

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

Coverage	<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

Reasons	<u>Insurance Companies</u>		<u>HMOs</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>	
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%