

Composite of Insurance Complaints Total Complaints Investigated in Year 2004

HMO Complaints	1,084
Insurance Company Complaints	<u>11,107</u>
	12,191
Not Categorized	<u>2,003</u>
Total:	14,194

Complaints by Line of Coverage

Auto	3,559 (25%)
Homeowners	1,188 (8%)
Individual Life	684 (5%)
Individual Accident & Health	1,048 (7%)
Group Accident & Health	3,601 (25%)
HMOs	1,084 (8%)
Group Credit Accident & Health	41 (1%)
Individual Annuity	108 (1%)
All Other Coverages	878 (6%)
Not Categorized	<u>2,003 (14%)</u>
Totals:	14,194 (100%)

Major Reasons for Complaints

	Insurance Companies	HMOs
Claim Handling	7,786 (70%)	950 (88%)
Underwriting	1,633 (15%)	24 (2%)
Policyholder Service	1,375 (12%)	110 (10%)
Marketing and Sales	<u>313 (3%)</u>	<u>0 (0%)</u>
Totals:	11,107 (100%)	1,084 (100%)

Distribution of Complaints by Zip Code

	Insurance Companies	HMOs
Metro Cook County (600-605)	4,789 (43%)	483 (44%)
Chicago (606)	2,210 (20%)	267 (25%)
Downstate (607-629)	3,074 (28%)	281 (26%)
Outside Illinois	1,034 (9%)	53 (5%)
Totals:	11,107 (100%)	1,084 (100%)