



Department of Consumer & Business Services

Insurance Division — 2

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**Grievance  
Annual Report**

Annual grievance report for 2004.

Due on **June 30** for previous calendar year.

All insurers offering health benefit plans are required to submit annual reports of grievances and appeals.

ORS 743.804, OAR 836-053-1070

Company name: The Guardian Life Insurance Company of America Date: 6/29/2005

Contact person: Sharon M. Huffman Title: Regulatory Affairs Analyst

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Category of grievance	Number of grievances closed (A)	Initial decision upheld		Initial decision reversed	
		Number (B)	Percentage (B/A)	Number (C)	Percentage (C/A)
(D) Access problems	0				
(E) Referral issues	N/A*				
(F) Medical necessity	0				
(G) Other coverage/not covered	0				
(H) Eligibility	0				
(I) Quality of care	0				
(J) Quality of plan services	0				
(K) Emergency services	0				
(L) Administrative issues	8	0	0	0	0
<b>(M) Total number of grievances closed:</b>	<b>8</b>	<b>Percentage:</b>		<b>Percentage:</b>	

	Number	Percentage
(N) Closed at initial grievance	8**	(N/M) 100%
(O) Closed at first level of appeal		(O/M)
(P) Closed at second level of appeal		(P/M)
<b>(Q) Average time between filing of grievance and closure: 18 days</b>		

