



**Illinois Department of Financial
and Professional Regulation**
Division of Insurance

NEWS

Consumers File Insurance Complaints *Insurance Division Releases Annual Report*

SPRINGFIELD – Illinois consumers filed fewer complaints regarding their insurance companies and HMOs in 2005, according to consumer complaint statistics released today by the Illinois Department of Financial and Professional Regulation (IDFPR), Division of Insurance.

Illinois HMOs experienced a decline in complaints in the year 2005, and reported 300,000 fewer enrolled Illinois residents. Even with 17% fewer Illinoisans being covered through HMO plans, health maintenance organizations experienced a decrease in the total complaints received directly at the health care plans by 25%, from 8,951 in 2004 to 6,666 in 2005. In comparison, the Illinois Department of Financial and Professional Regulation (IDFPR), Division of Insurance closed 893 complaints regarding HMOs in 2005, a decrease of 18% from the previous year.

Improvements were reported for both consumers utilizing HMO products and providers rendering care on behalf of the HMO. Of the 1.6 million Illinois members enrolled in HMOs, approximately 16% are covered through Medicare, Medicaid or other federal programs. Federal laws generally pre-empt Illinois from handling complaint related issues for Medicare and Medicaid members; therefore, complaints related to those members are not reflected in the complaint statistics.

In addition to HMO complaints, other types of coverage have also experienced a decrease in 2005 from the prior year: individual life (-14%); individual accident and health (-14%); group credit accident and health (-29%); group accident and health (-15%); private passenger automobile (-13%). For the second year in a row, complaints regarding homeowner coverage decreased. Homeowner coverage complaints declined from 1,188 in 2004 to 876 in 2005, resulting in a 26% decrease.

In the past year there has been a rise in complaints regarding individual annuity coverage, from 108 complaints in 2004 to 119 in 2005, a 10% increase. Of the 119 individual annuity complaints, 59 of them (50%) were regarding policyholder service issues. Examples of

policyholder service issues include cash value and surrender charge disputes and premium notice or billing problems.

In 2005, the Illinois Department of Financial and Professional Regulation, Division of Insurance investigated 9,755 written complaints against insurance companies, compared to 11,107 in 2004; 11,762 in 2003; and 12,019 in 2002. This resulted in a 12% decrease during the past year, and an overall decrease of 19% since 2002.

For a copy of this report or to locate the online consumer complaint form, visit the IDFPD Website at www.idfpr.com, where the link to the Division of Insurance web page can be accessed. Illinois consumers may also contact the Illinois Department of Financial and Professional Regulation, Division of Insurance, by calling the Consumer Assistance Hotline toll-free at 866-445-5364 or the Office of Consumer Health Insurance toll-free at 877-527-9431.

2005 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	AUTO 2005 Illinois Direct Written Premium	2005 Auto Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with IDFPR, Division of Insurance			
				Underwriting	Marketing - Sales	Claims	Service
AFFIRMATIVE INSURANCE COMPANY	82	\$23,513,868	3.49	5	2	75	0
ALLSTATE INSURANCE COMPANY	212	\$388,868,660	0.55	19	0	187	6
AMERICAN ACCESS CASUALTY COMPANY	128	\$53,521,564	2.39	3	0	124	1
AMERICAN AMBASSADOR CASUALTY COMPANY *	13	-\$9,093	N/A negative premium	1	1	10	1
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	88	\$265,839,377	0.33	25	1	57	5
AMERICAN FREEDOM INSURANCE COMPANY	80	\$15,780,134	5.07	1	0	79	0
AMERICAN HEARTLAND INSURANCE COMPANY	70	\$10,202,745	6.86	1	0	67	2
AMERICAN SERVICE INSURANCE COMPANY, INC.	121	\$42,721,501	2.83	7	2	111	1
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	11	\$36,379,939	0.30	2	0	8	1
APOLLO CASUALTY COMPANY	170	\$33,428,938	5.09	3	0	165	2
AUTO OWNERS INSURANCE COMPANY	10	\$27,551,885	0.36	3	0	7	0
CONSTITUTIONAL CASUALTY COMPANY	17	\$10,207,318	1.67	4	0	13	0
COUNTRY MUTUAL INSURANCE COMPANY	30	\$322,766,336	0.09	12	0	17	1
COUNTRY PREFERRED INSURANCE COMPANY	11	\$115,971,522	0.09	3	0	7	1
FARMERS AUTOMOBILE INSURANCE ASSOCIATION (THE)	10	\$62,606,835	0.16	2	0	7	1
FOUNDERS INSURANCE COMPANY	105	\$51,698,918	2.03	4	0	98	3
GEICO GENERAL INSURANCE COMPANY	26	\$78,683,301	0.33	5	0	21	0
GEICO INDEMNITY COMPANY	14	\$29,499,333	0.47	3	0	10	1
GENERAL CASUALTY COMPANY OF ILLINOIS	11	\$45,337,811	0.24	4	0	7	0
HARTFORD INSURANCE COMPANY OF ILLINOIS	11	\$37,582,403	0.29	7	0	4	0
ILLINOIS FARMERS INSURANCE COMPANY	72	\$257,086,429	0.28	11	0	54	7
INSURA PROPERTY AND CASUALTY INSURANCE COMPANY	53	\$57,140,045	0.93	6	0	47	0
INTERSTATE BANKERS CASUALTY COMPANY	27	\$8,188,890	3.30	2	0	25	0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	20	\$62,866,561	0.32	2	0	15	3
MADISON MUTUAL INSURANCE COMPANY	11	\$27,108,694	0.41	4	0	6	1
MEMBERSELECT INSURANCE COMPANY	27	\$50,787,633	0.53	9	0	18	0
MID-CENTURY INSURANCE COMPANY	16	\$51,675,971	0.31	2	0	14	0
* company withdrew from private passenger automobile business effective June 2005.							

(Continued from prior page) 2005 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Private Passenger Automobile	Complaints	AUTO 2005 Illinois Direct Written Premium	2005 Auto Complaint Ratio per \$1 Million in Direct Written Premiums	Major Reasons Complaints were filed with IDFPR, Division of Insurance			
				Underwriting	Marketing Sales	Claims	Service
NATIONAL HERITAGE INSURANCE COMPANY	15	\$4,852,360	3.09	1	0	14	0
PROGRESSIVE HALCYON INSURANCE COMPANY	15	\$66,238,129	0.23	2	0	12	1
PROGRESSIVE NORTHERN INSURANCE COMPANY	16	\$121,900,167	0.13	3	0	11	2
PROGRESSIVE UNIVERSAL INSURANCE COMPANY OF ILLINOIS	18	\$26,299,355	0.68	2	0	16	0
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	11	\$24,208,725	0.45	5	0	4	2
SAFECO INSURANCE COMPANY OF ILLINOIS	14	\$49,790,538	0.28	2	0	11	1
SAFEWAY INSURANCE COMPANY	123	\$32,933,076	3.73	6	0	116	1
STATE FARM FIRE & CASUALTY COMPANY	11	\$114,371,854	0.10	4	0	7	0
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	217	\$1,562,550,214	0.14	36	0	176	5
TRAVELERS PERSONAL INSURANCE COMPANY	14	\$29,129,466	0.48	4	0	10	0
UNIQUE INSURANCE COMPANY	195	\$23,120,988	8.43	12	2	179	2
UNITED AUTOMOBILE INSURANCE COMPANY	118	\$35,797,697	3.30	8	0	107	3
UNITED EQUITABLE INSURANCE COMPANY	47	\$11,490,538	4.09	6	0	41	0
UNIVERSAL CASUALTY COMPANY	122	\$57,274,822	2.13	7	2	110	3
USAGENCIES DIRECT INSURANCE COMPANY	12	\$9,650,899	1.24	2	0	10	0
WEST AMERICAN INSURANCE COMPANY	11	\$14,943,142	0.74	1	0	10	0

Comparison of Complaints by Coverage & Reason 2004-2005

Coverage	Underwriting	Marketing & Sales	Claim Handling	Policyholder Service	Total	% of Change from Prior Year
Auto (2004)	550	104	2,778	127	3,559	
Auto (2005)	374	126	2,503	110	3,113	-13%
Homeowners (2004)	501	22	606	59	1,188	
Homeowners (2005)	301	30	515	30	876	-26%
Individual Life (2004)	127	61	161	335	684	
Individual Life (2005)	102	53	134	299	588	-14%
Individual Annuity (2004)	2	33	11	62	108	
Individual Annuity (2005)	0	48	12	59	119	+10%
Individual A & H (2004)	200	27	710	111	1,048	
Individual A & H (2005)	173	17	608	100	898	-14%
Group A & H (2004)	96	16	3,379	110	3,601	
Group A & H (2005)	98	6	2,771	202	3,077	-15%
Group Credit A & H (2004)	2	0	36	3	41	
Group Credit A & H (2005)	1	1	25	2	29	-29%
HMOs (2004)	26	0	953	105	1,084	
HMOs (2005)	14	3	834	42	893	-18%
All Other Coverages (2005)	78	20	128	263	489	
No Coverage Designated (2005)					566	
Totals for 2005:	1,141	304	7,530	1,107	10,648	

Composite of Insurance Complaints Investigated by the Division of Insurance in the Year 2005

HMO Complaints	893
Insurance Company Complaints	<u>9,755</u>
	10,648
Not Categorized Complaints	<u>1,799</u>
Total Complaints	12,447

Complaints by Line of Coverage

Auto	3,113	25%
Homeowners	876	7%
Individual Life	588	5%
Individual Accident & Health	898	7%
Group Accident & Health	3,077	25%
HMOs	893	7%
Group Credit Accident & Health	29	1%
Individual Annuity	119	1%
All Other Coverages	489	4%
Not Categorized	1,799	14%
No Coverage Designated	566	4%
Total:	12,447	100%

Major Reasons for Complaints

	Insurance Companies		HMOs	
Underwriting	1,136	12%	14	1%
Marketing & Sales	312	2%	3	1%
Claims Handling	7,372	76%	834	93%
Policyholder Service	935	10%	42	5%
Total:	9,755	100%	893	100%

Distribution of Complaints by Zip Code

	Insurance Companies		HMOs	
Metro Cook County (600-605)	4,246	43%	387	43%
Chicago (606)	2,006	21%	161	18%
Downstate (607-629)	2,562	26%	291	33%
Outside Illinois	918	9%	48	5%
Email address only	23	1%	6	1%
Total:	9,755	100%	893	100%

2005 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Group Accident & Health	Complaints	Group A&H - 2005 Direct IL Written Premium	2005 Certificates in Force	2005 Group Accident & Health Complaint Ratio per 10,000 Certificates in Force	Major Reasons Complaints were filed with IDFPR, Division of Insurance			
					Underwriting	Marketing - Sales	Claims	Service
AETNA LIFE INSURANCE COMPANY	46	\$297,649,017	206,632	2.23	0	0	43	3
CELTIC INSURANCE COMPANY	12	\$9,014,687	1,867	64.27	1	0	10	1
CONCERT HEALTH PLAN INSURANCE COMPANY	20	\$28,821,907	4,595	43.53	0	0	19	1
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	30	\$126,307,990	88,398	3.39	1	0	29	0
DESTINY HEALTH INSURANCE COMPANY	24	\$60,429,986	14,884	16.12	1	0	20	3
GOLDEN RULE INSURANCE COMPANY	31	\$26,798,286	5,964	51.98	8	0	18	5
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	60	\$220,470,970	160,138	3.75	1	0	57	2
HEALTH ALLIANCE MEDICAL PLANS INC.	17	\$583,599,059	27,091	6.28	3	0	12	2
HEALTH CARE SERVICE CORPORATION	361	\$4,511,832,052	442,472	8.16	15	0	308	38
HUMANA INSURANCE COMPANY	58	\$496,967,707	67,688	8.57	1	0	54	3
JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	12	\$39,544,090	334,088	0.36	0	0	12	0
JOHN ALDEN LIFE INSURANCE COMPANY	11	\$59,619,393	11,198	9.82	1	0	8	2
MEGA LIFE AND HEALTH INSURANCE COMPANY	25	\$61,925,622	43,821	5.71	2	0	19	4
METROPOLITAN LIFE INSURANCE COMPANY	17	\$200,711,175	1,568,199	0.11	0	0	15	2
PERSONALCARE INSURANCE OF ILLINOIS INC.	13	\$219,063,626	38,005	3.42	1	0	12	0
PRINCIPAL LIFE INSURANCE COMPANY	39	\$202,386,426	106,630	3.66	0	0	35	4
PRUDENTIAL INSURANCE COMPANY OF AMERICA	14	\$41,726,610	153,109	0.91	0	0	13	1
STONEBRIDGE LIFE INSURANCE COMPANY	12	\$12,345,547	129,701	0.93	2	1	6	3
TIME INSURANCE COMPANY	76	\$109,276,197	59,642	12.74	13	0	58	5
TRUSTMARK INSURANCE COMPANY	12	\$46,616,942	28,073	4.27	0	0	12	0
TRUSTMARK LIFE INSURANCE COMPANY	33	\$239,180,061	132,415	2.49	1	0	32	0
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	136	\$419,416,571	62,367	21.81	6	1	120	9
UNITED HEALTHCARE INSURANCE COMPANY	83	\$480,234,722	170,193	4.88	1	1	75	6
UNITED HEALTHCARE INSURANCE COMPANY OF ILLINOIS	93	\$266,104,561	35,968	25.86	5	0	85	3
UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY	10	\$7,793,214	2,057	48.61	3	0	7	0
UNUM LIFE INSURANCE COMPANY OF AMERICA	13	\$137,511,204	776,258	0.17	0	0	13	0

**2005 Complaint Statistics for Health Service Organizations (HSOs)-
Complaints - Illinois Members Only**

	Complaints	Total Illinois Members as of 12/31/2005 in Force	Non-Medicaid/Non- Medicare Members/ Non- Federal Employer Health Benefit Plans Members as of 12/31/2005 *	Complaint Ratio per 10,000 Members Enrolled in Illinois	Underwriting	Marketing/ Sales	Claims	Service
COMPBENEFITS DENTAL, INC.	21	84,005	84,005	2.50	0	0	21	0
DELTA DENTAL PLAN OF ILLINOIS	12	263,373	263,373	0.46	0	0	12	0
FIRST COMMONWEALTH INSURANCE COMPANY	5	216,497	216,497	0.23	0	0	3	2
OLYMPIA LIMITED HEALTH SERVICES ORGANIZATION INC.	1	110,791	110,791	0.09	0	0	1	0

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

Enrollment numbers shown are derived from the 2005 Illinois Enrollment page included in the 2005 Annual Statement filing.

**Health Maintenance Organizations (HMOs) and
Health Service Organizations (HSOs) with No Illinois
Enrollment at Year End 2005**

Total Illinois
Members as
of
12/31/2005
in Force

Non-Medicaid/Non-
Medicare Members/
Non-Federal Employer
of
Health Benefit Plans
Members as of
12/31/2005 *

AMERIGROUP ILLINOIS INC. ***	40,990	0
AVETA HEALTH ILLINOIS INC.	0	0
ESSENCE INC.	302	0
FIRST COMMONWEALTH HEALTH SERVICES CORPORATION **	0	0
HARMONY HEALTH PLAN OF ILLINOIS INC. ***	92,003	0
HEALTHLINK HMO INC.	0	0
HEALTHSPRING, INC.	4,166	0
HMO MISSOURI, INC.	0	0
MERCYCARE INSURANCE COMPANY	0	0
NATIONAL DENTAL CARE INC.**	0	0
SENIOR INSURANCE SERVICES, INC. **	0	0
UNIVERSAL HEALTH SERVICES, INC. **	0	0
WELLMARK HEALTH PLAN OF IOWA, INC.	0	0

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

** Health Service Organization

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

Enrollment numbers shown are derived from the 2005 Illinois Enrollment page included in the 2005 Annual Statement filing.

2005 Complaint Statistics for Health Maintenance Organizations (HMOs) - Complaints- Illinois Members Only

Complaints Total Illinois Members as of 12/31/2005 in Force Non-Medicaid/Non-Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2005 * Complaint Ratio per 10,000 Members Enrolled in Illinois Underwriting Marketing-Sales Claims Service

AETNA HEALTH OF ILLINOIS, INC.	36	61,407	60,870	5.91	2	0	33	1
CIGNA HEALTHCARE OF ILLINOIS, INC.	3	4,132	4,132	7.26	0	0	2	1
GREAT-WEST HEALTHCARE OF ILLINOIS, INC.	7	6,457	6,457	10.84	0	0	7	0
GROUP HEALTH PLAN, INC.	6	27,781	23,544	2.55	0	0	6	0
HEALTH ALLIANCE MEDICAL PLANS, INC.	48	143,079	129,437	3.71	0	0	48	0
HEALTH CARE SERVICE CORPORATION MUTUAL LEGAL RESERVE COMPANY	243	718,211	718,211	3.38	2	0	233	8
HUMANA HEALTH PLAN, INC.	95	136,208	76,709	12.38	4	0	89	2
JOHN DEERE HEALTH PLAN, INC.	17	30,191	30,066	5.65	0	0	17	0
MERCY HEALTH PLANS OF MISSOURI, INC.	1	4,231	3,421	2.92	0	0	1	0
OSF HEALTH PLANS, INC.	23	66,959	54,007	4.26	0	0	23	0
PERSONALCARE INSURANCE OF ILLINOIS, INC.	73	56,580	52,826	13.82	3	0	62	8
UNICARE HEALTH PLANS OF THE MIDWEST, INC.	67	128,358	116,396	5.76	0	0	67	0
UNITEDHEALTHCARE OF ILLINOIS, INC.	29	36,879	36,879	7.86	0	0	28	1
UNITED HEALTHCARE OF THE MIDWEST, INC.	2	8,947	927	21.57	0	0	2	0

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

Enrollment numbers shown are derived from the 2005 Illinois Enrollment page included in the 2005 Annual Statement filing.

2005 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Homeowners	Complaints	Homeowners 2005 Illinois Direct Written Premium	2005 Homeowners Complaint Ratio per \$1,000,000 IL Direct Written Premiums	Major Reasons Complaints were filed with IDFPR, Division of Insurance			
				Underwriting	Marketing Sales	Claims	Service
ALLSTATE INSURANCE COMPANY	165	\$165,649,656	1.00	26	2	130	7
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	51	\$130,529,241	0.39	11	1	37	2
COUNTRY MUTUAL INSURANCE COMPANY	26	\$167,051,866	0.16	6	1	18	1
ERIE INSURANCE EXCHANGE	14	\$19,562,613	0.72	5	1	8	0
FARMERS AUTOMOBILE INSURANCE ASSOCIATION (THE)	11	\$24,190,208	0.45	3	0	8	0
ILLINOIS FARMERS INSURANCE COMPANY	57	\$129,941,580	0.44	18	1	32	6
MEMBERSELECT INSURANCE COMPANY	10	\$18,753,896	0.53	4	0	6	0
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	10	\$20,239,576	0.49	2	0	8	0
STATE FARM FIRE & CASUALTY COMPANY	185	\$710,558,915	0.26	111	1	70	3
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	10	\$19,358,303	0.51	5	0	5	0

**Illinois Licensed Health Services Organizations
(HSOs) Having Commercial Enrollment but No
Complaints in 2005**

Total Illinois
Members as
of
12/31/2005
in Force

Non-Medicaid/Non-
Medicare Members/
Non-Federal Employer
Health Benefit Plans
Members as of
12/31/2005 *

	Total Illinois Members as of 12/31/2005 in Force	Non-Medicaid/Non- Medicare Members/ Non-Federal Employer Health Benefit Plans Members as of 12/31/2005 *
DENTAL BENEFIT PROVIDERS OF ILLINOIS, INC.	385	385
DENTAL CONCERN, LTD. (THE)	5,305	5,305
FIRST COMMONWEALTH LIMITED HEALTH SERVICES CORP.	415	415
SIDNEY HILLMAN HEALTH CENTRE	7,744	6,463
UNION MEDICAL CENTER	11,639	11,446
UNITED CONCORDIA DENTAL PLANS OF ILLINOIS, INC.	366	366

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

Enrollment numbers shown are derived from the 2005 Illinois Enrollment page included in the 2005 Annual Statement filing.

**2005 Complaint Statistics for Health Service Organizations (HSOs)-
Complaints - Illinois Members Only**

	Complaints	Total Illinois Members as of 12/31/2005 in Force	Non-Medicaid/Non- Medicare Members/ Non- Federal Employer Health Benefit Plans Members as of 12/31/2005 *	Complaint Ratio per 10,000 Members Enrolled in Illinois	Underwriting	Marketing/ Sales	Claims	Service
COMPBENEFITS DENTAL, INC.	21	84,005	84,005	2.50	0	0	21	0
DELTA DENTAL PLAN OF ILLINOIS	12	263,373	263,373	0.46	0	0	12	0
FIRST COMMONWEALTH INSURANCE COMPANY	5	216,497	216,497	0.23	0	0	3	2
OLYMPIA LIMITED HEALTH SERVICES ORGANIZATION INC.	1	110,791	110,791	0.09	0	0	1	0

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

Enrollment numbers shown are derived from the 2005 Illinois Enrollment page included in the 2005 Annual Statement filing.

2005 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Accident & Health	Complaints	Individual A&H - 2005 Illinois Direct Written Premium	2005 Policies in Force	2005 Individual A&H Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with IDFPD, Division of Insurance			
					Under-writing	Marketing - Sales	Claims	Service
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	24	\$109,109,484	321,304	0.75	2	1	19	2
AMERICAN REPUBLIC INSURANCE COMPANY	11	\$13,923,877	6,944	15.84	1	0	9	1
BANKERS LIFE & CASUALTY COMPANY	23	\$31,245,037	19,520	11.78	2	3	16	2
CONSECO HEALTH INSURANCE COMPANY	34	\$12,724,544	17,423	19.51	6	1	16	11
CONSECO SENIOR HEALTH INSURANCE COMPANY	49	\$16,687,146	11,313	43.13	6	0	36	7
CONTINENTAL CASUALTY COMPANY	18	\$35,904,113	22,289	8.08	12	0	3	3
HEALTH CARE SERVICE CORPORATION	281	\$517,859,156	470,722	5.97	54	0	205	22
HUMANA INSURANCE COMPANY	27	\$65,892,556	15,675	17.22	7	0	19	1
PHYSICIANS MUTUAL INSURANCE COMPANY	10	\$16,816,963	21,506	4.65	2	0	6	2
TIME INSURANCE COMPANY	20	\$5,168,551	4,747	44.24	1	0	18	1
UNICARE HEALTH INSURANCE COMPANY OF THE MIDWEST	54	\$25,722,164	63,745	8.47	2	1	49	2
UNITED AMERICAN INSURANCE COMPANY	20	\$24,457,599	11,036	18.12	3	1	12	4
WASHINGTON NATIONAL INSURANCE COMPANY	12	\$9,784,673	8,042	14.92	2	0	8	2

2005 Complaint Statistics of Insurance Companies Showing 10 or More Complaints for Coverage Type - Individual Life	Complaints	Individual Life 2005 Illinois Direct Written Premium	2005 Policies in Force	2005 Individual Life Complaint Ratio per 10,000 Policies in Force	Major Reasons Complaints were filed with IDFP, Division of Insurance			
					Underwriting	Marketing - Sales	Claims	Service
AMERICAN GENERAL LIFE & ACCIDENT INSURANCE COMPANY	15	\$13,050,782	111,346	1.35	4	0	3	8
AMERICAN GENERAL LIFE INSURANCE COMPANY	14	\$108,052,002	140,530	1.00	4	1	1	8
AMERICAN INCOME LIFE INSURANCE COMPANY	12	\$20,166,332	55,231	2.17	4	1	1	6
BANKERS LIFE & CASUALTY COMPANY	16	\$11,296,425	41,884	3.82	2	2	3	9
GLOBE LIFE & ACCIDENT INSURANCE COMPANY	25	\$14,512,382	215,976	1.16	3	0	13	9
JOHN HANCOCK LIFE INSURANCE COMPANY	10	\$22,039,383	126,813	0.79	3	0	1	6
METROPOLITAN LIFE INSURANCE COMPANY	30	\$177,652,315	660,568	0.45	3	4	4	19
MONUMENTAL LIFE INSURANCE COMPANY	34	\$38,630,138	306,659	1.11	4	1	9	20
PRUDENTIAL INSURANCE COMPANY OF AMERICA	38	\$147,064,688	749,410	0.51	3	6	8	21
REASSURE AMERICA LIFE INSURANCE COMPANY	14	\$15,433,888	40,831	3.43	3	0	4	7
UNITED INSURANCE COMPANY OF AMERICA	23	\$17,330,545	205,018	1.12	1	0	7	15
WESTERN & SOUTHERN LIFE INSURANCE COMPANY	12	\$21,927,326	136,857	0.88	0	1	8	3