

Composite of Insurance Complaints

The Illinois Department of Insurance — 2017

Summary

| Product | 2017 Complaints | Percentage of the Total | 2016 Complaints | Change from Prior Year |
|-------------------------|--------------------|----------------------------|--------------------|---------------------------|
| Health Products | 3,300 | 36.9% | 5,054 | -34.7% |
| Life & Annuity | 1,044 | 11.7% | 1,046 | -0.2% |
| Property & Casualty | 4,610 | 51.5% | 4,968 | -7.2% |
| Total Complaints | 8,954 | 100.0% | 11,068 | -19.1% |

Complaints by Line of Coverage

| Coverage | 2017 Complaint Count | Percentage of the Total | 2016 Complaint Count | Change from Prior Year |
|--------------------------------------|----------------------------|----------------------------|----------------------------|---------------------------|
| Auto | 3,138 | 35.0% | 3,397 | -7.6% |
| Homeowners | 1,030 | 11.5% | 1,023 | 0.7% |
| Commercial Property | 107 | 1.2% | 151 | -29.1% |
| Workers' Compensation | 129 | 1.4% | 185 | -30.3% |
| Life* | 919 | 10.3% | 912 | 0.8% |
| Annuity** | 123 | 1.4% | 127 | -3.1% |
| Individual Accident & Health | 364 | 4.1% | 438 | -16.9% |
| Group Accident & Health | 1,776 | 19.8% | 2,444 | -27.3% |
| Medicare | 85 | 0.9% | 134 | -36.6% |
| Individual Exchange | 674 | 7.5% | 1,426 | -52.7% |
| Group Exchange | 25 | 0.3% | 59 | -57.6% |
| HMO | 370 | 4.1% | 529 | -30.1% |
| Other Coverage - Health Products | 8 | 0.1% | 27 | -70.4% |
| Other Coverage - Property & Casualty | 200 | 2.2% | 213 | -6.1% |
| No Coverage Specified | 6 | 0.1% | 3 | 100.0% |
| Total | 8,954 | 100.0% | 11,068 | |

*Life includes Individual Life, Group Life, Individual Credit Life, and Group Credit Life.

**Annuity includes Individual Annuity and Group Annuity.

Complaints by Reason

The Complaints by Reason total does not match the actual complaint count total because a single complaint may have multiple reasons.

| Reasons | 2017 Complaint Number | Percentage of the Total | 2016 Complaint Number | Change from Prior Year |
|----------------------|-----------------------------|----------------------------|-----------------------------|---------------------------|
| Underwriting | 1,591 | 17.5% | 1,682 | -5% |
| Marketing & Sales | 273 | 3.0% | 367 | -26% |
| Claims Handling | 6,200 | 68.2% | 7,847 | -21% |
| Policyholder Service | 660 | 7.3% | 819 | -19% |
| Other | 232 | 2.6% | 262 | -11% |
| Not Indicated | 140 | 1.5% | 229 | -39% |
| Total | 9,096 | 100.0% | 11,206 | |