 173 | 6 | 144 | 11 | 0.26 |
| Travelers Home And Marine Ins Co (The) | 24 | 64,615,917 | 0.37 | 15 | 0 | 8 | 1 | 0.43 |
| Erie Insurance Exchange | 13 | 34,838,865 | 0.37 | 4 | 0 | 8 | 1 | 0.31 |
| Allstate Indemnity Company | 76 | 201,686,059 | 0.38 | 13 | 1 | 62 | 0 | - |
| Farmers Automobile Insurance Association (The) | 14 | 36,645,620 | 0.38 | 4 | 1 | 8 | 1 | 0.36 |
| Pekin Insurance Company | 5 | 12,984,892 | 0.39 | 0 | 0 | 5 | 0 | - |
| Travelers Property Casualty Ins Co | 8 | 19,599,262 | 0.41 | 1 | 0 | 7 | 0 | - |
| Farmers Insurance Exchange | 35 | 85,452,278 | 0.41 | 5 | 0 | 26 | 4 | 1.20 |
| American Family Mutual Insurance Company | 61 | 140,041,466 | 0.44 | 13 | 0 | 48 | 0 | 0.58 |

Homeowners by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners | Complaints Closed During 2011 | Homeowners 2011 Illinois Direct Written Premium \$ | 2011 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Illinois Farmers Insurance Company | 27 | 60,897,108 | 0.44 | 4 | 1 | 20 | 2 | 0.67 |
| Standard Mutual Insurance Company | 6 | 12,311,656 | 0.49 | 0 | 0 | 6 | 0 | 0.98 |
| Auto Owners Insurance Company | 13 | 25,588,195 | 0.51 | 5 | 0 | 8 | 0 | 0.28 |
| Allied Property & Casualty Insurance Company | 5 | 9,409,817 | 0.53 | 4 | 0 | 1 | 0 | - |
| Owners Insurance Company | 11 | 18,907,797 | 0.58 | 3 | 0 | 8 | 0 | - |
| Property & Casualty Insurance Co of Hartford | 14 | 21,013,997 | 0.67 | 5 | 0 | 8 | 1 | 0.36 |
| General Casualty Insurance Company | 8 | 11,520,924 | 0.69 | 2 | 0 | 6 | 0 | 1.17 |
| Allstate Insurance Company | 92 | 126,266,333 | 0.73 | 17 | 5 | 69 | 1 | 1.68 |
| MemberSelect Insurance Company | 30 | 38,257,286 | 0.78 | 18 | 0 | 12 | 0 | 0.88 |
| Hartford Insurance Company Of Illinois | 9 | 10,943,217 | 0.82 | 7 | 0 | 2 | 0 | 0.91 |
| Country Casualty Insurance Company | 5 | 5,846,093 | 0.86 | 1 | 0 | 4 | 0 | - |
| IMT Insurance Company | 5 | 5,225,160 | 0.96 | 1 | 0 | 4 | 0 | 1.19 |
| Shelter Mutual Insurance Company | 8 | 8,046,403 | 0.99 | 1 | 0 | 7 | 0 | - |
| Homesite Insurance Company of Illinois | 16 | 15,395,327 | 1.04 | 2 | 0 | 14 | 0 | 0.88 |
| Madison Mutual Insurance Company | 10 | 9,403,025 | 1.06 | 3 | 0 | 7 | 0 | 1.01 |
| Foremost Insurance Company | 11 | 8,074,692 | 1.36 | 3 | 0 | 8 | 0 | 0.11 |

Homeowners by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Homeowners | Complaints Closed During 2011 | Homeowners 2011 Illinois Direct Written Premium \$ | 2011 Homeowners Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Balboa Insurance Company | 12 | 3,937,790 | 3.05 | 6 | 1 | 5 | 0 | 2.04 |
| North Pointe Insurance Company | 6 | 662,985 | 9.05 | 1 | 0 | 5 | 0 | - |
| Praetorian Insurance Company | 7 | 441,060 | 15.87 | 0 | 0 | 7 | 0 | - |
| Total | 960 | 2,360,741,569 | 1.31 | Mean (The "average" of complaint ratios) | | | | |
| | | | 0.49 | Median (The "middle" value of complaint ratios) | | | | |

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.

Individual Accident and Health by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Accident & Health | Complaints Closed During 2011 | Individual Accident and Health Policies in Force as of 12/31/2011 | 2011 Individual A&H Complaint Ratio per 10,000 policies 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 | |
| Aetna Life Insurance Company | 6 | 8,068 | 7.44 | 0 | 0 | 6 | 0 | 8.54 |
| American Family Life Assurance Co of Columbus | 23 | 325,318 | 0.71 | 1 | 1 | 18 | 3 | 0.87 |
| American Family Mutual Insurance Company | 5 | 3,607 | 13.86 | 3 | 0 | 2 | 0 | 13.70 |
| Bankers Life & Casualty Company | 29 | 13,449 | 21.56 | 8 | 0 | 19 | 2 | 14.59 |
| Cincinnati Life Insurance Company (The) | 7 | 516 | 135.66 | 7 | 0 | 0 | 0 | - |
| Combined Insurance Company Of America | 6 | 87,164 | 0.69 | 0 | 0 | 5 | 1 | 0.63 |
| Continental Casualty Company | 27 | 16,803 | 16.07 | 18 | 0 | 9 | 0 | 5.35 |
| Genworth Life Insurance Company | 8 | 39,663 | 2.02 | 8 | 0 | 0 | 0 | 1.50 |
| Guarantee Trust Life Insurance Company | 6 | 8,005 | 7.50 | 1 | 0 | 4 | 1 | 9.13 |
| Health Alliance Medical Plans Inc. | 12 | 12,161 | 9.87 | 4 | 1 | 5 | 2 | 6.68 |
| Health Care Service Corporation | 225 | 572,696 | 3.93 | 72 | 1 | 114 | 38 | 5.45 |
| Humana Insurance Company | 42 | 25,969 | 16.17 | 2 | 0 | 36 | 4 | 22.63 |
| John Hancock Life Insurance Company U.S.A. | 35 | 22,235 | 15.74 | 32 | 0 | 3 | 0 | - |
| MetLife Insurance Company of Connecticut | 11 | 3,014 | 36.50 | 11 | 0 | 0 | 0 | 57.12 |
| Mutual of Omaha Insurance Company | 12 | 13,131 | 9.14 | 2 | 0 | 10 | 0 | 9.50 |

Individual Accident and Health by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Accident & Health | Complaints Closed During 2011 | Individual Accident and Health Policies in Force as of 12/31/2011 | 2011 Individual A&H Complaint Ratio per 10,000 policies 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 | |
| Prudential Insurance Company of America | 5 | 7,792 | 6.42 | 1 | 0 | 3 | 1 | - |
| Senior Health Insurance Co of Pennsylvania | 11 | 5,028 | 21.88 | 5 | 0 | 4 | 2 | 32.36 |
| United of Omaha Life Insurance Company | 33 | 65,365 | 5.05 | 21 | 1 | 6 | 5 | 3.38 |
| UnitedHealthcare Insurance Company | 6 | 348,420 | 0.17 | 1 | 0 | 5 | 0 | 0.16 |
| Washington National Insurance Company | 20 | 12,849 | 15.57 | 5 | 1 | 11 | 3 | 12.58 |
| Total | 529 | 1,591,253 | 17.30 | Mean (The "average" of complaint ratios) | | | | |
| | | | 9.50 | Median (The "middle" value of complaint ratios) | | | | |

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum complaint activity during 2010.

Individual Accident and Health by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Accident & Health | Complaints Closed During 2011 | Individual Accident and Health Policies in Force as of 12/31/2011 | 2011 Individual A&H Complaint Ratio per 10,000 policies 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 | |
| UnitedHealthcare Insurance Company | 6 | 348,420 | 0.17 | 1 | 0 | 5 | 0 | 0.16 |
| Combined Insurance Company Of America | 6 | 87,164 | 0.69 | 0 | 0 | 5 | 1 | 0.63 |
| American Family Life Assurance Co of Columbus | 23 | 325,318 | 0.71 | 1 | 1 | 18 | 3 | 0.87 |
| Genworth Life Insurance Company | 8 | 39,663 | 2.02 | 8 | 0 | 0 | 0 | 1.50 |
| Health Care Service Corporation | 225 | 572,696 | 3.93 | 72 | 1 | 114 | 38 | 5.45 |
| United of Omaha Life Insurance Company | 33 | 65,365 | 5.05 | 21 | 1 | 6 | 5 | 3.38 |
| Prudential Insurance Company of America | 5 | 7,792 | 6.42 | 1 | 0 | 3 | 1 | - |
| Aetna Life Insurance Company | 6 | 8,068 | 7.44 | 0 | 0 | 6 | 0 | 8.54 |
| Guarantee Trust Life Insurance Company | 6 | 8,005 | 7.50 | 1 | 0 | 4 | 1 | 9.13 |
| Mutual of Omaha Insurance Company | 12 | 13,131 | 9.14 | 2 | 0 | 10 | 0 | 9.50 |
| Health Alliance Medical Plans Inc. | 12 | 12,161 | 9.87 | 4 | 1 | 5 | 2 | 6.68 |
| American Family Mutual Insurance Company | 5 | 3,607 | 13.86 | 3 | 0 | 2 | 0 | 13.70 |
| Washington National Insurance Company | 20 | 12,849 | 15.57 | 5 | 1 | 11 | 3 | 12.58 |
| John Hancock Life Insurance Company U.S.A. | 35 | 22,235 | 15.74 | 32 | 0 | 3 | 0 | - |
| Continental Casualty Company | 27 | 16,803 | 16.07 | 18 | 0 | 9 | 0 | 5.35 |
| Humana Insurance Company | 42 | 25,969 | 16.17 | 2 | 0 | 36 | 4 | 22.63 |

Individual Accident and Health by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Accident & Health | Complaints Closed During 2011 | Individual Accident and Health Policies in Force as of 12/31/2011 | 2011 Individual A&H Complaint Ratio per 10,000 policies 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 | |
| Bankers Life & Casualty Company | 29 | 13,449 | 21.56 | 8 | 0 | 19 | 2 | 14.59 |
| Senior Health Insurance Co of Pennsylvania | 11 | 5,028 | 21.88 | 5 | 0 | 4 | 2 | 32.36 |
| MetLife Insurance Company of Connecticut | 11 | 3,014 | 36.50 | 11 | 0 | 0 | 0 | 57.12 |
| Cincinnati Life Insurance Company (The) | 7 | 516 | 135.66 | 7 | 0 | 0 | 0 | - |
| Total | 529 | 1,591,253 | 17.30 | Mean (The "average" of complaint ratios) | | | | |
| | | | 9.50 | Median (The "middle" value of complaint ratios) | | | | |

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum complaint activity during 2010.

Individual Life by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life | Complaints Closed During 2011 | Individual Life Policies in Force as of 12/31/2011 | 2011 Individual Life Complaint Ratio per 10,000 policies 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 | |
| Allstate Life Insurance Company | 8 | 72,481 | 1.10 | 1 | 1 | 1 | 5 | 1.17 |
| American General Life & Accident Insurance Co | 12 | 86,884 | 1.38 | 1 | 0 | 4 | 7 | 2.22 |
| American General Life Insurance Company | 11 | 125,970 | 0.87 | 0 | 1 | 3 | 7 | 1.08 |
| Atlanta Life Insurance Company | 11 | 44,963 | 2.45 | 2 | 0 | 4 | 5 | 2.72 |
| AXA Equitable Life Insurance Company | 9 | 93,609 | 0.96 | 0 | 0 | 4 | 5 | - |
| Bankers Life & Casualty Company | 20 | 39,866 | 5.02 | 4 | 0 | 10 | 6 | 7.28 |
| Conseco Life Insurance Company | 10 | 11,489 | 8.70 | 3 | 0 | 2 | 5 | 5.60 |
| Country Life Insurance Company | 5 | 417,014 | 0.12 | 1 | 2 | 0 | 2 | 0.12 |
| Fidelity & Guaranty Life Insurance Company | 6 | 16,371 | 3.67 | 3 | 0 | 2 | 1 | - |
| Globe Life & Accident Insurance Company | 16 | 160,065 | 1.00 | 3 | 0 | 6 | 7 | 2.55 |
| Hartford Life & Annuity Insurance Company | 7 | 23,201 | 3.02 | 2 | 2 | 2 | 1 | - |
| John Hancock Life Insurance Company U.S.A. | 5 | 104,273 | 0.48 | 1 | 1 | 0 | 3 | 0.51 |
| Lincoln National Life Insurance Company | 5 | 56,638 | 0.88 | 2 | 2 | 0 | 1 | 2.04 |
| MetLife Investors USA Insurance Company | 6 | 30,745 | 1.95 | 1 | 3 | 2 | 0 | - |
| Metropolitan Life Insurance Company | 30 | 467,581 | 0.64 | 3 | 0 | 10 | 17 | 0.54 |
| Monumental Life Insurance Company | 32 | 194,773 | 1.64 | 4 | 5 | 11 | 12 | 1.97 |

Individual Life by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life | Complaints Closed During 2011 | Individual Life Policies in Force as of 12/31/2011 | 2011 Individual Life Complaint Ratio per 10,000 policies in force | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|---|-------------------------------|--|---|---|---|----|----|--------------------------------------|
| | | | | | | | | |
| New York Life Insurance Company | 9 | 135,333 | 0.67 | 2 | 1 | 2 | 4 | 0.51 |
| North American Company for Life and Health Ins | 5 | 18,765 | 2.66 | 3 | 0 | 2 | 0 | - |
| Primerica Life Insurance Company | 13 | 82,590 | 1.57 | 3 | 0 | 6 | 4 | 1.20 |
| Protective Life Insurance Company | 10 | 92,622 | 1.08 | 2 | 0 | 2 | 6 | 1.52 |
| Prudential Insurance Company of America | 20 | 539,658 | 0.37 | 2 | 0 | 6 | 12 | 0.39 |
| Reassure America Life Insurance Company | 13 | 50,280 | 2.59 | 2 | 0 | 4 | 7 | 3.12 |
| State Farm Life Insurance Company | 8 | 447,990 | 0.18 | 3 | 0 | 3 | 2 | 0.16 |
| Transamerica Life Insurance Company | 5 | 111,829 | 0.45 | 1 | 0 | 3 | 1 | 0.85 |
| United Insurance Company Of America | 22 | 174,671 | 1.26 | 3 | 0 | 12 | 7 | 1.49 |
| United of Omaha Life Insurance Company | 12 | 88,456 | 1.36 | 1 | 2 | 4 | 5 | - |
| Universal Guaranty Life Insurance Co | 5 | 10,338 | 4.84 | 0 | 5 | 0 | 0 | - |
| Washington National Insurance Company | 9 | 9,816 | 9.17 | 0 | 0 | 2 | 7 | 8.84 |
| Western & Southern Life Insurance Company | 8 | 109,325 | 0.73 | 1 | 0 | 4 | 3 | 0.79 |
| Total | 332 | 3,817,596 | 2.10 | Mean (The "average" of complaint ratios) | | | | |
| | | | 1.26 | Median (The "middle" value of complaint ratios) | | | | |

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.

Individual Life by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life | Complaints Closed During 2011 | Individual Life Policies in Force as of 12/31/2011 | 2011 Individual Life Complaint Ratio per 10,000 policies 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 | |
| Country Life Insurance Company | 5 | 417,014 | 0.12 | 1 | 2 | 0 | 2 | 0.12 |
| State Farm Life Insurance Company | 8 | 447,990 | 0.18 | 3 | 0 | 3 | 2 | 0.16 |
| Prudential Insurance Company of America | 20 | 539,658 | 0.37 | 2 | 0 | 6 | 12 | 0.39 |
| Transamerica Life Insurance Company | 5 | 111,829 | 0.45 | 1 | 0 | 3 | 1 | 0.85 |
| John Hancock Life Insurance Company U.S.A. | 5 | 104,273 | 0.48 | 1 | 1 | 0 | 3 | 0.51 |
| Metropolitan Life Insurance Company | 30 | 467,581 | 0.64 | 3 | 0 | 10 | 17 | 0.54 |
| New York Life Insurance Company | 9 | 135,333 | 0.67 | 2 | 1 | 2 | 4 | 0.51 |
| Western & Southern Life Insurance Company | 8 | 109,325 | 0.73 | 1 | 0 | 4 | 3 | 0.79 |
| American General Life Insurance Company | 11 | 125,970 | 0.87 | 0 | 1 | 3 | 7 | 1.08 |
| Lincoln National Life Insurance Company | 5 | 56,638 | 0.88 | 2 | 2 | 0 | 1 | 2.04 |
| AXA Equitable Life Insurance Company | 9 | 93,609 | 0.96 | 0 | 0 | 4 | 5 | - |
| Globe Life & Accident Insurance Company | 16 | 160,065 | 1.00 | 3 | 0 | 6 | 7 | 2.55 |
| Protective Life Insurance Company | 10 | 92,622 | 1.08 | 2 | 0 | 2 | 6 | 1.52 |
| Allstate Life Insurance Company | 8 | 72,481 | 1.10 | 1 | 1 | 1 | 5 | 1.17 |
| United Insurance Company Of America | 22 | 174,671 | 1.26 | 3 | 0 | 12 | 7 | 1.49 |
| United of Omaha Life Insurance Company | 12 | 88,456 | 1.36 | 1 | 2 | 4 | 5 | - |

Individual Life by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Individual Life | Complaints Closed During 2011 | Individual Life Policies in Force as of 12/31/2011 | 2011 Individual Life Complaint Ratio per 10,000 policies in force | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|---|-------------------------------|--|---|---|---|----|----|--------------------------------------|
| | | | | | | | | |
| American General Life & Accident Insurance Co | 12 | 86,884 | 1.38 | 1 | 0 | 4 | 7 | 2.22 |
| Primerica Life Insurance Company | 13 | 82,590 | 1.57 | 3 | 0 | 6 | 4 | 1.20 |
| Monumental Life Insurance Company | 32 | 194,773 | 1.64 | 4 | 5 | 11 | 12 | 1.97 |
| MetLife Investors USA Insurance Company | 6 | 30,745 | 1.95 | 1 | 3 | 2 | 0 | - |
| Atlanta Life Insurance Company | 11 | 44,963 | 2.45 | 2 | 0 | 4 | 5 | 2.72 |
| Reassure America Life Insurance Company | 13 | 50,280 | 2.59 | 2 | 0 | 4 | 7 | 3.12 |
| North American Company for Life and Health Ins | 5 | 18,765 | 2.66 | 3 | 0 | 2 | 0 | - |
| Hartford Life & Annuity Insurance Company | 7 | 23,201 | 3.02 | 2 | 2 | 2 | 1 | - |
| Fidelity & Guaranty Life Insurance Company | 6 | 16,371 | 3.67 | 3 | 0 | 2 | 1 | - |
| Universal Guaranty Life Insurance Co | 5 | 10,338 | 4.84 | 0 | 5 | 0 | 0 | - |
| Bankers Life & Casualty Company | 20 | 39,866 | 5.02 | 4 | 0 | 10 | 6 | 7.28 |
| Conseco Life Insurance Company | 10 | 11,489 | 8.70 | 3 | 0 | 2 | 5 | 5.60 |
| Washington National Insurance Company | 9 | 9,816 | 9.17 | 0 | 0 | 2 | 7 | 8.84 |
| Total | 332 | 3,817,596 | 2.10 | Mean (The "average" of complaint ratios) | | | | |
| | | | 1.26 | Median (The "middle" value of complaint ratios) | | | | |

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.

LHSOs Having Commercial Enrollment but No Complaints

| Illinois Licensed Health Service Organizations (LHSOs) Having Commercial Enrollment but No Complaints in 2011 | Total Illinois Members as of 12/31/2011 in Force | Adjusted Total* Illinois Members as of 12/31/2011 |
|--|--|---|
| FIRST COMMONWEALTH LTD HELATH SERV CORP | 74 | 74 |
| NATIONAL DENTAL CARE INC | 4,194 | 7,194 |
| PREFERRED INSURANCE SERVICE INC | 661 | 661 |
| SIDNEY HILLMAN HEALTH CENTRE | 5,744 | 4,828 |
| TRUASSURE INSURANCE COMPANY (<i>LHSO enrollment only</i>) | 40,269 | 40,269 |
| UNION HEALTH SERVICE INC | 39,410 | 37,859 |
| UNION MEDICAL CENTER | 8,824 | 7,986 |
| UNION SECURITY INSURANCE COMPANY (<i>LHSO enrollment only</i>) | 19,229 | 19,229 |
| VISION SERVICE PLAN OF ILLINOIS | 1,406,126 | 1,406,126 |

*Total is adjusted to delete Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.

Enrollment numbers shown are derived from the 2011 Illinois Enrollment page included in the 2011 Annual Statement filing.

Licensed Health Service Organizations with Complaint(s)

| 2011 Complaint Statistics for Licensed Health Service Organizations (LHSOs) with Any Complaints - Illinois Members Only | Complaints Closed During 2011 | Total Illinois Members as of 12/31/2011 in Force | Adjusted Total* Illinois Members as of 12/31/2011 | Complaint Ratio per 10,000 Members Enrolled in Illinois | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|---|--|---|--|--|---|---------------------|--------|---------|--|
| | | | | | Under writing | Marketing /Sales | Claims | Service | |
| ALPHA DENTAL PROGRAMS, INC | 2 | 2,323 | 2,323 | 8.61 | 0 | 0 | 2 | 0 | - |
| COMPBENEFITS DENTAL, INC | 6 | 59,256 | 59,256 | 1.01 | 1 | 0 | 5 | 0 | 0.56 |
| DELTA DENTAL OF ILLINOIS | 12 | 474,482 | 474,482 | 0.25 | 0 | 0 | 12 | 0 | 0.1 |
| DENTAL CONCERN LTD | 1 | 2,003 | 2,003 | 4.99 | 0 | 0 | 1 | 0 | - |
| FIRST COMMONWEALTH INSURANCE CO | 2 | 128,076 | 128,076 | 0.16 | 0 | 0 | 2 | 0 | - |
| HUMANA BENEFIT PLAN OF ILLINOIS, INC | 1 | 17,915 | 1,754 | 5.70 | 0 | 0 | 1 | 0 | - |

*Total is adjusted to exclude Medicaid/Medicare Members and Federal Employer Health Benefit Plans (FEHBP) Members.

Enrollment numbers shown are derived from the 2011 Illinois Enrollment page included in the 2011 Annual Statement filing.

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum complaint activity during 2010.

Private Passenger Automobile by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile | Complaints Closed During 2011 | Private Passenger Automobile 2011 Illinois Direct Written Premium \$ | 2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| 21st Century Centennial Insurance Company | 10 | 18,536,135 | 0.54 | 5 | 0 | 4 | 1 | 0.37 |
| Affirmative Insurance Company | 59 | 23,244,635 | 2.54 | 3 | 0 | 56 | 0 | 1.82 |
| Allstate Insurance Company | 112 | 209,283,718 | 0.54 | 20 | 5 | 78 | 9 | 0.62 |
| American Access Casualty Company | 130 | 81,311,210 | 1.60 | 4 | 1 | 122 | 3 | 1.60 |
| American Alliance Casualty Company | 18 | 10,480,754 | 1.72 | 0 | 0 | 18 | 0 | - |
| American Family Mutual Insurance Company | 53 | 249,415,541 | 0.21 | 9 | 0 | 41 | 3 | 0.16 |
| American Freedom Insurance Company | 58 | 12,955,199 | 4.48 | 4 | 1 | 53 | 0 | 2.57 |
| American Heartland Insurance Company | 33 | 8,222,503 | 4.01 | 8 | 2 | 23 | 0 | 5.73 |
| American Service Insurance Company Inc | 41 | 15,248,574 | 2.69 | 0 | 0 | 40 | 1 | 2.56 |
| American Standard Insurance Co of WI | 8 | 16,212,695 | 0.49 | 1 | 0 | 7 | 0 | - |
| Apollo Casualty Company | 83 | 18,501,606 | 4.49 | 2 | 1 | 80 | 0 | 4.47 |
| Bristol West Insurance Company | 6 | 15,154,735 | 0.40 | 0 | 1 | 5 | 0 | 0.69 |
| Country Mutual Insurance Company | 13 | 202,807,920 | 0.06 | 3 | 0 | 8 | 2 | 0.08 |
| Country Preferred Insurance Company | 18 | 238,482,890 | 0.08 | 3 | 0 | 15 | 0 | 0.04 |
| Delphi Casualty Company | 10 | 4,477,660 | 2.23 | 0 | 0 | 9 | 1 | 1.65 |

Private Passenger Automobile by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile | Complaints Closed During 2011 | Private Passenger Automobile 2011 Illinois Direct Written Premium \$ | 2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Direct Auto Insurance Company | 43 | 7,861,784 | 5.47 | 4 | 2 | 37 | 0 | 2.90 |
| Erie Insurance Exchange | 7 | 48,992,650 | 0.14 | 1 | 0 | 5 | 1 | 0.15 |
| Esurance Insurance Company | 10 | 16,039,472 | 0.62 | 3 | 0 | 6 | 1 | 0.72 |
| Farmers Automobile Insurance Association (The) | 9 | 75,570,645 | 0.12 | 4 | 1 | 2 | 2 | 0.12 |
| First Acceptance Insurance Company Inc. | 17 | 21,014,710 | 0.81 | 3 | 0 | 12 | 2 | 1.00 |
| First Chicago Insurance Company | 21 | 6,708,919 | 3.13 | 3 | 0 | 18 | 0 | 2.25 |
| Founders Insurance Company | 112 | 46,671,057 | 2.40 | 1 | 1 | 109 | 1 | 2.55 |
| Geico Casualty Company | 34 | 18,782,664 | 1.81 | 2 | 0 | 31 | 1 | 2.19 |
| Geico General Insurance Company | 14 | 121,833,746 | 0.11 | 2 | 0 | 12 | 0 | 0.19 |
| Geico Indemnity Company | 7 | 69,264,845 | 0.10 | 0 | 0 | 6 | 1 | 0.30 |
| General Casualty Insurance Company | 5 | 21,583,000 | 0.23 | 1 | 0 | 3 | 1 | 0.33 |
| Hartford Insurance Company Of Illinois | 7 | 16,761,386 | 0.42 | 2 | 0 | 4 | 1 | 0.71 |
| Illinois Farmers Insurance Company | 53 | 244,637,195 | 0.22 | 2 | 2 | 42 | 7 | 0.25 |
| Indiana Insurance Company | 9 | 11,979,180 | 0.75 | 0 | 0 | 8 | 1 | 0.32 |
| Interstate Bankers Casualty Company | 83 | 13,689,088 | 6.06 | 1 | 1 | 80 | 1 | 5.56 |

Private Passenger Automobile by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile | Complaints Closed During 2011 | Private Passenger Automobile 2011 Illinois Direct Written Premium \$ | 2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Liberty Mutual Fire Insurance Company | 14 | 69,568,234 | 0.20 | 1 | 0 | 12 | 1 | 0.16 |
| Liberty Mutual Insurance Company * | 7 | 0 | N/A | 1 | 0 | 6 | 0 | - |
| MemberSelect Insurance Company | 22 | 51,893,821 | 0.42 | 8 | 2 | 11 | 1 | 0.50 |
| Metropolitan Casualty Insurance Company | 6 | 57,509,626 | 0.10 | 1 | 1 | 4 | 0 | 0.10 |
| Owners Insurance Company | 5 | 45,993,954 | 0.11 | 3 | 0 | 2 | 0 | - |
| Progressive Northern Insurance Company | 21 | 135,172,432 | 0.16 | 1 | 1 | 18 | 1 | 0.13 |
| Progressive Universal Insurance Company | 23 | 92,066,967 | 0.25 | 3 | 1 | 19 | 0 | 0.16 |
| Safe Auto Insurance Company | 15 | 15,782,731 | 0.95 | 1 | 0 | 14 | 0 | 0.97 |
| Safeco Insurance Company of Illinois | 21 | 59,518,596 | 0.35 | 6 | 0 | 14 | 1 | 0.19 |
| Safeway Insurance Company | 33 | 23,570,223 | 1.40 | 1 | 0 | 32 | 0 | 2.03 |
| Standard Mutual Insurance Company | 5 | 20,499,630 | 0.24 | 2 | 0 | 3 | 0 | - |
| State Auto Property & Casualty Insurance Co. | 5 | 2,160,567 | 2.31 | 0 | 0 | 5 | 0 | - |
| State Farm Mutual Automobile Insurance Co | 219 | 1,662,341,590 | 0.13 | 49 | 1 | 160 | 9 | 0.14 |
| Stonegate Insurance Company | 5 | 4,793,599 | 1.04 | 0 | 0 | 5 | 0 | - |
| Travelers Home And Marine Ins Co (The) | 14 | 97,534,474 | 0.14 | 6 | 1 | 6 | 1 | 0.14 |

Private Passenger Automobile by Company Name

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile | Complaints Closed During 2011 | Private Passenger Automobile 2011 Illinois Direct Written Premium \$ | 2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Trumbull Insurance Company | 13 | 38,947,945 | 0.33 | 6 | 1 | 4 | 2 | 0.40 |
| Unique Insurance Company | 162 | 30,922,832 | 5.24 | 4 | 2 | 154 | 2 | 3.19 |
| United Automobile Insurance Company | 10 | 3,534,964 | 2.83 | 1 | 1 | 7 | 1 | 5.46 |
| United Equitable Insurance Company | 74 | 11,049,343 | 6.70 | 7 | 5 | 61 | 1 | 5.89 |
| United Services Automobile Association | 11 | 51,865,125 | 0.21 | 1 | 0 | 10 | 0 | - |
| Unitrin Preferred Insurance Company | 5 | 14,936,628 | 0.33 | 0 | 0 | 4 | 1 | - |
| Universal Casualty Company | 41 | 14,829,371 | 2.76 | 1 | 2 | 36 | 2 | 3.23 |
| USAA Casualty Insurance Company | 6 | 40,730,242 | 0.15 | 1 | 0 | 5 | 0 | 0.56 |
| USAAA General Indemnity Company | 6 | 11,574,247 | 0.52 | 1 | 0 | 5 | 0 | - |
| Total | 1,826 | 4,422,523,257 | 1.42 | Mean (The "average" of complaint ratios) | | | | |
| | | | 0.52 | Median (The "middle" value of complaint ratios) | | | | |

* Company reported zero written premium in this coverage during 2011.

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum complaint activity during 2010.

Private Passenger Automobile by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile | Complaints Closed During 2011 | Private Passenger Automobile 2011 Illinois Direct Written Premium \$ | 2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Country Mutual Insurance Company | 13 | 202,807,920 | 0.06 | 3 | 0 | 8 | 2 | 0.08 |
| Country Preferred Insurance Company | 18 | 238,482,890 | 0.08 | 3 | 0 | 15 | 0 | 0.04 |
| Geico Indemnity Company | 7 | 69,264,845 | 0.10 | 0 | 0 | 6 | 1 | 0.30 |
| Metropolitan Casualty Insurance Company | 6 | 57,509,626 | 0.10 | 1 | 1 | 4 | 0 | 0.10 |
| Owners Insurance Company | 5 | 45,993,954 | 0.11 | 3 | 0 | 2 | 0 | - |
| Geico General Insurance Company | 14 | 121,833,746 | 0.11 | 2 | 0 | 12 | 0 | 0.19 |
| Farmers Automobile Insurance Association (The) | 9 | 75,570,645 | 0.12 | 4 | 1 | 2 | 2 | 0.12 |
| State Farm Mutual Automobile Insurance Co | 219 | 1,662,341,590 | 0.13 | 49 | 1 | 160 | 9 | 0.14 |
| Erie Insurance Exchange | 7 | 48,992,650 | 0.14 | 1 | 0 | 5 | 1 | 0.15 |
| Travelers Home And Marine Ins Co (The) | 14 | 97,534,474 | 0.14 | 6 | 1 | 6 | 1 | 0.14 |
| USAA Casualty Insurance Company | 6 | 40,730,242 | 0.15 | 1 | 0 | 5 | 0 | 0.56 |
| Progressive Northern Insurance Company | 21 | 135,172,432 | 0.16 | 1 | 1 | 18 | 1 | 0.13 |
| Liberty Mutual Fire Insurance Company | 14 | 69,568,234 | 0.20 | 1 | 0 | 12 | 1 | 0.16 |
| United Services Automobile Association | 11 | 51,865,125 | 0.21 | 1 | 0 | 10 | 0 | - |
| American Family Mutual Insurance Company | 53 | 249,415,541 | 0.21 | 9 | 0 | 41 | 3 | 0.16 |

Private Passenger Automobile by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile | Complaints Closed During 2011 | Private Passenger Automobile 2011 Illinois Direct Written Premium \$ | 2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Illinois Farmers Insurance Company | 53 | 244,637,195 | 0.22 | 2 | 2 | 42 | 7 | 0.25 |
| General Casualty Insurance Company | 5 | 21,583,000 | 0.23 | 1 | 0 | 3 | 1 | 0.33 |
| Standard Mutual Insurance Company | 5 | 20,499,630 | 0.24 | 2 | 0 | 3 | 0 | - |
| Progressive Universal Insurance Company | 23 | 92,066,967 | 0.25 | 3 | 1 | 19 | 0 | 0.16 |
| Trumbull Insurance Company | 13 | 38,947,945 | 0.33 | 6 | 1 | 4 | 2 | 0.40 |
| Unitrin Preferred Insurance Company | 5 | 14,936,628 | 0.33 | 0 | 0 | 4 | 1 | - |
| Safeco Insurance Company of Illinois | 21 | 59,518,596 | 0.35 | 6 | 0 | 14 | 1 | 0.19 |
| Bristol West Insurance Company | 6 | 15,154,735 | 0.40 | 0 | 1 | 5 | 0 | 0.69 |
| Hartford Insurance Company Of Illinois | 7 | 16,761,386 | 0.42 | 2 | 0 | 4 | 1 | 0.71 |
| MemberSelect Insurance Company | 22 | 51,893,821 | 0.42 | 8 | 2 | 11 | 1 | 0.50 |
| American Standard Insurance Co of WI | 8 | 16,212,695 | 0.49 | 1 | 0 | 7 | 0 | - |
| USAAA General Indemnity Company | 6 | 11,574,247 | 0.52 | 1 | 0 | 5 | 0 | - |
| Allstate Insurance Company | 112 | 209,283,718 | 0.54 | 20 | 5 | 78 | 9 | 0.62 |
| 21st Century Centennial Insurance Company | 10 | 18,536,135 | 0.54 | 5 | 0 | 4 | 1 | 0.37 |
| Esurance Insurance Company | 10 | 16,039,472 | 0.62 | 3 | 0 | 6 | 1 | 0.72 |

Private Passenger Automobile by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile | Complaints Closed During 2011 | Private Passenger Automobile 2011 Illinois Direct Written Premium \$ | 2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| Indiana Insurance Company | 9 | 11,979,180 | 0.75 | 0 | 0 | 8 | 1 | 0.32 |
| First Acceptance Insurance Company Inc. | 17 | 21,014,710 | 0.81 | 3 | 0 | 12 | 2 | 1.00 |
| Safe Auto Insurance Company | 15 | 15,782,731 | 0.95 | 1 | 0 | 14 | 0 | 0.97 |
| Stonegate Insurance Company | 5 | 4,793,599 | 1.04 | 0 | 0 | 5 | 0 | - |
| Safeway Insurance Company | 33 | 23,570,223 | 1.40 | 1 | 0 | 32 | 0 | 2.03 |
| American Access Casualty Company | 130 | 81,311,210 | 1.60 | 4 | 1 | 122 | 3 | 1.60 |
| American Alliance Casualty Company | 18 | 10,480,754 | 1.72 | 0 | 0 | 18 | 0 | - |
| Geico Casualty Company | 34 | 18,782,664 | 1.81 | 2 | 0 | 31 | 1 | 2.19 |
| Delphi Casualty Company | 10 | 4,477,660 | 2.23 | 0 | 0 | 9 | 1 | 1.65 |
| State Auto Property & Casualty Insurance Co. | 5 | 2,160,567 | 2.31 | 0 | 0 | 5 | 0 | - |
| Founders Insurance Company | 112 | 46,671,057 | 2.40 | 1 | 1 | 109 | 1 | 2.55 |
| Affirmative Insurance Company | 59 | 23,244,635 | 2.54 | 3 | 0 | 56 | 0 | 1.82 |
| American Service Insurance Company Inc | 41 | 15,248,574 | 2.69 | 0 | 0 | 40 | 1 | 2.56 |
| Universal Casualty Company | 41 | 14,829,371 | 2.76 | 1 | 2 | 36 | 2 | 3.23 |
| United Automobile Insurance Company | 10 | 3,534,964 | 2.83 | 1 | 1 | 7 | 1 | 5.46 |

Private Passenger Automobile by Complaint Ratio

| 2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Private Passenger Automobile | Complaints Closed During 2011 | Private Passenger Automobile 2011 Illinois Direct Written Premium \$ | 2011 Private Passenger Automobile Complaint Ratio per \$1 Million in Direct Written Premiums | Major Reasons Complaints were filed with the Illinois Department of Insurance | | | | 2010 Consumer Complaint Report Ratio |
|--|-------------------------------|--|--|---|-------------------|--------|----------------|--------------------------------------|
| | | | | under-writing | marketing - sales | claims | policy service | |
| First Chicago Insurance Company | 21 | 6,708,919 | 3.13 | 3 | 0 | 18 | 0 | 2.25 |
| American Heartland Insurance Company | 33 | 8,222,503 | 4.01 | 8 | 2 | 23 | 0 | 5.73 |
| American Freedom Insurance Company | 58 | 12,955,199 | 4.48 | 4 | 1 | 53 | 0 | 2.57 |
| Apollo Casualty Company | 83 | 18,501,606 | 4.49 | 2 | 1 | 80 | 0 | 4.47 |
| Unique Insurance Company | 162 | 30,922,832 | 5.24 | 4 | 2 | 154 | 2 | 3.19 |
| Direct Auto Insurance Company | 43 | 7,861,784 | 5.47 | 4 | 2 | 37 | 0 | 2.90 |
| Interstate Bankers Casualty Company | 83 | 13,689,088 | 6.06 | 1 | 1 | 80 | 1 | 5.56 |
| United Equitable Insurance Company | 74 | 11,049,343 | 6.70 | 7 | 5 | 61 | 1 | 5.89 |
| Liberty Mutual Insurance Company * | 7 | 0 | N/A | 1 | 0 | 6 | 0 | - |
| Total | 1,826 | 4,422,523,257 | 1.43 | Mean (The "average" of complaint ratios) | | | | |
| | | | 0.51 | Median (The "middle" value of complaint ratios) | | | | |

* Company reported zero written premium in this coverage during 2011.

"-" indicates that company was not included in the 2010 Consumer Complaint Report due to minimum compliant activity during 2010.