

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%