

Composite of Insurance Complaints Investigated by the Illinois Department of Insurance in the Year 2014 (Revised 09/16/2015)

SUMMARY

	2014 Complaint	2013 Complaint
HMO Complaints	540	248
Insurance Company Complaints	9,607	6,848
	10,147	7,096
Not Categorized Complaints	-	1,169
Total Complaints:	10,147	8,265

COMPARISON OF COMPLAINTS BY COVERAGE 2013-2014

Coverage	2014 Complaint Count	2013 Complaint Count	% of Change from Prior Year
Auto	2,493	2,408	3.5%
Homeowners	1,345	1,195	12.6%
Individual Life	561	600	-6.5%
Individual Accident & Health*	1,479	453	226.5%
Group Accident & Health**	2,271	1,608	41.2%
HMOs	540	248	117.7%
Group Credit Accident & Health	3	8	-62.5%
Individual Annuity	77	80	-3.8%
All Other Coverages	725	496	46.2%
Not Applicable	653	1,169	-44.1%
Total:	10,147	8,265	

COMPLAINTS BY LINE OF COVERAGE

Coverage	2014 Complaint Count	Percentage of Total
Auto	2,493	25%
Homeowners	1,345	13%
Individual Life	561	6%
Individual Accident & Health*	1,479	15%
Group Accident & Health**	2,271	22%
HMOs	540	5%
Group Credit Accident & Health	3	<1%
Individual Annuity	77	1%
All Other Coverages	725	7%
Not Applicable	653	6%
Total:	10,147	100%

* 1,475 includes 616 complaints regarding the new Marketplace plans effective Jan. 1, 2014.

** 2,261 includes 8 complaints regarding the new Market place plans effective Jan. 1, 2014.

DISTRIBUTION OF COMPLAINTS BY ZIP CODE

	Insurance Companies		HMOs	
Suburban Chicago (600-605)	4,072	42%	246	46%
Chicago (606)	1,809	19%	88	16%
Downstate (607-629)	2,444	25%	142	26%
Outside Illinois	1,234	13%	62	11%
No Zip Code Provided	48	1%	2	<1%
Total:	9,607	100%	540	100%

MAJOR REASONS FOR COMPLAINTS

Reasons	Insurance Companies		HMOs	
Underwriting	1,463	15%	25	5%
Marketing & Sales	273	3%	9	2%
Claims Handling	6,100	62%	347	64%
Policyholder Service	1,133	12%	57	11%
Other	123	1%	84	16%
Not Indicated	673	7%	18	3%
Total:	9,765	100%	540	100%

COMPLAINTS BY COVERAGE & REASON

Coverage	Under-writing	Marketing & Sales	Claims Handling	Policy-holder's Service	Reason Other	Reason Not Indicated	Total
Auto	334	64	2,030	108	-	1	2,537
Homeowners	425	50	824	54	-	-	1,353
Individual Life	74	45	134	290	34	1	578
Individual Accident & Health	397	45	678	392	24	-	1,536
Group Accident & Health	92	11	2,017	109	46	1	2,276
HMOs	25	9	347	57	84	18	540
Group Credit Accident & Health	-	-	2	1	-	-	3
Individual Annuity	2	18	15	35	9	-	79
Other Coverages PC	105	26	277	63	-	-	471
Other Coverages L&A	26	11	56	72	6	29	200
Other Coverages Health	7	3	60	9	3	-	82
Not Applicable	1	-	9	1	1	641	653
Total:	1,488	282	6,447	1,190	207	691	10,305

Complaints counts by Reason do not match the actual complaint counts. A single complaint can have multiple reasons.

The information contained on this report is not all audited and may contain inadvertent errors.