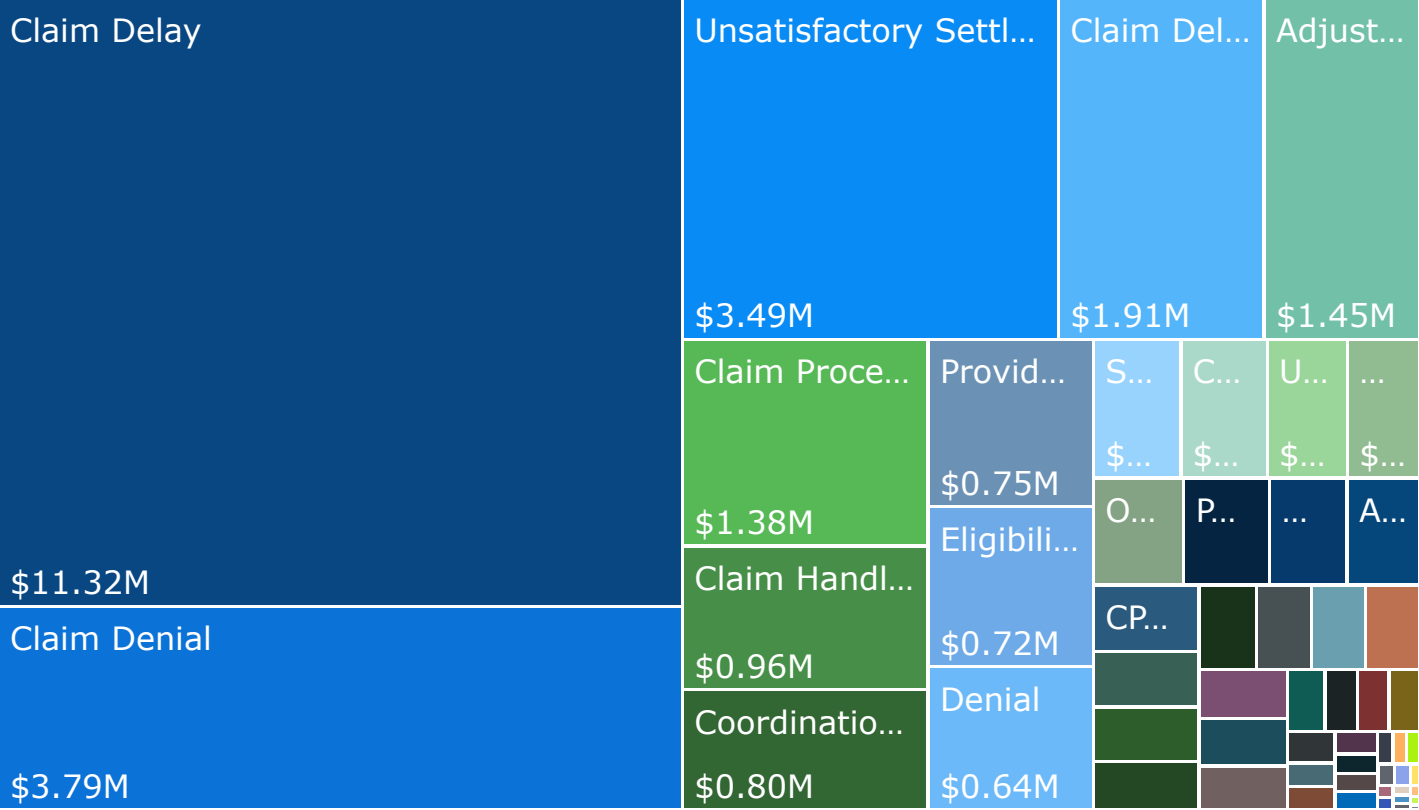
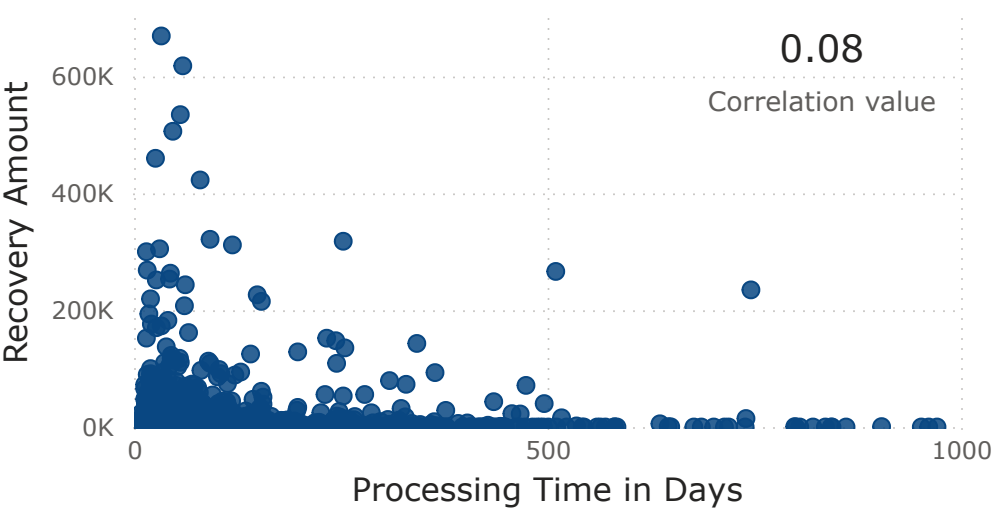


Recovery by SubReason



Subreason	Count of Subreason	Recovery per Complaint	Total Recovery
Claim Delay	3312	\$3,407.38	\$11,285,228
Claim Denial	4358	\$872.06	\$3,800,426
Unsatisfactory Settlement/Offer	3140	\$1,105.77	\$3,472,133
Claim Delays	435	\$4,384.46	\$1,907,242
Adjuster Handling	730	\$1,981.43	\$1,446,445
Claim Procedure	1305	\$1,045.04	\$1,363,772
Claim Handling Other	165	\$5,820.60	\$960,400
Coordination of Benefits	107	\$7,503.61	\$802,887
Total	19155	\$1,635.55	\$31,328,932

Processing Time v Recovery



Subreason	# of Complaints	Median Processing Time	Avg Processing Time
Claim Denial	4358	26	36.84
Claim Delay	3312	26	39.07
Unsatisfactory Settlement/Offer	3140	26	37.81
Claim Procedure	1305	22	37.98
Adjuster Handling	730	27	36.99
UR MEDICALLY NECESSARY DENIAL	578	20	32.56
Actual Cash Value Dispute	531	23	36.00
Claim Delays	435	32	57.32
Medical Necessity Denial	421	20	27.98
Denial	361	30	54.75
Contributory Comparative Negligence	347	26	31.78
Eligibility of Provider	225	20	50.52
Total	19155	26	38.85