

Group Accident and Health by Company Name

2011 Complaint Statistics of Insurance Companies Showing 5 or More Complaints for Coverage Type Group Accident & Health	Complaints Closed During 2011	Group Accident & Health Certificates in Force as of 12/31/2011	2011 Group A & H Complaint Ratio per 10,000 Certificates in force	Major Reasons Complaints were filed with the Illinois Department of Insurance				2010 Consumer Complaint Report Ratio
				under-writing	marketing - sales	claims	policy service	
Aetna Life Insurance Company	46	433,611	1.06	3	0	39	4	0.72
American Medical And Life Insurance Company	5	1,383	36.15	1	0	3	1	47.62
American Republic Insurance Company	6	3,973	15.10	0	0	6	0	-
BCS Insurance Company	6	48,736	1.23	0	0	6	0	-
Celtic Insurance Company	32	5,138	62.28	10	0	19	3	25.33
Concert Health Plan Insurance Company	12	2,473	48.52	0	0	11	1	74.17
Connecticut General Life Insurance Company	17	79,497	2.14	0	0	15	2	1.20
Golden Rule Insurance Company	54	17,306	31.20	17	0	33	4	30.28
Guardian Life Insurance Company of America	14	315,452	0.44	1	0	13	0	1.18
Hartford Life & Accident Insurance Company	7	668,398	0.10	0	0	6	1	-
Health Alliance Medical Plans Inc.	10	38,105	2.62	1	0	7	2	1.92
Health Care Service Corporation	210	1,740,028	1.21	13	0	155	42	2.15
Humana Insurance Company	31	88,210	3.51	0	0	28	3	8.75
HumanaDental Insurance Company	6	41,537	1.44	0	0	4	2	1.70
John Alden Life Insurance Company	6	11,026	5.44	1	0	4	1	8.20
Life Insurance Company of North America	9	1,228,998	0.07	0	0	9	0	0.11

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Lincoln National Life Insurance Company *	9	427,264	0.21	0	0	9	0	23,333.33
Markel Insurance Company	8	9,959	8.03	0	0	8	0	-
Mega Life and Health Insurance Company (The)	8	7,793	10.27	1	1	6	0	9.17
Metropolitan Life Insurance Company	16	1,126,652	0.14	1	0	15	0	0.21
Principal Life Insurance Company	18	118,814	1.51	1	0	17	0	1.29
Prudential Insurance Company of America	10	349,661	0.29	0	0	9	1	22.71
Reliance Standard Life Insurance Company	8	175,302	0.46	0	0	8	0	-
Stonebridge Life Insurance Company	5	76,961	0.65	1	1	0	3	-
Time Insurance Company	42	32,525	12.91	10	1	27	4	14.71
Unicare Health Insurance Co of the Midwest **	6	8	7,500.00	0	0	6	0	23,000.00
United of Omaha Life Insurance Company	8	175,000	0.46	1	0	7	0	-
United States Fire Insurance Company	7	7,934	8.82	0	0	6	1	-
UnitedHealthcare Insurance Company	69	487,456	1.42	4	0	60	5	1.53
UnitedHealthcare Insurance Company of Illinois	62	64,569	9.60	1	0	56	5	20.56
UnitedHealthcare Insurance Co of the River Valley	13	25,514	5.10	2	0	9	2	90.19
Unum Life Insurance Company of America	9	548,544	0.16	0	0	9	0	0.19

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Total	769	8,357,827	8.79	Mean (The "average" of complaint ratios. Unicare Health Ins Co of Midwest's complaint ratio is excluded from the calculation.)				
			1.51	Median (The "middle" value of complaint ratios. Unicare Health Ins Co of Midwest's complaint ratio is excluded from the calculation.)				

* Company wrote no premium in this coverage in 2010.

** Company exited the market in Illinois at the end of 2009. Company's complaint ratio is excluded from Mean and Median calculation.

"-" in 2010 complaint ratio column indicates the company did not show in the 2010 report.