

Reason for Complaints
Closed Files 01/01/2009 – 12/31/2009

UNDERWRITING		POLICY HOLDER SERVICES	
Premium Rating	22	Inadequate Provider Network	1
Refusal to Insure	4	Premium Notice/Billing	6
Cancellation	11	Surrender Problem	5
Non-Renewal	3	Cash Value	1
Credit Report	1	Delays/No Response	5
Redlining	1	Information Requested	7
Delays	1	Policy Delivery	1
Audit Dispute	2	Premium Refund	3
Rate Classification	1	Coverage Question	6
COBRA	1	Quality of Care	1
CLUE Report	1	Other	1
Other	2		
		TOTAL	37
	TOTAL	50	
 CLAIM HANDLING		 CLAIM HANDLING (cont.)	
Adverse Benefit Determination	11	Adjuster Not Responding	6
Adjuster Handling	11	Consumer Education Needed	3
Prompt Pay	1	Timeliness	1
Provider Availability	2	Other	4
Unsatisfactory Settlement/Offer	57		
No Preauthorization	2	TOTAL	255
Medical Necessity Provision	1	MARKETING/SALES	
Total Loss	2	Suitability	2
Subrogation	1	Agent Handling	5
Comparative Negligence	3	Misrepresentation	2
Denial of Claim	68	TOTAL	9
Usual, Customary and Reasonable (UCR) Charges	18		
Out-of-Network Benefits	6		
Co-Pay Issues	5		
Coordination of Benefits	3		
PCP Referral - Primary Care Physician Referral	1		
UR - Utilization Review	3		
Delays	44		
Experimental	1		
Assignment of Benefits	1		
Value Dispute	1		

Table III - Reflects the reason the complaint was filed