



2015

*Consumer Complaint Ratio Report by
Illinois Department of Insurance*



By Complaint Ratio

Homeowners Complaints by Complaint Ratio

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints Closed during 2015	2015 Illinois Direct Written Premium (DWP)	2015 Complaint Ratio per \$1 Millions in DWP	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Conifer Insurance Company	5	\$809,911	6.17	1	0	4	0	0	0
Esurance Insurance Company	9	\$4,129,985	2.18	6	1	1	1	0	0
Badger Mutual Insurance Company	9	\$4,798,670	1.88	1	0	8	0	0	0
Founders Insurance Company	7	\$4,441,461	1.58	2	0	5	0	0	0
Hartford Casualty Insurance Company	5	\$3,972,681	1.26	2	1	4	0	0	0
QBE Insurance Corporation	6	\$4,760,227	1.26	1	0	5	0	0	0
American Modern Select Company	5	\$4,296,062	1.16	0	0	4	1	0	0
American Bankers Insurance Company of Florida	6	\$6,236,241	0.96	0	0	6	0	0	0
Hartford Insurance Company of Illinois	7	\$8,230,876	0.85	1	0	6	0	0	0
Madison Mutual Insurance Company	7	\$11,254,354	0.62	4	0	3	0	0	0
MemberSelect Insurance Company	26	\$41,815,488	0.62	9	0	17	0	0	0
Trumbull Insurance Company	10	\$17,330,027	0.58	3	0	5	2	0	0
Property & Casualty Insurance Co of Hartford	9	\$16,301,853	0.55	1	0	8	0	0	0
Central Illinois Mutual Insurance Company	6	\$11,390,489	0.53	2	0	4	0	0	0
Standard Mutual Insurance Company	7	\$13,598,217	0.51	2	0	4	1	0	0
American Family Mutual Insurance Company	78	\$156,580,406	0.50	16	2	57	2	0	1
Travelers Personal Insurance Company	5	\$9,962,174	0.50	2	1	2	0	0	0
Allstate Indemnity Company	73	\$149,957,632	0.49	10	3	59	2	0	0
State Auto Property & Casualty Insurance Company	6	\$12,154,132	0.49	0	0	6	0	0	0
Erie Insurance Exchange	12	\$26,213,667	0.46	4	0	8	0	0	0
Foremost Insurance Company	10	\$21,604,246	0.46	6	0	4	0	0	0
Travelers Property Casualty Insurance Company	5	\$11,015,619	0.45	4	0	0	1	0	0
Pekin Insurance Company	6	\$13,751,623	0.44	1	0	5	0	0	0
Homesite Insurance Company of Illinois	7	\$17,439,581	0.40	1	0	6	0	0	0
Allstate Insurance Company	34	\$99,938,525	0.34	8	1	24	1	0	0
Allstate Vehicle & Property Insurance Company	35	\$103,383,902	0.34	14	4	16	2	0	0

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				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Auto Owners Insurance Company	15	\$43,613,372	0.34	3	0	11	1	0	0
Allstate Property & Casualty Insurance Company	18	\$57,376,160	0.31	2	0	15	1	0	0
Liberty Insurance Corporation	15	\$50,147,963	0.30	8	1	6	1	0	0
USAA Casualty Insurance Company	9	\$32,611,805	0.28	2	0	7	0	0	0
Farmers Automobile Insurance Association, The	11	\$40,036,327	0.27	3	0	7	1	0	0
Liberty Mutual Fire Insurance Company	8	\$30,769,254	0.26	5	0	2	1	0	0
Safeco Insurance Company of Illinois	16	\$62,502,012	0.26	6	0	10	0	0	0
State Farm Fire & Casualty Company	273	\$1,150,086,582	0.24	115	11	133	16	0	0
Travelers Home & Marine Insurance Co, The	16	\$65,809,822	0.24	8	1	7	1	0	0
LM Insurance Corporation	6	\$25,911,862	0.23	3	0	2	1	0	0
Farmers Insurance Exchange	27	\$131,596,739	0.21	5	2	19	1	0	0
Citizens Insurance Company Of Illinois	6	\$29,463,537	0.20	1	0	4	1	0	0
Country Mutual Insurance Company	41	\$286,254,907	0.14	4	0	34	3	0	0
Illinois Farmers Insurance Company	6	\$46,971,251	0.13	0	0	4	2	0	0
Total	862	\$2,828,519,642							
Mean (The "average" of complaint ratios)			0.72						
Median (The "middle" of complaint ratios)			0.46						

Private Passenger Auto Complaints by Complaint Ratio

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints Closed during 2015	2015 Illinois Direct Written Premium (DWP)	2015 Complaint Ratio per \$1 Millions in DWP	Major Reasons for Complaints					
				Underwriting	Marketing & Sales	Claims Handling	Policyholders Service	Reason Other	Reason Not Indicated
United Equitable Insurance Company	129	\$14,954,445	8.63	23	0	111	0	0	0
Direct Auto Insurance Company	221	\$25,894,057	8.53	34	1	188	1	0	0
American Heartland Insurance Company	74	\$10,440,797	7.09	15	0	61	0	0	0
Unique Insurance Company	392	\$60,380,431	6.49	2	1	388	2	0	1
Stonegate Insurance Company	19	\$4,153,241	4.57	3	0	16	0	0	0
Lighthouse Casualty Company	89	\$23,587,387	3.77	1	0	86	1	0	1
Apollo Casualty Company	24	\$6,376,485	3.76	0	0	24	0	0	0
Delphi Casualty Company	8	\$2,147,825	3.72	0	0	8	0	0	0
Falcon Insurance Company	43	\$14,103,935	3.05	2	0	41	0	0	0
American Freedom Insurance Company	72	\$23,766,622	3.03	6	0	64	1	0	1
Founders Insurance Company	138	\$46,675,091	2.96	6	0	130	2	0	0
United Automobile Insurance Company	12	\$4,333,259	2.77	1	0	11	0	0	0
First Chicago Insurance Company	24	\$9,288,352	2.58	1	0	24	0	0	0
Mendakota Insurance Company	15	\$6,132,288	2.45	0	0	15	0	0	0
First Acceptance Insurance Company Inc	58	\$23,736,805	2.44	2	0	55	1	0	0
American Alliance Casualty Company	54	\$24,788,226	2.18	0	0	54	0	0	0
American Access Casualty Company	203	\$101,015,718	2.01	9	0	194	1	0	0
Safeway Insurance Company	28	\$14,490,670	1.93	0	1	26	1	0	0
National Heritage Insurance Company	5	\$3,055,907	1.64	0	0	5	0	0	0
Loya Insurance Company	13	\$10,444,162	1.24	1	0	12	0	0	0
Esurance Insurance Company	5	\$4,302,592	1.16	1	0	4	0	0	0
Affirmative Insurance Co (In Liquidation)	9	\$8,023,100	1.12	0	0	9	0	0	0
Victoria Select Insurance Company	5	\$4,689,169	1.07	3	0	2	1	0	0
Permanent General Assurance Corporation	7	\$7,776,352	0.90	1	0	7	0	0	0
Pekin Insurance Company	5	\$5,918,833	0.84	1	0	4	0	0	0

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				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Safe Auto Insurance Company	12	\$14,530,242	0.83	2	0	10	0	0	0
Hartford Insurance Company of Illinois	6	\$10,359,049	0.58	1	0	5	0	0	0
MemberSelect Insurance Company	13	\$24,206,891	0.54	6	0	6	2	0	0
Nationwide Mutual Fire Insurance Company	5	\$15,379,292	0.33	3	0	2	0	0	0
Shelter Mutual Insurance Company	6	\$18,977,681	0.32	1	0	5	0	0	0
Trumbull Insurance Company	19	\$58,772,275	0.32	7	0	12	0	0	0
Liberty Mutual Fire Insurance Company	10	\$31,794,934	0.31	1	1	8	0	0	0
Bristol West Insurance Company	8	\$26,294,118	0.30	1	0	6	1	0	0
USAA Casualty Insurance Company	14	\$47,293,623	0.30	1	0	13	0	0	0
West Bend Mutual Insurance Company	7	\$27,206,533	0.26	1	0	6	0	0	0
Erie Insurance Exchange	19	\$74,156,765	0.26	2	0	16	1	0	0
Esurance Property & Casualty Insurance Company	16	\$65,116,678	0.25	2	0	13	1	0	0
Geico Casualty Company	57	\$235,964,912	0.24	6	2	47	2	0	0
Geico General Insurance Company	21	\$89,234,154	0.24	1	0	20	0	0	0
LM General Insurance Company	16	\$69,481,301	0.23	5	1	10	0	0	0
Metropolitan Casualty Insurance Company	8	\$36,192,159	0.22	2	0	5	1	0	0
USAA General Indemnity Company	7	\$31,133,835	0.22	0	0	7	0	0	0
Allstate Insurance Company	27	\$132,071,288	0.20	5	0	22	0	0	0
American Family Mutual Insurance Company	51	\$253,130,241	0.20	6	2	43	1	0	0
Auto Club Insurance Association	12	\$60,667,447	0.20	8	0	4	0	0	0
United Services Automobile Association	11	\$54,169,868	0.20	2	0	8	1	0	0
Government Employees Insurance Company	5	\$26,079,744	0.19	0	0	4	1	0	0
Progressive Universal Insurance Company	27	\$138,615,545	0.19	3	0	24	0	0	0
Safeco Insurance Company of Illinois	17	\$94,001,912	0.18	1	0	15	1	0	0
State Farm Fire & Casualty Company	27	\$152,863,540	0.18	10	3	11	4	0	0
Allmerica Financial Alliance Insurance Company	7	\$44,049,841	0.16	0	0	7	0	0	0

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

Private Passenger Auto Complaints by Complaint Ratio

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints Closed during 2015	2015 Illinois Direct Written Premium (DWP)	2015 Complaint Ratio per \$1 Millions in DWP	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Standard Fire Insurance Company, The	7	\$47,998,033	0.15	2	1	4	0	0	0
Allstate Fire & Casualty Insurance Company	71	\$490,071,125	0.14	13	0	49	9	0	0
Owners Insurance Company	7	\$49,378,039	0.14	1	0	5	1	0	0
Progressive Northern Insurance Company	21	\$163,332,701	0.13	3	0	18	0	0	0
State Farm Mutual Automobile Insurance Company	262	\$1,962,672,416	0.13	55	6	188	14	0	1
Illinois Farmers Insurance Company	30	\$257,812,017	0.12	5	0	19	7	0	0
Allstate Property and Casualty Insurance Company	8	\$70,467,620	0.11	1	0	6	1	0	0
Farmers Automobile Insurance Association, The	8	\$74,851,597	0.11	1	0	7	0	0	0
Country Mutual Insurance Company	12	\$160,961,131	0.07	2	2	7	1	0	0
Country Preferred Insurance Company	14	\$284,313,616	0.05	1	0	12	1	0	0
Total	2,520	\$5,854,077,912							
Mean (The "average" of complaint ratios)			1.45						
Median (The "middle" of complaint ratios)			0.32						

Individual Life Complaints by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Life Coverage	Complaints Closed During 2015	Individual Life Policies in Force as of 12/31/2015	2015 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Underwriting	Marketing & Sales	Claim Handling	Policyholder Service	Reason Other	Reason Not Categorized
Reliable Life Insurance Company	6	3,975	15.09	0	0	2	2	2	0
Washington National Insurance Company	8	7,487	10.69	0	0	1	4	3	0
Wilco Life Insurance Company	6	8,518	7.04	1	0	0	5	0	0
Western-Southern Life Assurance Company	9	18,651	4.83	2	0	0	7	0	0
Atlanta Life Insurance Company	16	34,605	4.62	1	0	5	10	1	0
Athene Annuity and Life Company	5	11,650	4.29	1	0	1	2	2	0
Jackson National Life Insurance Company	24	64,348	3.73	5	0	6	9	4	0
Bankers Life & Casualty Company	14	38,848	3.60	1	1	7	5	0	0
Minnesota Life Insurance Company	6	17,041	3.52	0	3	1	2	0	0
MONY Life Insurance Company	6	17,897	3.35	0	0	2	4	0	0
Lincoln National Life Insurance Company	9	29,486	3.05	4	1	2	1	1	0
American General Life Insurance Company	51	188,558	2.70	8	2	14	23	4	0
Allstate Life Insurance Company	15	58,070	2.58	3	2	2	6	3	0
Transamerica Premier Life Insurance Company	46	185,231	2.48	1	3	13	19	10	0
United Insurance Company of America	34	155,113	2.19	1	1	13	15	4	0
Independent Order of Foresters	6	28,394	2.11	1	1	2	2	0	0
Transamerica Life Insurance Company	17	82,083	2.07	0	4	2	8	3	0
Globe Life & Accident Insurance Company	31	158,433	1.96	6	2	12	9	2	0
Protective Life Insurance Company	14	80,167	1.75	8	0	2	2	2	0
Lincoln Heritage Life Insurance Company	5	31,100	1.61	0	1	2	1	1	0
Massachusetts Mutual Life Insurance Company	7	68,134	1.03	2	2	0	3	1	0
Metropolitan Life Insurance Company	31	322,226	0.96	1	1	6	17	6	0
Metlife Insurance Company USA	5	63,104	0.79	1	2	0	0	2	0
American Family Life Insurance Company	6	79,392	0.76	4	0	1	1	0	0
United of Omaha Life Insurance Company	7	100,427	0.70	2	1	1	3	1	0
American Income Life Insurance Company	6	91,619	0.65	1	3	1	0	0	1

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Companies Showing 5 or More Complaints for Individual Life Coverage	Complaints Closed During 2015	Individual Life Policies in Force as of 12/31/2015	2015 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claim Handling	Policyholder Service	Reason Other	Reason Not Categorized
AXA Equitable Life Insurance Company	5	77,915	0.64	4	0	0	1	0	0
Primerica Life Insurance Company	5	80,343	0.62	2	0	2	1	0	0
New York Life Insurance Company	7	134,568	0.52	3	0	0	3	1	0
Prudential Insurance Company of America	20	422,295	0.47	1	1	3	12	5	0
Gerber Life Insurance Company	5	144,413	0.35	0	0	2	3	0	0
State Farm Life Insurance Company	8	465,691	0.17	1	0	1	4	2	0
Country Life Insurance Company	6	408,043	0.15	2	0	0	4	0	0
Northwestern Mutual Life Insurance Company	5	429,625	0.12	0	0	0	4	1	0
Total	451	4,107,450							
Mean (The "average" of complaint ratios)			2.68						
Median (The "middle" of complaint ratios)			2.01						

Individual Annuity Complaints by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Annuity Coverage	Complaints Closed During 2015	Individual Life Policies in Force as of 12/31/2015	2015 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claim Handling	Policy-holder Service	Reason Other	Reason Not Categorized
New York Life Insurance & Annuity Corporation	6	28,709	2.09	0	3	0	2	1	0
Allianz Life Insurance Company of North America	5	59,502	0.84	0	2	1	1	1	0
Jackson National Life Insurance Company	6	74,061	0.81	0	0	1	4	1	0
Total	17	162,272							
Mean (The "average" of complaint ratios)			1.25						
Median (The "middle" of complaint ratios)			0.84						

Individual Accident & Health Complaints by Complaint Ratio

Companies Showing 5 or More Complaints for Individual Accident & Health Coverage	Complaints Closed During 2015	Individual A&H Policies in Force as of 12/31/2015	2015 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claim-Handling	Policy-holder Service	Reason Other	Reason Not Categorized
UnitedHealthcare Insurance Company	10	406	246.31	0	0	8	2	0	0
Coventry Health Care of Illinois Inc	41	9,550	42.93	17	0	18	6	0	0
Coventry Health & Life Insurance Company	16	4,385	36.49	11	1	3	2	0	0
Metlife Insurance Company USA	5	2,135	23.42	5	0	0	0	0	0
Humana Insurance Company	35	16,289	21.49	9	0	20	7	0	0
Time Insurance Company	25	12,151	20.57	4	1	19	1	0	0
Land of Lincoln Mutual Health Insurance Company *	130	71,493	18.18	33	0	87	12	0	0
Golden Rule Insurance Company	6	4,262	14.08	3	0	3	0	0	0
HCC Life Insurance Company	8	5,955	13.43	0	0	7	1	0	0
Colonial Penn Life Insurance Company	5	3,980	12.56	1	0	2	3	0	0
Health Alliance Medical Plans Inc	13	11,328	11.48	10	1	2	0	0	0
Blue Cross Blue Shield of IL (Health Care Service Corp)	864	763,927	11.31	355	8	437	73	15	0
Continental Casualty Company	12	11,223	10.69	0	1	12	0	0	0
Aetna Life Insurance Company	5	4,836	10.34	0	0	5	0	0	0
Metropolitan Life Insurance Company	14	18,995	7.37	10	0	3	1	0	0
Transamerica Life Insurance Company	11	17,240	6.38	1	1	5	3	1	0
Guarantee Trust Life Insurance Company	6	10,277	5.84	0	2	4	0	0	0
Washington National Insurance Company	6	10,283	5.83	1	1	4	0	0	0
Genworth Life Insurance Company	22	39,975	5.50	21	0	1	0	0	0
Bankers Life & Casualty Company	5	12,324	4.06	2	0	1	2	0	0
John Hancock Life Insurance Company USA	8	20,934	3.82	4	0	5	0	0	0
Mutual of Omaha Insurance Company	14	78,311	1.79	6	1	6	1	0	0
Combined Insurance Company of America	5	63,029	0.79	1	0	4	0	0	0
American Family Life Assurance Co of Columbus	17	296,833	0.57	3	0	13	2	0	0
Total	1,283	1,490,121							
Mean (The "average" of complaint ratios)			22.30						
Median (The "middle" of complaint ratios)			11.00						

*Company was entered into rehabilitation status on July 14, 20016.

Note: Individual Accident & Health complaints include the new Marketplace plans effective January 1, 2015.

Group Accident & Health Complaints by Complaint Ratio

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Complaints Closed During 2015	Group A&H Policies in Force as of 12/31/2015	2015 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claim-Handling	Policy-holder Service	Reason Other	Reason Not Categorized
Time Insurance Company	22	7,276	30.24	3	0	18	1	0	0
Golden Rule Insurance Company	14	11,323	12.36	5	0	9	0	0	0
Coventry Health Care of Illinois Inc	11	8,937	12.31	2	0	9	0	0	0
UnitedHealthcare Insurance Company of Illinois	96	144,051	6.66	0	1	90	3	2	0
UnitedHealthcare Ins Company of the River Valley	17	28,482	5.97	1	0	16	0	0	0
Coventry Health & Life Insurance Company	5	10,514	4.76	1	0	4	0	0	0
Health Alliance Medical Plans Inc	14	31,057	4.51	2	0	12	0	0	0
Humana Insurance Company	39	90,626	4.30	2	0	32	4	1	0
Land of Lincoln Mutual Health Insurance Company *	11	26,520	4.15	3	0	7	1	0	0
Blue Cross Blue Shield of IL (Health Care Service Corp)	333	916,160	3.63	39	2	275	17	4	0
UnitedHealthcare Insurance Company	115	459,151	2.50	7	0	107	0	1	0
Washington National Insurance Company	8	44,056	1.82	0	0	8	0	0	0
Guardian Life Insurance Company of America	18	126,381	1.42	2	0	14	1	1	0
Aetna Life Insurance Company	42	500,512	0.84	2	1	38	1	0	0
HumanaDental Insurance Company	10	133,386	0.75	1	0	9	0	0	0
Cigna Health & Life Insurance Company	16	214,476	0.75	0	0	16	0	0	0
Principal Life Insurance Company	9	147,673	0.61	0	0	9	0	0	0
Dearborn National Life Insurance Company	5	160,363	0.31	0	0	5	0	0	0
Prudential Insurance Company of America	7	232,729	0.30	0	0	7	0	0	0
Metropolitan Life Insurance Company	21	722,088	0.29	0	1	19	1	0	0
Life Insurance Company of North America	13	621,443	0.21	0	0	12	1	0	0
Unum Life Insurance Company of America	14	724,502	0.19	7	0	7	0	0	0
Hartford Life & Accident Insurance Company	8	536,034	0.15	1	0	7	0	0	0
Total	848	5,897,740							
Mean (The "average" of complaint ratios)			4.31						
Median (The "middle" of complaint ratios)			1.82						

*Company was entered into rehabilitation status on July 14, 20016.

Note: Group Accident & Health complaints include the new Marketplace plans effective January 1, 2015.