

Composite of Insurance Complaints Total Complaints Investigated in Year 2003

HMO Complaints	1,185
Insurance Company Complaints	<u>11,762</u>
	12,947
Not Categorized	<u>2,436</u>
Total:	15,383

Complaints by Line of Coverage

Auto	4,227 (27%)
Homeowners	1,692 (11%)
Individual Life	723 (5%)
Individual Accident & Health	1,223 (8%)
Group Accident & Health	3,089 (20%)
HMOs	1,185 (8%)
Group Credit Accident & Health	43 (1%)
Individual Annuity	121 (1%)
All Other Coverages	644 (4%)
Not Categorized	<u>2,436 (15%)</u>
Totals:	15,383 (100%)

Major Reasons for Complaints

	Insurance Companies	HMOs
Claim Handling	8,309 (71%)	1,114 (94%)
Underwriting	2,331 (20%)	17 (1%)
Policyholder Service	879 (7%)	54 (5%)
Marketing and Sales	<u>243 (2%)</u>	<u>0 (0%)</u>
Totals:	11,762 (100%)	1,185 (100%)

Distribution of Complaints by Zip Code

	Insurance Companies	HMOs
Metro Cook County (600-605)	4,717 (40%)	543 (46%)
Chicago (606)	2,669 (23%)	247 (21%)
Downstate (607-629)	3,409 (29%)	333 (28%)
Outside Illinois	967 (8%)	62 (5%)
Totals:	11,762 (100%)	1,185 (100%)

Comparison of Complaints by Coverage & Reason 2002-2003

Coverage	Underwriting	Marketing & Sales	Claim Handling	Policyholder Service	Total	% Change
Auto (2002)	713	56	2,974	142	3,885	
Auto (2003)	700	83	3,296	148	4,227	+9%
Homeowners (2002)	678	6	719	59	1,462	
Homeowners (2003)	851	15	764	62	1,692	+16%
Individual Life (2002)	95	73	187	458	813	
Individual Life (2003)	131	48	151	393	723	-11%
Individual Annuity (2002)	4	27	7	89	127	
Individual Annuity (2003)	5	25	9	82	121	-5%
Individual A&H (2002)	275	28	847	193	1,343	
Individual A&H (2003)	300	31	800	92	1,223	-9%
Group A&H (2002)	161	6	3,259	243	3,669	
Group A&H (2003)	115	12	2,862	100	3,089	-16%
Group Credit A&H (2002)	0	1	43	9	53	
Group Credit A&H (2003)	2	0	40	1	43	-19%
HMOs (2002)	19	2	1,262	16	1,299	
HMOs (2003)	17	0	1,114	54	1,185	-9%
All Other Coverages (2002)	215	21	314	117	667	
All Other Coverages (2003)	227	29	387	1	644	-3%
Totals for 2003:	2,348	243	9,423	933	12,947	

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	2003 Illinois Direct Written Premium (\$)	Major Sort Reasons broken down for our DOI			
			Underwriting	Marketing	Claims	Service
AFFIRMATIVE INSURANCE COMPANY	223	83,921,675	20	1	202	0
ALLSTATE INSURANCE COMPANY	226	415,822,885	25	2	190	9
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	12	191,681,485	8	0	4	0
AMERICAN ACCESS CASUALTY COMPANY	136	33,124,495	8	0	128	0
AMERICAN AMBASSADOR CASUALTY COMPANY	120	38,111,806	9	0	109	2
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	92	253,433,830	20	3	69	0
AMERICAN FREEDOM INSURANCE COMPANY	71	11,815,375	1	0	70	0
AMERICAN HEARTLAND INSURANCE COMPANY	117	10,167,244	4	0	113	0
AMERICAN SERVICE INSURANCE COMPANY, INC.	152	35,293,466	13	0	137	2
APOLLO CASUALTY COMPANY	163	34,478,270	4	1	156	2
AUTO OWNERS INSURANCE COMPANY	12	30,864,218	5	0	5	2
CONSTITUTIONAL CASUALTY COMPANY	35	13,410,869	3	0	32	0
COUNTRY MUTUAL INSURANCE COMPANY	48	329,924,534	12	1	33	2
ECONOMY PREMIER ASSURANCE COMPANY	20	65,969,567	9	0	9	2
ERIE INSURANCE COMPANY	18	8,351,034	9	1	7	1
FOUNDERS INSURANCE COMPANY	143	45,717,481	7	0	130	6
GEICO GENERAL INSURANCE COMPANY	23	67,882,200	4	1	16	2
GENERAL CASUALTY COMPANY OF ILLINOIS	20	51,759,459	6	0	12	2
GOVERNMENT EMPLOYEES INSURANCE COMPANY	11	29,253,164	2	0	9	0
HARTFORD ACCIDENT & INDEMNITY COMPANY	14	3,475,124	14	0	0	0
HARTFORD INSURANCE COMPANY OF ILLINOIS	26	43,972,237	17	0	7	2
HARTFORD INSURANCE COMPANY OF THE MIDWEST	13	147,816	5	0	7	1
ILLINOIS FARMERS INSURANCE COMPANY	105	251,111,128	26	0	76	3
INDIANA INSURANCE COMPANY	11	18,830,487	3	0	8	0
INTERSTATE BANKERS CASUALTY COMPANY	37	14,846,296	1	0	36	0

(Continued from prior page) 2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	2003 Illinois Direct Written Premium (\$)	Major Sort Reasons broken down for our DOI			
			Underwriting	Marketing	Claims	Service
LIBERTY MUTUAL FIRE INSURANCE COMPANY	17	37,031,898	4	1	9	3
MADISON MUTUAL INSURANCE COMPANY	20	28,367,005	13	0	6	1
MEDMARC CASUALTY INSURANCE COMPANY *	95	10,295,746	10	0	85	0
MEMBERSELECT INSURANCE COMPANY	30	38,654,822	12	0	17	1
MID-CENTURY INSURANCE COMPANY	19	55,026,265	3	0	16	0
NATIONAL HERITAGE INSURANCE COMPANY	20	5,009,401	6	1	13	0
NATIONWIDE MUTUAL INSURANCE COMPANY	14	45,105,900	3	0	11	0
PROGRESSIVE CASUALTY INSURANCE COMPANY	14	7,408,553	3	0	8	3
PROGRESSIVE HALCYON INSURANCE COMPANY	11	44,733,053	3	2	5	1
PROGRESSIVE PREMIER INSURANCE COMPANY OF ILLINOIS	12	31,743,915	4	0	6	2
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	11	19,296,759	6	0	5	0
PRUDENTIAL PROPERTY & CASUALTY INSURANCE COMPANY	11	21,293,015	7	0	3	1
SAFECO INSURANCE COMPANY OF ILLINOIS	26	60,588,613	6	0	20	0
SAFEWAY INSURANCE COMPANY	89	35,459,051	4	0	85	0
STATE FARM FIRE & CASUALTY COMPANY	70	144,692,358	36	0	32	2
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	289	1,656,236,777	52	0	232	5
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY OF ILLINOIS	13	21,668,325	8	0	4	1
UNIQUE INSURANCE COMPANY	96	20,580,556	2	0	94	0
UNITED AUTOMOBILE INSURANCE COMPANY	62	32,134,844	5	0	55	2
UNITED EQUITABLE INSURANCE COMPANY	103	9,707,669	3	0	100	0
UNITED SERVICES AUTOMOBILE ASSOCIATION	19	53,294,817	10	0	9	0
UNIVERSAL CASUALTY COMPANY	343	48,545,285	8	0	334	1
USAA CASUALTY INSURANCE COMPANY	18	37,199,083	8	0	10	0
WEST AMERICAN INSURANCE COMPANY	11	18,878,191	2	0	8	1
* Company began withdrawing from Illinois on July 31, 2003.						

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Homeowners	Complaints	2003 Illinois Direct Written Premium (\$)	Major Sort Reasons broken down for our DOI			
ALLSTATE INSURANCE COMPANY	190	185,580,715	54	0	126	10
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	105	117,795,112	38	1	66	0
AUTO OWNERS INSURANCE COMPANY	13	21,462,212	2	0	10	1
CONSTITUTIONAL CASUALTY COMPANY	20	3,384,511	17	0	3	0
COUNTRY MUTUAL INSURANCE COMPANY	48	133,703,340	16	1	29	2
ECONOMY FIRE & CASUALTY COMPANY	13	17,640,027	3	0	9	1
ECONOMY PREMIER ASSURANCE COMPANY	26	47,362,149	14	0	11	1
ERIE INSURANCE EXCHANGE	14	16,079,499	10	0	4	0
GENERAL CASUALTY COMPANY OF ILLINOIS	15	11,704,628	8	0	7	0
HARTFORD INSURANCE COMPANY OF ILLINOIS	16	18,290,635	9	0	7	0
HARTFORD UNDERWRITERS INSURANCE COMPANY *	11	(173,205) *	1	0	10	0
ILLINOIS FARMERS INSURANCE COMPANY	141	121,542,646	40	2	94	5
INDIANA INSURANCE COMPANY	12	12,893,115	8	0	3	1
LIBERTY MUTUAL FIRE INSURANCE COMPANY	11	11,319,981	8	0	0	3
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	17	21,080,059	8	0	9	0
PRUDENTIAL PROPERTY & CASUALTY INSURANCE COMPANY	43	17,555,637	33	0	9	1
SAFECO INSURANCE COMPANY OF ILLINOIS	25	12,446,645	13	0	11	1
STANDARD MUTUAL INSURANCE COMPANY	13	11,918,812	5	0	8	0
STATE FARM FIRE & CASUALTY COMPANY	453	649,338,535	346	1	100	6
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY OF ILLINOIS	28	34,716,789	11	0	15	2
UNITED SERVICES AUTOMOBILE ASSOCIATION	14	19,908,558	10	0	2	2
* This company had negative direct Illinois written premium in 2003, but they continued to have homeowner policies in force as is shown by their 2003 Illinois earned premium of \$ 6,558,472. Company began transferring their homeowners business to an affiliate in 2002.						

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Accident & Health	Complaints	2003 Illinois Direct Written Premium (\$)	Major Sort Reasons broken down for our DOI			
			Underwriting	Marketing	Claims	Service
AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	20	14,100,809	2	0	18	0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	20	92,129,445	3	1	13	3
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	13	35,603,434	2	0	10	1
AMERICAN REPUBLIC INSURANCE COMPANY	15	20,305,280	5	0	8	2
BANKERS LIFE & CASUALTY COMPANY	25	32,299,557	4	3	15	3
COMBINED INSURANCE COMPANY OF AMERICA	21	25,197,720	3	2	14	2
CONSECO HEALTH INSURANCE COMPANY	20	12,956,011	2	1	7	10
CONSECO SENIOR HEALTH INSURANCE COMPANY	33	20,484,631	5	0	22	6
CONTINENTAL CASUALTY COMPANY	29	36,595,910	23	0	2	4
COUNTRY LIFE INSURANCE COMPANY	17	72,633,064	3	2	12	0
FORTIS INSURANCE COMPANY	79	14,271,556	11	1	67	0
HEALTH CARE SERVICE CORPORATION	439	963,437,439	127	4	298	10
JOHN ALDEN LIFE INSURANCE COMPANY	11	2,999,904	3	0	8	0
MUTUAL OF OMAHA INSURANCE COMPANY	18	19,613,686	2	0	14	2
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	18	17,033,928	10	1	6	1
PHYSICIANS MUTUAL INSURANCE COMPANY	13	19,310,520	2	0	9	2
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	55	84,763,284	12	1	40	2
UNICARE LIFE & HEALTH INSURANCE COMPANY	27	772,570	7	0	17	3

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Accident & Health	Complaints	2003 Illinois Direct Written Premium (\$)	Major Sort Reasons broken down for our DOI			
			Underwriting	Marketing	Claims	Service
AETNA LIFE INSURANCE COMPANY	16	165,898,817	0	0	14	2
AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	12	19,159,873	2	0	10	0
CELTIC INSURANCE COMPANY	23	9,911,530	3	0	20	0
CONCERT HEALTH PLAN INSURANCE COMPANY	59	19,625,001	0	0	56	3
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	35	229,028,282	1	0	34	0
CONSECO HEALTH INSURANCE COMPANY	10	22,046,990	0	0	9	1
DESTINY HEALTH INSURANCE COMPANY	10	40,784,279	2	0	8	0
FIDELITY SECURITY LIFE INSURANCE COMPANY	12	23,373,265	2	0	9	1
FORTIS INSURANCE COMPANY	28	92,224,747	3	0	24	1
GOLDEN RULE INSURANCE COMPANY	22	29,231,662	7	0	14	1
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	56	186,365,293	0	0	55	1
HEALTH CARE SERVICE CORPORATION	336	2,210,670,596	16	1	300	19
HUMANA INSURANCE COMPANY	84	619,583,650	3	0	80	1
JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	12	32,212,912	0	0	12	0
JOHN ALDEN LIFE INSURANCE COMPANY	12	61,608,944	1	0	10	1
LIFE INSURANCE COMPANY OF NORTH AMERICA	13	59,342,200	0	0	11	2
MEGA LIFE AND HEALTH INSURANCE COMPANY	16	58,178,177	0	0	15	1
METROPOLITAN LIFE INSURANCE COMPANY	34	149,191,071	1	0	31	2
MIDWEST SECURITY LIFE INSURANCE COMPANY	14	35,087,403	2	0	11	1
PRINCIPAL LIFE INSURANCE COMPANY	31	197,073,742	2	0	25	4
TRUSTMARK INSURANCE COMPANY	94	346,620,502	3	1	90	0
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	100	244,762,405	8	0	91	1
UNICARE LIFE & HEALTH INSURANCE COMPANY	32	23,685,549	5	0	26	1
UNITED HEALTHCARE INSURANCE COMPANY	59	386,080,105	2	0	55	2
UNITED HEALTHCARE INSURANCE COMPANY OF ILLINOIS	220	335,761,633	9	1	200	10
UNUM LIFE INSURANCE COMPANY OF AMERICA	19	121,523,690	2	0	17	0

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Credit Accident & Health	Complaints	2003 Illinois Direct Written Premium (\$)	Major Sort Reasons broken down for our DOI			
			Underwriting	Marketing	Claims	Service
CUNA MUTUAL INSURANCE SOCIETY	15	16,638,343	0	0	15	0

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Life	Complaints	2003 Illinois Direct Written Premium (\$)	Major Sort Reasons broken down for our DOI			
			Underwriting	Marketing	Claims	Service
AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	20	13,756,082	8	0	4	8
AMERICAN GENERAL LIFE INSURANCE COMPANY	20	88,028,638	8	1	3	8
AMERICAN INCOME LIFE INSURANCE COMPANY	11	16,700,452	2	1	2	6
ATLANTA LIFE INSURANCE COMPANY	12	2,424,274	1	0	2	9
BANKERS LIFE & CASUALTY COMPANY	12	8,776,606	2	0	8	2
CONSECO LIFE INSURANCE COMPANY	11	10,633,425	2	1	2	6
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	22	13,386,921	3	1	12	6
METROPOLITAN LIFE INSURANCE COMPANY	45	186,209,886	10	6	13	16
MONUMENTAL LIFE INSURANCE COMPANY	40	38,077,100	7	0	13	20
PRIMERICA LIFE INSURANCE COMPANY	12	57,273,442	6	2	4	0
PRUDENTIAL INSURANCE COMPANY OF AMERICA	63	168,856,688	11	11	11	30
REASSURE AMERICA LIFE INSURANCE COMPANY	27	18,511,310	5	2	10	10
STATE FARM LIFE INSURANCE COMPANY	10	165,032,535	2	0	5	3
UNITED INSURANCE COMPANY OF AMERICA	30	16,413,396	6	0	8	16

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Homeowners	Complaints	2003 Illinois Direct Written Premium	Major Sort Reasons broken down for our DOI Internet Site			
			Underwriting	Marketing - Sales	Claims	Service
ALLSTATE INSURANCE COMPANY	190	185,580,715	54	0	126	10
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	105	117,795,112	38	1	66	0
AUTO OWNERS INSURANCE COMPANY	13	21,462,212	2	0	10	1
CONSTITUTIONAL CASUALTY COMPANY	20	3,384,511	17	0	3	0
COUNTRY MUTUAL INSURANCE COMPANY	48	133,703,340	16	1	29	2
ECONOMY FIRE & CASUALTY COMPANY	13	17,640,027	3	0	9	1
ECONOMY PREMIER ASSURANCE COMPANY	26	47,362,149	14	0	11	1
ERIE INSURANCE EXCHANGE	14	16,079,499	10	0	4	0
GENERAL CASUALTY COMPANY OF ILLINOIS	15	11,704,628	8	0	7	0
HARTFORD INSURANCE COMPANY OF ILLINOIS	16	18,290,635	9	0	7	0
HARTFORD UNDERWRITERS INSURANCE COMPANY *	11	(173,205) *	1	0	10	0
ILLINOIS FARMERS INSURANCE COMPANY	141	121,542,646	40	2	94	5
INDIANA INSURANCE COMPANY	12	12,893,115	8	0	3	1
LIBERTY MUTUAL FIRE INSURANCE COMPANY	11	11,319,981	8	0	0	3
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	17	21,080,059	8	0	9	0
PRUDENTIAL PROPERTY & CASUALTY INSURANCE COMPANY	43	17,555,637	33	0	9	1
SAFECO INSURANCE COMPANY OF ILLINOIS	25	12,446,645	13	0	11	1
STANDARD MUTUAL INSURANCE COMPANY	13	11,918,812	5	0	8	0
STATE FARM FIRE & CASUALTY COMPANY	453	649,338,535	346	1	100	6
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY OF ILLINOIS	28	34,716,789	11	0	15	2
UNITED SERVICES AUTOMOBILE ASSOCIATION	14	19,908,558	10	0	2	2

* This company had negative direct Illinois written premium in 2003, but they continued to have homeowner policies in force as is shown by their 2003 Illinois earned premium of \$ 6,558,472. Company began transferring their homeowners business to an affiliate in 2002.

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Accident & Health	Complaints	2003 Illinois Direct Written Premium	Major Sort Reasons broken down for our DOI Internet Site			
			Underwriting	Marketing - Sales	Claims	Service
AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	20	14,100,809	2	0	18	0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	20	92,129,445	3	1	13	3
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	13	35,603,434	2	0	10	1
AMERICAN REPUBLIC INSURANCE COMPANY	15	20,305,280	5	0	8	2
BANKERS LIFE & CASUALTY COMPANY	25	32,299,557	4	3	15	3
COMBINED INSURANCE COMPANY OF AMERICA	21	25,197,720	3	2	14	2
CONSECO HEALTH INSURANCE COMPANY	20	12,956,011	2	1	7	10
CONSECO SENIOR HEALTH INSURANCE COMPANY	33	20,484,631	5	0	22	6
CONTINENTAL CASUALTY COMPANY	29	36,595,910	23	0	2	4
COUNTRY LIFE INSURANCE COMPANY	17	72,633,064	3	2	12	0
FORTIS INSURANCE COMPANY	79	14,271,556	11	1	67	0
HEALTH CARE SERVICE CORPORATION	439	963,437,439	127	4	298	10
JOHN ALDEN LIFE INSURANCE COMPANY	11	2,999,904	3	0	8	0
MUTUAL OF OMAHA INSURANCE COMPANY	18	19,613,686	2	0	14	2
PENN TREATY NETWORK AMERICA INSURANCE COMPANY	18	17,033,928	10	1	6	1
PHYSICIANS MUTUAL INSURANCE COMPANY	13	19,310,520	2	0	9	2
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	55	84,763,284	12	1	40	2
UNICARE LIFE & HEALTH INSURANCE COMPANY	27	772,570	7	0	17	3

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Accident & Health	Complaints	2003 Illinois Direct Written Premium	Major Sort Reasons broken down for our DOI Internet Site			
			Underwriting	Marketing - Sales	Claims	Service
AETNA LIFE INSURANCE COMPANY	16	165,898,817	0	0	14	2
AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY	12	19,159,873	2	0	10	0
CELTIC INSURANCE COMPANY	23	9,911,530	3	0	20	0
CONCERT HEALTH PLAN INSURANCE COMPANY	59	19,625,001	0	0	56	3
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	35	229,028,282	1	0	34	0
CONSECO HEALTH INSURANCE COMPANY	10	22,046,990	0	0	9	1
DESTINY HEALTH INSURANCE COMPANY	10	40,784,279	2	0	8	0
FIDELITY SECURITY LIFE INSURANCE COMPANY	12	23,373,265	2	0	9	1
FORTIS INSURANCE COMPANY	28	92,224,747	3	0	24	1
GOLDEN RULE INSURANCE COMPANY	22	29,231,662	7	0	14	1
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	56	186,365,293	0	0	55	1
HEALTH CARE SERVICE CORPORATION	336	2,210,670,596	16	1	300	19
HUMANA INSURANCE COMPANY	84	619,583,650	3	0	80	1
JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	12	32,212,912	0	0	12	0
JOHN ALDEN LIFE INSURANCE COMPANY	12	61,608,944	1	0	10	1
LIFE INSURANCE COMPANY OF NORTH AMERICA	13	59,342,200	0	0	11	2
MEGA LIFE AND HEALTH INSURANCE COMPANY	16	58,178,177	0	0	15	1
METROPOLITAN LIFE INSURANCE COMPANY	34	149,191,071	1	0	31	2
MIDWEST SECURITY LIFE INSURANCE COMPANY	14	35,087,403	2	0	11	1
PRINCIPAL LIFE INSURANCE COMPANY	31	197,073,742	2	0	25	4
TRUSTMARK INSURANCE COMPANY	94	346,620,502	3	1	90	0
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	100	244,762,405	8	0	91	1
UNICARE LIFE & HEALTH INSURANCE COMPANY	32	23,685,549	5	0	26	1
UNITED HEALTHCARE INSURANCE COMPANY	59	386,080,105	2	0	55	2
UNITED HEALTHCARE INSURANCE COMPANY OF ILLINOIS	220	335,761,633	9	1	200	10
UNUM LIFE INSURANCE COMPANY OF AMERICA	19	121,523,690	2	0	17	0

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Credit Accident & Health	Complaints	2003 Illinois Direct Written Premium	Major Sort Reasons broken down for our DOI Internet Site			
			Underwriting	Marketing - Sales	Claims	Service
CUNA MUTUAL INSURANCE SOCIETY	15	16,638,343	0	0	15	0

2003 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Life	Complaints	2003 Illinois Direct Written Premium	Major Sort Reasons broken down for our DOI Internet Site			
			Underwriting	Marketing - Sales	Claims	Service
AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	20	13,756,082	8	0	4	8
AMERICAN GENERAL LIFE INSURANCE COMPANY	20	88,028,638	8	1	3	8
AMERICAN INCOME LIFE INSURANCE COMPANY	11	16,700,452	2	1	2	6
ATLANTA LIFE INSURANCE COMPANY	12	2,424,274	1	0	2	9
BANKERS LIFE & CASUALTY COMPANY	12	8,776,606	2	0	8	2
CONSECO LIFE INSURANCE COMPANY	11	10,633,425	2	1	2	6
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	22	13,386,921	3	1	12	6
METROPOLITAN LIFE INSURANCE COMPANY	45	186,209,886	10	6	13	16
MONUMENTAL LIFE INSURANCE COMPANY	40	38,077,100	7	0	13	20
PRIMERICA LIFE INSURANCE COMPANY	12	57,273,442	6	2	4	0
PRUDENTIAL INSURANCE COMPANY OF AMERICA	63	168,856,688	11	11	11	30
REASSURE AMERICA LIFE INSURANCE COMPANY	27	18,511,310	5	2	10	10
STATE FARM LIFE INSURANCE COMPANY	10	165,032,535	2	0	5	3
UNITED INSURANCE COMPANY OF AMERICA	30	16,413,396	6	0	8	16

2003 Complaint Statistics for Health Service Organizations - Complaints - Illinois Members Only							
	Complaints	Total Illinois Members as of 12/31/03 in Force	Non-Medicaid/Non- Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/03 *	Underwriting	Marketing /Sales	Claims	Service
DELTA DENTAL PLAN OF ILLINOIS	13	239,746	239,746			13	

*Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

Enrollment numbers shown are derived from the 2003 Illinois Enrollment page included in the 2003 Annual Statement filing.

2003 Complaint Statistics for Limited Health Service Organizations- Complaints-Illinois Members Only	Complaints	Total Illinois Members as of 12/31/03 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/03 *	Underwriting	Marketing/ Sales	Claims	Service
COMPIDENT OF ILLINOIS, INC.	16	173,030	173,030			16	
OLYMPIA LIMITED HEALTH SERVICES ORGANIZATION, INC.	2	124,786	124,786			2	

*Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

Enrollment numbers shown are derived from the 2003 Illinois Enrollment page included in the 2003 Annual Statement filing

2003 Complaint Statistics for Health Maintenance Organizations - Complaints- Illinois Members Only	Complaints	Total Illinois Members as of 12/31/03 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/03 *	Underwriting	Marketing /Sales	Claims	Service
AETNA HEALTH OF ILLINOIS, INC.	38	41,063	41,063	6		32	
AMERIGROUP ILLINOIS, INC.**	6	31,830	0			6	
CIGNA HEALTHCARE OF ILLINOIS, INC.	16	5,575	5,575	2		14	
CIGNA HEALTHCARE OF ST. LOUIS, INC.	1	831	831			1	
GREAT-WEST HEALTHCARE OF ILLINOIS, INC.	10	11,577	11,577			10	
GROUP HEALTH PLAN, INC.	18	24,268	19,862			16	2
HEALTH ALLIANCE MEDICAL PLANS, INC.	68	152,419	138,851	2		65	1
HEALTH CARE SERVICE CORPORATION MUTUAL LEGAL RESERVE COMPANY	353	791,665	791,665	1		345	7
HUMANA HEALTH PLAN, INC.	178	314,741	227,955	2		172	4
JOHN DEERE HEALTH PLAN, INC.	11	37,289	37,283			11	
MERCY HEALTH PLANS OF MISSOURI, INC.	1	9,012	7,719			1	
OSF HEALTH PLANS, INC.	36	61,875	52,133			36	
PERSONALCARE INSURANCE OF ILLINOIS, INC.	66	61,140	57,208	1		59	6
ROCKFORD HEALTH PLANS, INC.	42	13,849	13,849			40	2
UNICARE HEALTH PLANS OF THE MIDWEST, INC.	150	151,045	135,655	1		147	2
UNITEDHEALTHCARE OF ILLINOIS, INC.	80	64,673	37,838	1		78	1
UNITED HEALTHCARE OF THE MIDWEST, INC.	8	12,852	5,023			7	1

*Total is adjusted to delete Medicaid/Medicare Members and FEHBP Members.

** Medicaid only HMO. Complaints are handled by the Illinois Department of Public Aid. Enrollment numbers shown are derived from the 2003 Illinois Enrollment page included in the 2003 Annual Statement filing.

HMOs and Health Service Organizations with No Illinois Enrollment at Year End 2003		Total Illinois Members as of 12/31/03 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/03 *				
Name	Complaints			Underwriting	Marketing /Sales	Claims	Service
COUNTRY MEDICAL PLANS, INC.	0						
FIRST COMMONWEALTH HEALTH SERVICES CORPORATION *	3					3	
HARMONY HEALTH PLAN OF ILLINOIS INC. **	0	52,152	0				
HMO MISSOURI, INC.	0						
MERCYCARE INSURANCE COMPANY	0						
PREMIER MEDICAL INSURANCE GROUP, INC.	0						
PRUDENTIAL HEALTH CARE PLAN, INC.	0						
WELLMARK HEALTH PLAN OF IOWA, INC.	0						

* Health Service Organization

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

Illinois Licensed Health Maintenance Organizations Having Commercial Enrollment but No Complaints in 2003	Total Illinois Members as of 12/31/03 in Force	Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/03 *
BCI HMO INC.	111	111
HEALTH ALLIANCE MIDWEST, INC.	636	636
HEALTHLINK HMO, INC.	6,580	6,580
MEDICAL ASSOCIATES HEALTH PLAN, INC.	3,170	3,170
NEVADACARE, INC.	269	269
UNION HEALTH SERVICE, INC.	35,521	33,488

Enrollment numbers shown are derived from the 2003 Illinois Enrollment page included in the 2003 Annual Statement filing.