for SB 209

Ex 4

2002
total number of complaints
2269 all lines.
455 possibilities

*cause of loss
Application Requirements 3
Cancellation 140
Claim Determination 100
Misrepresentation 26
Other 131
Refuse to insure/renew 31
Rescission 4
Reversal of payment 3
Underwriting Rules 18

2003
total number of complaints
2258 all lines
466 possibilities

*cause of loss
Applications Requirements 7
Cancellation 136
Claim Determination 84
Misrepresentation 28
Other 142
Refuse to insure/renew 34
Rescission 6
Reversal of payment 6
Underwriting Rules 23

2004
total number of complaints
2064 all lines
488 possibilities

*cause of loss
Applications Requirements 2
Cancellation 123
Claim Determination 136
Misrepresentation 14
Other 156
Refuse to insure/renew 20
Rescission 11
Reversal of payment 5
Underwriting Rules 21

*total complaints since 01/01/02
through today- 6,688

6591 for 2002, 2003, and 2004
1409 possibilities.

21% over the last 3 years, excluding 2005 stats

SENATE BUSINESS & INDUSTRY
EXHIBIT NO. 4
DATE 1/25/05
BILL NO. SB 209