

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%)