

Consumer Guide to Oregon Insurance Complaints

Complaints from
calendar year

1997



- Auto
- Health
- Health care service contractors
- Homeowner
- Life

About the Oregon Insurance Division



The Insurance Division protects Oregonians by ensuring the financial soundness of insurers, the availability and affordability of insurance, and the fair treatment of policyholders. To accomplish its mission, the division does the following:

- Serves as an advocate for the insurance-buying public
- Investigates consumer complaints against insurance companies and agents
- Licenses insurance companies and agents doing business in Oregon
- Disciplines violators of Oregon's insurance law
- Examines insurers for solvency and compliance with insurance law
- Approves insurance products to be offered to the public
- Reviews rates charged for insurance products

For more information



For more information about insurance and the Oregon Insurance Division, please visit our Web site:

www.cbs.state.or.us/ins

If you have a question or a complaint against an insurance company or agent, call our Consumer Protection Section, **(503) 947-7984**.

To find out if a company is authorized to sell insurance in Oregon, call our Company Section, **(503) 947-7982**, or check our insurance company search page on our Web site.

To find out if an insurance agent is licensed to do business in Oregon, call our Agent Licensing Section, **(503) 947-7981**, or check our insurance agent search page on our Web site.

For information about Medicare and other health insurance for senior citizens, call our Senior Health Insurance Benefits Assistance (SHIBA) program toll-free, **1-800-722-4134**.

Table of contents

Introduction	2	Auto insurance (personal)	8
Oregon Complaint Report, Part II	2	Health insurance (excluding HCSCs)	17
User guide	3	Understanding your HMO or other managed care plan	27
How to use this report	3	Health care service contractors (HCSCs)	28
How to find a company	3	Homeowner insurance	29
Total insurance complaints	4	Life insurance	34
Total insurance premiums	4	Index	45
Types of complaints — making a complaint	5	Auto insurance (personal)	45
Managing the cost of insurance	5	Health insurance (excluding HCSCs)	48
Choosing a financially healthy insurance company	6	Homeowner insurance	51
Choosing a qualified agent	7	Life insurance	53
Other insurance publications	7		

**Visit our Web site:
www.cbs.state.or.us/ins**



Introduction

Insurance is an important issue for consumers. Most families rely on insurance for the financial protection of their health, income, cars, and homes. But for many consumers, shopping for insurance isn't easy. Insurance is complex and highly specialized. How can consumers make the best decisions about how much and what kind of insurance coverage to buy?

With the right information, consumers can make sound decisions. That's why the Insurance Division publishes *Oregon Insurance Complaints*, an annual report of consumer complaints against insurance companies in the five most common lines of insurance:

- auto (personal)
- health
- health care service contractors
- homeowner
- life

This report ranks insurers by their complaint records, which are based on the number of consumer complaints filed with the Insurance Division's Consumer Protection Section and the amount of premium dollars earned by the insurers. It allows consumers to see at a glance how a company compares with its competitors.

In addition to consumer complaints, there are other factors to consider when shopping for insurance. Cost, claims processing, agent service, and the financial health of an insurance company are all important. That may sound like a lot, but being an informed consumer can result in savings of time, money, and peace of mind.

Look for consumer tips for each of the major lines of insurance throughout this report. We'll tell you how to comparison shop and what to look for. There are also sections to help you learn about a company's financial health and how to choose a reliable, licensed agent.

By providing fair, accurate, and useful information for consumers, *Oregon Insurance Complaints* fulfills an important part of the Insurance Division's mission to protect consumers.

Oregon Complaint Report, Part II

The Insurance Division publishes a separate report of all consumer complaints filed against every insurance company with the type and disposition of each complaint. To get a copy of this report, *Oregon Complaint Report, Part II*, send a \$25 check, payable to DCBS, to: Oregon Insurance Division, 350 Winter St. NE, Room 440-2, Salem, OR 97310.

How to use this report

Oregon Insurance Complaints is an annual report of consumer complaints filed against major insurers in five types (or lines) of insurance:

- auto (personal)
- health
- health care service contractors
- homeowner
- life

To help consumers compare companies, this report ranks insurers by their complaint record. A ranking of 1 indicates the “best” complaint record — or the fewest complaints in relation to the amount of premium earned by the company. The highest numerical ranking indicates the “worst” complaint record — or the most complaints compared to the amount of premium.

To determine a company’s ranking, we first compute a *complaint index*, a calculation based on the number of complaints resolved in 1997 and the amount of premium dollars earned. By using the complaint index, consumers can compare an individual company to the average. Because the average is always measured as 1.00, a complaint index of 1.00 means the insurer’s share of all complaints is equal to its share of business. A complaint index of 2.00 means that the insurer’s share of all complaints is twice as large as its share of business.

To make this report as fair as possible, complaints are reported without judging the merits of any complaint.

How to find a company

This report is arranged alphabetically by insurer groups, with individual companies within that group listed below it. (An exception is the category of health care service contractor, or managed care, in which companies are listed individually even though they may be members of a group.) If an insurance company is a member of an insurer group, the complaint index is computed at the group level rather than at the company level.

If you are uncertain of the name of the insurer group for an individual company, check the index by the line of insurance. The index will tell you whether a company is affiliated with a group and the name of that group. It will also tell you the page on which the group is listed.

Not all companies are included

Because of space limitations, not all insurance companies authorized to do business in Oregon are included in this booklet. Only companies or groups that earned at least \$1 million in premium in Oregon or had at least 10 complaints are ranked. For life insurance, only companies or groups that earned at least \$3 million in premium are ranked.

The amount of premium earned in Oregon does not reflect the financial strength of the company or its ability to pay claims.

To find out if an insurance company not included in this booklet is authorized to do business in Oregon, please call our Company Section, (503) 947-7982, or check our Web site at **www.cbs.state.or.us/ins**.

Total insurance complaints

During 1997, the Insurance Division closed 4,343 complaints involving insurance companies. The insurers listed in this report accounted for 3,310 complaints, which is 76 percent of all complaints. The table at right compares the complaints for all insurers to those for the insurers named in our report in the five most common lines of insurance.

Total complaints			
Line of insurance	All insurers	Insurers in this report	Percent
Auto (personal)	2,196	2,170	99
Health (excluding HCSCs)	352	285	80
Health care service contractors	353	352	100
Homeowner	308	272	88
Life (excluding credit)	303	231	76
All five selected lines	3,512	3,310	94

Total insurance premiums

The five lines also accounted for the majority (62 percent) of all premiums earned in 1997. The table at right compares the premium earned by all insurers to premium earned by the insurers named in our report in the five most common lines of insurance.

Note: These tables show complaints closed during 1997 and earned premiums in selected lines by all insurers as well as the insurers in this report.

Source: Research & Analysis Section, IMD, Department of Consumer & Business Services.

Total premiums		In millions	
Line of Insurance	All insurers	Insurers in this report	Percent
Auto (personal)	1,372	1,365	99
Health (excluding HCSCs)	586	567	97
Health care service contractors	2,338	2,336	100
Homeowner	273	260	95
Life (excluding credit)	876	790	89
All five selected lines	5,445	5,318	98

Types of complaints — making a complaint

The Insurance Division's Consumer Protection Section assists thousands of consumers with insurance questions and inquiries each year. In 1997, Consumer Protection helped recover \$4 million dollars in claims for consumers who contacted our office.

Although individual consumer complaints are confidential by law, the Insurance Division is authorized to publish this report on the number of complaints by insurer. This report includes only "formal complaints" that were closed in 1997.

Most complaints involve disputes about claims processing and benefits. Other complaints involve problems with the sales and servicing of insurance policies, such as cancellations, non-renewals, and rate increases.

If you have a question or complaint about an insurance company or one of its agents, the Consumer Protection Section may be able to help. We investigate complaints by contacting the company or agent involved, and we provide consumers with information or assistance to help resolve the problem. You can reach us by phone, e-mail, or fax.

Consumer Protection Section

Insurance Division
350 Winter St. NE, Room 440-2
Salem, OR 97310

Phone: (503) 947-7984
Fax: (503) 378-4351
E-mail: dcbs.insmail@state.or.us
Web: www.cbs.state.or.us/ins

Cost is an important factor for most consumers, and insurance companies don't all charge the same rates for the same types of policies. The Insurance Division sets guidelines so that rates aren't unfairly discriminatory and excessive. However, to obtain the best rates, it pays to shop around. Comparison shopping is easier when you know the type of coverage you need and how much coverage you want to purchase.

Comparing apples to apples...

If you're shopping for auto or homeowner insurance, ask the agent or company for a "quote." The quote is the estimated price for a policy with specific amounts and types of coverage. The quote is based on several factors. Many of those factors involve the company's experience in paying claims for losses. Other factors are personal ones based on your special needs and circumstances.

For example, in auto insurance, major cost factors are the age and driving record of each driver in the household. In addition, the quote can vary just by changing the amount of the deductible you choose to carry.

To compare policies, it's important that you give each agent or company the same information so that each quote you receive is based on the same factors. Otherwise, comparing policies will be like comparing apples to oranges.

When shopping for insurance, ask if the company offers special discounts, such as safe driver discounts on auto insurance and non-smoking discounts on homeowner insurance. Find a reliable agent and ask questions about the coverage limits and benefits and their costs. You may need to talk to several agents and companies to make a thorough cost comparison.

Managing the cost of insurance



Choosing a financially healthy insurance company

Approximately 1,600 companies sell insurance in Oregon. Most insurers doing business in Oregon are financially healthy. However, aggressive competition, poor investments, and mismanagement mean some insurance companies may become insolvent. That's why consumers need to know how to choose the healthiest insurance company possible.

Increasing numbers of Oregonians are concerned about the long-term financial health of insurance companies. To learn more about the health of a company, here is a list of better-known organizations that rate insurance companies based on their financial condition and claims paying ability. The public library usually has at least one of these insurance rating reports, but it's helpful to compare two or more.

Companies may charge a fee for these services.

■ **A.M. Best Company**

908-439-2200

■ **Duff & Phelps Credit Rating Company**

312-368-3198

■ **Moody's Investor Services**

212-553-0377

■ **Standard & Poor's Rating Information Services**

212-208-1527

■ **Weiss Research, Inc.**

800-289-9222 or 407-627-3300

The Oregon Insurance Division can help

The Company Section of the Insurance Division can explain and discuss an insurance company's financial condition with you, especially if you have questions about these reports. However, we cannot recommend which company is best for you.

Company Section
Insurance Division
350 Winter St. NE, Room 440-4
Salem, OR 97310
(503) 947-7982

Choosing a qualified agent

Here are some tips to help you choose an insurance agent:

- Make sure your agent is licensed. If you aren't sure, call the Insurance Division's Agent Licensing Unit, (503) 947-7981.
- Ask around. You may want to find out if your local Better Business Bureau has received complaints about a particular agent. Ask the insurance agent you're considering for recommendations from clients.
- Ask agents what kind of service you can expect from them. Will they regularly evaluate your insurance needs? Will they help when it's time to make a claim?
- Finally, keep in mind that not all agents work for the same companies. To obtain the best value, you may need to contact more than one agent for insurance quotes.

Other insurance publications

The Oregon Insurance Division publishes a variety of free publications to help consumers make informed decisions about insurance. To order a publication, call **(503) 947-7984**. These publications also are available on our Web site:

www.cbs.state.or.us/ins

- *Oregon Consumer Guide to Medicare Supplement Insurance and Managed Care Organizations (MCOs)*
A comparison of all Oregon-approved Medicare supplement policies and Medicare MCOs.
- *Your Medicare Health Plan Choices*
A discussion of the advantages and disadvantages of different types of Medicare managed care organizations.

- *Long-term Care Insurance*
A discussion of long-term care insurance and benefits provided by Oregon law.
- *Health Insurance Portability*
How to continue coverage if you lose your group-sponsored health insurance.
- *Consumer Guide to Auto Insurance*
A comparison of auto insurance premiums for major insurers doing business in Oregon, plus tips on how to save money on auto insurance.



Auto insurance (personal)

About 200 companies sell auto insurance in Oregon. Due to a very competitive market, the consumer who comparison shops can find big differences among companies' premiums.

If you would like more information about choosing auto insurance, call (503) 947-7984 to order *Consumer Guide to Auto Insurance*, or check our Web site:

www.cbs.state.or.us/ins

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Allied Group	24	7,235,528	2.07	43
Allied Mutual Insurance Company	9	1,736,577		
AMCO Insurance Company	8	3,379,505		
Depositors Insurance Company	7	2,119,446		
Allmerica Financial Corporation	5	2,413,195	1.29	31
Hanover Insurance Company (The)	5	626,223		
Massachusetts Bay Insurance Company	0	1,786,972		
Allstate Insurance Group	346	184,208,422	1.17	28
Allstate Indemnity Company	27	49,426,981		
Allstate Insurance Company	319	134,781,441		
American Express Group	2	1,281,045	0.98	21
Amex Assurance Company (IL)	2	1,281,045		
American Financial Insurance Group	110	20,727,609	3.32	49
American National Fire Insurance Company (NY)	0	1,160		
American Premier Insurance Company	0	87,041		
American Spirit Insurance Company	0	150,138		
Atlanta Casualty Company	15	1,197,127		
Atlanta Specialty Insurance Company	1	195,889		
Eagle American Insurance Company	0	443,953		
Great American Insurance Company	2	20,125		
Infinity Insurance Company	46	5,203,379		
Leader National Insurance Company	17	3,100,059		
National Interstate Insurance Company	0	104,072		
Regal Insurance Company	0	2,135,734		
Windsor Insurance Company	29	8,088,932		

Auto insurance (personal)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
American International Group	53	3,670,813	9.02	56
AIU Insurance Company	4	440,130		
American International South Insurance Company	17	1,388,888		
Granite State Insurance Company	0	2		
Illinois National Insurance Company	28	1,841,419		
National Union Fire Insurance Company of Pittsburgh	2	2		
New Hampshire Insurance Company	2	372		
Amica Mutual Group	3	5,307,705	0.35	2
Amica Mutual Insurance Company	3	5,307,705		
Austin Mutual Group	16	1,435,694	6.96	55
Austin Mutual Insurance Company	16	1,435,694		
Automobile Club Insurance Company (OH)	10	8,681,451	0.72	14
Berkshire-Hathaway	21	10,038,166	1.31	33
Geico Casualty Company	3	352,012		
Geico General Insurance Company	2	3,686,834		
Geico Indemnity Company	2	1,039,462		
Government Employees Insurance Company	14	4,959,858		
California Casualty Management	11	16,139,150	0.43	4
California Casualty & Fire Insurance Company (CA)	5	11,377,509		
California Casualty Indemnity Exchange	1	3,891,819		
California Casualty Insurance Company	5	869,822		
Chubb & Son, Inc.	2	1,220,684	1.02	22
Federal Insurance Company	0	281,120		
Great Northern Insurance Company	1	22,819		
Northwestern Pacific Indemnity Company	0	865,159		
Pacific Indemnity Company	1	51,586		



Auto insurance (personal)

Get several quotes from different companies.

Be prepared with information about the year and make of your car and all of the drivers in your household. By shopping around, you may find several hundred dollars difference between quotes.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Clarendon Insurance Group	21	6,279,917	2.09	44
Cascade National Insurance Company	10	4,090,044		
Clarendon National Insurance Company	11	2,189,873		
CNA Insurance Group	7	2,679,722	1.63	37
American Casualty Company of Reading, Pennsylvania	0	594		
Continental Casualty Company	2	2,979		
Continental Insurance Company (The)	2	2,541,386		
Fidelity and Casualty Company of New York (The)	0	133,999		
Niagara Fire Insurance Company (DE)	0	(975)		
Transportation Insurance Company	3	(86)		
Valley Forge Insurance Company	0	1,825		
Country Companies	32	22,474,893	0.89	19
Country Casualty Insurance Company	4	1,129,493		
Country Mutual Insurance Company	28	21,345,400		
Credit Suisse Group	8	6,937,519	0.72	15
Republic Insurance Company	2	63		
Unigard Indemnity Company	0	187,858		
Unigard Insurance Company	6	6,749,598		
Cuna Mutual Group	19	5,359,163	2.22	47
Cumis General Insurance Company	17	5,359,163		
Cuna Mutual Insurance Society	2			
Energy Mutual Group	57	9,162,827	3.89	52
Wasatch Crest Mutual Insurance Company	57	9,162,827		
Farmers Insurance Group	317	245,535,207	0.81	16
Farmers Insurance Company of Oregon	301	190,664,326		
Mid-Century Insurance Company	16	54,870,881		

Auto insurance (personal)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
First American Companies Group	2	2,510,164	0.50	6
First American Insurance Company (MO)	2	2,510,164		
General Accident Insurance	39	36,791,713	0.66	10
General Accident Insurance Company of America	0	5,018		
North Pacific Insurance Company	37	33,207,407		
Oregon Automobile Insurance Company	2	3,579,288		
General Electric	10	5,438,502	1.15	27
Colonial Penn Franklin Insurance Company	2	2,854,180		
Colonial Penn Insurance Company	7	571,171		
Colonial Penn Madison Insurance Company	1	2,013,151		
Grange Insurance	10	4,953,370	1.26	29
Grange Insurance Association	8	4,470,922		
Rocky Mountain Fire & Casualty Company	2	482,448		
Grange Mutual Insurance Company	9	5,970,345	0.94	20
Hartford Fire & Casualty Group	43	17,493,507	1.54	36
Hartford Accident & Indemnity Company	3	128,599		
Hartford Casualty Insurance Company	1	666,317		
Hartford Fire Insurance Company	0	721,468		
Hartford Insurance Company of the Midwest	38	14,724,209		
Hartford Underwriters Insurance Company	1	73,537		
Twin City Fire Insurance Company	0	1,179,377		
Horace Mann Group	5	2,792,015	1.12	24
Horace Mann Insurance Company	5	1,559,879		
Teachers Insurance Company	0	1,232,136		
Integon Corporation	5	1,550,378	2.02	41
Integon Indemnity Corporation	5	1,550,378		

Auto insurance (personal)

**Ask for
discounts
to reduce the
premium.**

*Many insurance
companies offer
discounts for good
drivers, good students,
senior citizens, air bags,
and multiple cars.*

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Liberty Mutual Insurance Group	32	15,804,731	1.27	30
Liberty Insurance Corporation (VT)	0	544,479		
Liberty Mutual Fire Insurance Company	32	15,260,252		
Lumbermans Mutual Casualty Group	4	2,184,203	1.14	26
American Manufacturers Mutual Insurance Company	2	2,128,947		
American Motorists Insurance Company	1	47,376		
American Protection Insurance Company	0	7,084		
Lumbermens Mutual Casualty Company	1	796		
Metropolitan Group	24	11,461,799	1.31	32
Metropolitan Casualty Insurance Company	0	399,572		
Metropolitan Direct Property and Casualty Insurance Company	0	1,520,339		
Metropolitan General Insurance Company	0	1,585,867		
Metropolitan Property and Casualty Insurance Company	24	7,956,021		
Miller Insurance Group	8	1,350,180	3.70	50
Millers Casualty Insurance Company (The)	2	126,052		
Millers Mutual Fire Insurance Company (The)	6	1,224,128		
Motors Insurance Corporation	9	8,026,330	0.70	13
National General Assurance Company	0	150,347		
National General Insurance Company	9	7,875,983		
Mutual of Enumclaw	34	23,746,932	0.89	18
Mutual of Enumclaw Insurance Company	34	23,746,932		
National Alliance Insurance Company	7	3,882,676	1.13	25

Auto insurance (personal)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Nationwide Corporation	78	45,297,404	1.08	23
Colonial Insurance Company of California	3	1,878,716		
Nationwide Mutual Fire Insurance Company	5	16,321,612		
Nationwide Mutual Insurance Company	67	25,816,967		
Nationwide Property and Casualty Insurance Company	3	1,280,109		
Ohio Casualty Group	3	3,150,578	0.60	8
American Fire and Casualty Company	0	348,246		
Ohio Casualty Insurance Company	2	107,017		
West American Insurance Company	1	2,695,315		
Oregon Mutual Insurance	28	26,599,568	0.66	11
Oregon Mutual Insurance Company	17	17,388,998		
Western Protectors Insurance Company	11	9,210,570		
Orion Capital Group	68	19,509,740	2.18	45
Guaranty National Insurance Company	58	17,604,273		
Viking Insurance Company of Wisconsin	10	1,905,467		
Providence Washington Group, Inc.	27	3,777,213	4.47	53
Providence Washington Insurance Company	27	3,777,213		
Pafco General Group	7	1,512,385	2.89	48
IGF Insurance Company	7	1,512,385		
Preferred Risk Group	18	5,955,285	1.89	39
Guidant Elite Insurance Company	0	346,940		
Midwest Mutual Insurance Company	15	4,513,823		
Preferred Risk Mutual Insurance Company	3	1,094,522		



Auto insurance (personal)

Save money on optional coverages.

Liability coverage is required by law to protect others if you're at fault in an accident. Collision and comprehensive are optional coverages for your car. Consider raising the deductible, or drop collision and comprehensive coverage on an older car.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Progressive Group	121	53,831,032	1.40	34
Midland Risk Insurance Company	20	5,067,886		
Progressive Casualty Insurance Company	97	5,614,504		
Progressive Classic Insurance Company	0	350,965		
Progressive Northern Insurance Company	0	1,787,382		
Progressive Northwestern Insurance Company	3	17,015,807		
Progressive Preferred Insurance Company	0	1,078,747		
Progressive Specialty Insurance Company	1	22,915,741		
Prudential of America	6	1,836,693	2.04	42
Prudential General Insurance Company	0	10,809		
Prudential Property & Casualty Insurance Company	6	1,825,884		
Royal & Sun Alliance USA	3	1,079,636	1.74	38
American and Foreign Insurance Company	0	1,075,756		
Globe Indemnity Company	0	1,338		
Royal Insurance Company of America	3	2,542		
Safeco Insurance Group	72	90,478,981	0.50	5
American Economy Insurance Company	3	4,156,639		
American States Insurance Company	18	314,751		
American States Insurance Company of Texas	0	92,939		
American States Preferred Insurance Company	2	6,737,051		
First National Insurance Company of America	1	9,421,284		
General Insurance Company of America	1	1,661,100		
Safeco Insurance Company of America	44	17,916,776		
Safeco Insurance Company of Illinois	2	38,787,155		
Safeco National Insurance Company	1	11,391,286		
Sentry Insurance Group	37	10,565,345	2.19	46
Dairyland Insurance Company	36	10,451,141		
Sentry Insurance, a Mutual Company	1	114,204		

Auto insurance (personal)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
St. Paul Companies	2	3,740,546	0.33	1
St. Paul Fire & Marine Insurance Company	1			
St. Paul Guardian Insurance Company	0	3,558,160		
St. Paul Mercury Insurance Company	1	182,386		
State Farm (IL)	291	317,744,431	0.57	7
State Farm Fire and Casualty Company	15	24,431,787		
State Farm Mutual Automobile Insurance Company	276	293,312,644		
Sublimity Insurance Company	3	2,839,815	0.66	12
TIG Insurance Group	10	1,659,165	3.77	51
TIG Insurance Company	4	868,267		
TIG Premier Insurance Company	6	790,898		
Travelers Insurance Group	9	2,902,462	1.94	40
Charter Oak Fire Insurance Company	0	230,111		
Phoenix Insurance Company	0	894,037		
Travelers Indemnity Company (The)	9	607,956		
Travelers Indemnity Company of America	0	357,176		
Travelers Indemnity Company of Illinois	0	813,182		
Unitrin, Inc.	16	6,518,860	1.53	35
Financial Indemnity Company	13	4,753,734		
Security National Insurance Company	1	1,065,618		
Trinity Universal Insurance Company	2	148,418		
Trinity Universal Insurance Company of Kansas, Inc.	0	551,090		
US Fidelity & Guaranty Group	2	1,952,421	0.64	9
Fidelity and Guaranty Insurance Company	0	12,746		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	1,537,899		
United States Fidelity and Guaranty Company	2	401,776		

Auto insurance (personal)

Ask for discounts on the premium.

Some companies will provide a discount if you also have homeowner insurance with that company.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
USAA Group	26	38,446,267	0.42	3
United Services Automobile Association	20	22,359,054		
USAA Casualty Insurance Company	6	16,087,213		
White Mountains Group	27	19,827,040	0.85	17
Valley Insurance Company	27	11,633,627		
Valley Property & Casualty Insurance Company	0	8,193,413		
Zurich American Insurance Group	11	1,126,790	6.10	54
Assurance Company of America (NY)	0	86,164		
Empire Fire and Marine Insurance Company (NE)	1	474		
Maryland Casualty Company	6	390,267		
Northern Insurance Company of New York	1	87,439		
Universal Underwriters Insurance Company (MO)	3	562,446		
Total, this table	2,170	1,365,097,212		
Total for auto	2,196	1,372,438,005		

Health insurance (excluding HCSCs*)

Health insurance covers a wide variety of insurance policies, from comprehensive policies that cover the costs of medical and surgical care to those that meet specific needs such as long-term care or income replacement in case of disability.

Health insurance is available through groups and to individuals. Group health insurance is usually provided as a contract between the insurance company and a group policyholder. Group policyholders may be employers, labor unions, associations, or other organiza-

tions. Insurance purchased through a group plan will generally cost less than an individual plan. More people are covered under health insurance policies as members of groups than as individual policyholders.

Although you may not shop for health insurance in the same way you would for auto insurance, it's still important to understand how your health coverage works so that you receive all of the benefits you may be entitled to.

Maintaining coverage.

What happens if you leave your job and wish to continue carrying the health insurance? Recent changes in state and federal law have improved your rights to remain insured after a job change. For more information, contact the Insurance Division's Consumer Protection Section, (503) 947-7984, to order Health Insurance Portability, or check our Web site:

www.cbs.state.or.us/ins

*For information on health care service contractors (HCSCs), see the table on Page 28

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Aegon USA	26	14,696,281	4.18	67
Academy Life Insurance Company	0	48,759		
AUSA Life Insurance Company, Inc.	0	2,568		
Bankers United Life Assurance Company	0	1,144,352		
Commonwealth Life Insurance Company	3	260,649		
Life Investors Insurance Company of America	0	941,636		
Monumental Life Insurance Company	4	3,113,018		
PFL Life Insurance Company	19	8,983,372		
Providian Life and Health Insurance Company	0	180,995		
Veterans Life Insurance Company	0	20,932		
Aetna Life & Casualty	4	5,733,101	1.65	52
Aetna Life Insurance and Annuity Company	0	2,613		
Aetna Life Insurance Company	4	5,730,488		
Allianz Insurance Group	0	6,078,214	0.00	3
Allianz Life Insurance Company of North America	0	5,653,514		
American Automobile Insurance Company	0	424,700		

Health insurance (excluding HCSCs)

Understand deductibles.

Does the plan require a co-payment or a deductible? Make sure you know how much of the medical provider's fee you will be responsible to pay.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
American Bankers Florida Group	3	12,855,774	0.55	28
American Bankers Insurance Company of Florida	2	9,967,641		
American Bankers Life Assurance Company of Florida	1	2,885,392		
American Reliable Insurance Company	0	1,222		
Voyager Life Insurance Company	0	1,519		
American Express Group	1	2,962,617	0.80	34
Amex Assurance Company (IL)	0	518,294		
IDS Life Insurance Company	1	2,444,323		
American Family Corporation	1	12,278,805	0.19	20
American Family Life Assurance Company of Columbus	1	12,278,805		
American General Group	1	1,336,480	1.77	54
All American Life Insurance Company	0	32,683		
American Franklin Life Insurance Company (The) (IL)	0	9,879		
American General Life and Accident Insurance Company	0	11,126		
American General Life Insurance Company	0	2,554		
American General Life Insurance Company of New York	0	21		
Franklin Life Insurance Company	0	105,400		
Merit Life Insurance Company	0	435,463		
United States Life Insurance Company in the City of New York	1	713,542		
Yosemite Insurance Company	0	25,812		
American National Financial Group	1	4,367,186	0.54	27
American National Insurance Company	0	2,181,185		
American National Life Insurance Company of Texas	0	27,061		
Standard Life and Accident Insurance Company	1	2,158,940		

Health insurance (excluding HCSCs)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
American Republic Group	4	7,414,454	1.27	45
American Republic Insurance Company	4	7,414,454		
Ameritas Life Insurance Corporation	1	1,035,813	2.28	58
Ameritas Life Insurance Corporation	1	1,035,813		
Anthem Insurance Companies Group	0	1,322,843	0.00	13
Anthem Health and Life Insurance Company	0	1,101,790		
Anthem Life Insurance Company	0	221,053		
AON Corporation	7	10,695,328	1.55	49
Combined Insurance Company Of America	7	10,692,351		
Sterling Life Insurance Company	0	2,889		
Virginia Surety Company (IL)	0	88		
Beneficial Life	4	14,390,967	0.66	30
Beneficial Life Insurance Company	0	16,009		
Pacific Heritage Assurance Company (OR)	4	14,374,958		
Berkshire-Hathaway	0	1,055,319	0.00	17
Central States Indemnity Company of Omaha	0	1,055,319		
Blue Cross of WA & AK Group	28	70,379,784	0.94	36
Lifewise, a Premiera Health Plan	28	69,885,647		
States West Life Insurance Company	0	494,137		
Cigna Group	4	8,465,330	1.12	40
Connecticut General Life Insurance Company	3	3,561,551		
Insurance Company of North America	0	1,884		
Life Insurance Company of North America	1	4,901,895		



Health insurance (excluding HCSCs)

Prescription medication, vision, and dental coverage

Does your health plan cover these services? Does it require you to use a specific pharmacy or generic prescription medication? Know the limits on vision and dental coverage if it's offered.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
CNA Insurance Group	3	34,795,415	0.20	21
American Casualty Company of Reading, Pennsylvania	0	111,670		
Continental Assurance Company	1	23,796,347		
Continental Casualty Company	1	8,664,921		
Continental Insurance Company (The)	0	2,205,664		
Transportation Insurance Company	1	288		
Valley Forge Life Insurance Company	0	16,525		
Conseco Group	51	35,030,328	3.44	63
American Travellers Life Insurance Company	2	2,532,234		
Bankers Life and Casualty Company	18	18,556,825		
Beneficial Standard Life Insurance Company (CA)	0	20,781		
Capitol American Life Insurance Company	2	1,382,774		
Certified Life Insurance Company	0	63,498		
Colonial Penn Life Insurance Company	0	91,216		
Continental Life and Accident Company	1	195,728		
Continental Life Insurance Company	0	2,035		
Frontier National Life Insurance Company (OH)	0	947		
Great American Reserve Insurance Company	0	826		
Lamar Life Insurance Company	0	33,177		
Massachusetts General Life Insurance Company	1	10,185		
National Fidelity Life Insurance Company	0	1,228		
Philadelphia Life Insurance Company	0	1,079,478		
Pioneer Life Insurance Company	26	9,276,427		
Transport Life Insurance Company	1			
Wabash Life Insurance Company	0	24,794		
Washington National Insurance Company	0	1,758,175		

Health insurance (excluding HCSCs)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Cuna Mutual Group	4	7,354,442	1.28	46
Cuna Mutual Insurance Society	4	7,352,245		
Members Life Insurance Company	0	2,197		
Equitable Life and Casualty Insurance	4	22,483,980	0.42	25
General Electric	12	8,477,973	3.34	62
Colonial Penn Franklin Insurance Company	0	35,361		
Colonial Penn Insurance Company	0	145		
Employers Reinsurance Corporation (MO)	0	(44,223)		
Federal Home Life Insurance Company	1	3,155,933		
First Colony Life Insurance Company	0	513		
Forum Insurance Company (IL)	1	114,423		
General Electric Capital Assurance Company	3			
Harvest Life Insurance Company (The)	0	14,693		
Heritage Life Insurance Company	3	1,536,928		
Life Insurance Company Of Virginia, The (VA)	0	304		
Montgomery Ward Life Insurance Company	0	411,397		
Signature Life Insurance Company of America (The)	0	260		
Union Fidelity Life Insurance Company	4	3,252,239		
Generali Group	0	1,048,970	0.00	18
Business Mens Assurance Company of America	0	1,048,970		
Great West Life Assurance	3	9,287,185	0.76	31
Great-West Life and Annuity Insurance Company	2	9,023,836		
Great-West Life Assurance Company (The)	1	263,349		
Group Health Insurance	1	1,804,767	1.31	47
Employers Health Insurance Company	1	1,804,767		

Health insurance (excluding HCSCs)

Mental health and chemical dependency benefits

Oregon insurance law requires most group insurance plans to provide a minimum level of benefits for the treatment of mental health and chemical dependency. Ask your plan administrator about frequency and types of treatment. It's important to know that most plans will limit coverage of certain diagnoses.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Guarantee Companies	3	4,818,083	1.47	48
Guarantee Life Insurance Company	3	4,818,083		
Guardian Life Insurance	6	14,543,234	0.97	37
Guardian Life Insurance Company of America (The)	6	14,543,234		
Hartford Fire & Casualty Group	4	5,767,931	1.64	51
Hartford Fire Insurance Company	0	642,470		
Hartford Life and Accident Insurance Company	3	4,328,750		
Hartford Life and Annuity Insurance Company	0	15,326		
Hartford Life Insurance Company	1	781,385		
Interfinancial, Inc.	11	14,685,694	1.77	53
American Security Insurance Company (DE)	0	1,703,387		
Fortis Benefits Insurance Company	2	3,089,962		
Standard Guaranty Insurance Company (DE)	0	1,546,351		
Time Insurance Company	9	6,221,292		
Union Security Life Insurance Company (DE)	0	2,124,648		
United Family Life Insurance Company	0	54		
JC Penney Company	0	1,198,818	0.00	14
JC Penney Life Insurance Company	0	1,198,818		
John Alden Group	10	12,875,935	1.83	55
John Alden Life Insurance Company	10	12,875,935		
John Hancock Group	0	3,343,970	0.00	6
John Hancock Mutual Life Insurance Company	0	3,343,970		
Liberty Mutual Insurance Group	3	21,200,195	0.33	23
Liberty Health Plan	2	20,898,232		
Liberty Life Assurance Company of Boston	0	301,963		
Liberty Mutual Insurance Company	1			

Health insurance (excluding HCSCs)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Liberty National	12	7,056,011	4.01	66
American Income Life Insurance Company	1	884,091		
Globe Life and Accident Insurance Company	2	524,771		
Liberty National Life Insurance Company	0	6,884		
United American Insurance Company	9	5,640,265		
Lincoln National	1	1,918,439	1.23	43
First Penn-Pacific Life Insurance Company	0	101		
Lincoln National Health and Casualty Insurance Company	1	273,173		
Lincoln National Life Insurance Company (The)	0	1,641,787		
Lincoln National Reassurance Company	0	3,378		
Massachusetts Mutual Life Insurance Company	1	2,603,639	0.91	35
Metropolitan Group	2	6,211,474	0.76	32
Metropolitan Life Insurance Company	2	6,209,321		
New England Life Insurance Company	0	2,153		
Minnesota Mutual	0	1,390,050	0.00	11
Minnesota Mutual Life Insurance Company	0	1,390,050		
Mony Consolidated	1	2,071,686	1.14	41
Mutual Life Insurance Company of New York (The)	1	2,071,686		
Mutual of Omaha	12	14,422,532	1.96	57
Mutual of Omaha Insurance Company	12	8,276,032		
Omaha Property and Casualty Insurance Company	0	14,479		
United of Omaha Life Insurance Company	0	6,121,424		
United World Life Insurance Company	0	10,597		
Mutual Protective	4	2,710,220	3.48	64
Medico Life Insurance Company	0	672,497		
Mutual Protective Insurance Company	4	2,037,723		



Health insurance (excluding HCSCs)

Long-term care, Medicare supplement insurance

*Our Senior Health
Insurance Benefits
Assistance (SHIBA)
program can offer
personalized assistance
on these and other topics
for seniors. Call toll-free:
1-800-722-4134.*

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Netherlands Insurance Companies	0	2,044,347	0.00	8
Security Life of Denver Insurance Company	0	997,492		
Southland Life Insurance Company	0	1,046,855		
New York Life Group	6	7,351,113	1.93	56
New York Life Insurance Company	6	7,351,113		
Northwestern Mutual	0	6,143,956	0.00	2
Northwestern Mutual Life Insurance Company	0	6,143,956		
ODS Health Plan	16	139,278,301	0.27	22
Pacific Life Insurance Company	1	5,480,927	0.43	26
Pacific Life Insurance Company	1	250,063		
PM Group Life Insurance Company	0	5,230,864		
Pacificare Health Systems Group	0	2,779,057	0.00	7
Pacificare Life and Health Insurance Company	0	2,779,057		
Penncorp Group	1	1,457,063	1.62	50
Integon Life Insurance Corporation	0	(3,353)		
Occidental Life Insurance Company of North Carolina	0	18,699		
Pennsylvania Life Insurance Company	1	673,768		
Professional Insurance Corporation	0	63,759		
Union Bankers Insurance Company	0	704,154		
United Life and Annuity Insurance Company	0	36		
Phoenix Companies	0	3,734,506	0.00	4
Phoenix American Life Insurance Company	0	1,884,037		
Phoenix Home Life Mutual Insurance Company	0	1,850,469		
Physicians Mutual	0	1,864,399	0.00	9
Physicians Mutual Insurance Company	0	1,864,399		

Health insurance (excluding HCSCs)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Principal Financial Group	4	8,490,119	1.11	39
Principal Mutual Life Insurance Company	4	8,490,119		
Provident Life Group	5	9,819,281	1.20	42
Paul Revere Life Insurance Company	2	5,410,242		
Provident Life and Accident Insurance Company	3	4,409,039		
Prudential of America	6	34,304,971	0.41	24
Prudential Insurance Company of America	6	34,304,971		
Regence Group	2	71,574,863	0.07	19
Regence Life and Health Insurance Company	2	71,574,863		
Reliance Group	0	1,468,203	0.00	10
Reliance Insurance Company	0	1,468,203		
Reliastar Life Insurance Group	0	1,063,120	0.00	16
Northern Life Insurance Company	0	3,237		
Reliastar Bankers Security Life Insurance Company	0	4,924		
Reliastar Life Insurance Company	0	1,054,696		
Security-Connecticut Life Insurance Company (CT)	0	263		
Royal and Sun Alliance USA	0	1,348,798	0.00	12
Royal Maccabees Life Insurance Company	0	1,348,798		
Safeco Insurance Group	0	3,356,106	0.00	5
American States Insurance Company	0	159,984		
American States Life Insurance Company	0	81,681		
Safeco Life Insurance Company	0	3,114,441		
Security American Financial	2	1,611,118	2.93	61
Congress Life Insurance Company	0	59,659		
Security Life Insurance Company of America	2	1,551,459		

Health insurance (excluding HCSCs)

Women's health benefits

Oregon law requires all group and individual health insurance policies to cover women's preventive services, including mammograms for women age 35 and over. For more information, contact the Consumer Protection Section, (503) 947-7984.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Standard Insurance Company	18	55,345,398	0.77	33
State Farm (IL)	0	9,764,609	0.00	1
State Farm Mutual Automobile Insurance Company	0	9,764,609		
Sun Life Assurance Company of Connecticut	3	2,794,641	2.53	59
Massachusetts Casualty Insurance Company (MA)	1	1,256,658		
Sun Life Assurance Company of Canada (Canada)	2	1,537,983		
United Dental Group	1	1,884,720	1.25	44
United Dental Care Insurance Company	1	1,884,720		
United Group of Companies	2	1,624,026	2.91	60
Chesapeake Life Insurance Company	0	3,968		
Mega Life and Health Insurance Company (The)	2	1,582,106		
Mid-West National Life Insurance Company of Tennessee	0	37,952		
United Healthcare Insurance Group	3	11,017,481	0.64	29
United Healthcare Insurance Company	3	10,688,223		
United Healthcare of Oregon	0	329,258		
Unitrin	2	1,282,683	3.68	65
Pyramid Life Insurance Company	2	1,270,361		
United Insurance Company of America	0	12,322		
Unum	9	21,314,878	1.00	38
Colonial Life & Accident Insurance Company	3	2,471,840		
Unum Life Insurance Company of America	6	18,843,038		
Wellpoint Health Networks	0	1,144,624	0.00	15
Unicare Life & Health Insurance Company	0	1,144,624		
Total, this table	314	821,512,575		
Total for health	352	830,961,281		

Understanding your HMO or other managed care plan

“Health care service contractor” (HCSC) is the legal name for a health maintenance organization (HMO) or other type of health insurance plan that contracts with doctors, hospitals, and other medical providers to offer medical services on a pre-paid basis. Most HCSC plans include “managed care” provisions.

Most consumers enrolled in a managed care plan pay a monthly fee or premium and often a small co-payment for each visit to a doctor. Most plans require consumers to designate a primary care physician who will be “in charge” of their care.

Although managed care is a newer trend in health care insurance, nearly half of all Oregonians are now enrolled in a managed care plan. Because managed care tends to lower the cost of insurance, more employers and consumers are able to afford it.

Recent changes in the law have established basic patient rights for most managed care plans. If you have questions about your rights, contact the Consumer Protection Section, (503) 947-7984.

**Visit our Web site:
www.cbs.state.or.us/ins**

To learn more about your managed care plan, contact your health plan administrator. The following questions will help you get started:

- How do I choose a primary care physician?
What if I want to change physicians?
- What procedure do I follow if I need a referral to a specialist or need mental health benefits?
- What is the plan’s definition of emergency care? Does the plan provide its own after-hours care if I need it?
- Whom do I need to call before going to the hospital? Which hospitals can I use?
- What does my plan cover if I am traveling out of my service area?
- How do I file a grievance if I have a disagreement about my care?
- What prescriptions are covered by my plan?
- Is preventive care covered by my plan? How often?



Health care service contractors (including HMOs)

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Kaiser Foundation Health Plan of the Northwest	19	397,513,592	0.32	4
Klamath Medical Service Bureau DBA KMSB (OR)	13	53,616,916	1.61	13
Liberty Health Plan, Inc.	2	20,898,232	0.63	6
Oregon Dental Service	0	95,945,803	0.00	1
Pacific Hospital Association DBA Pacificsource	9	80,085,578	0.74	7
Pacificare of Oregon, Inc.	31	139,800,868	1.47	12
Providence Health Plans DBA Providence Good Health Plan	20	161,247,756	0.82	8
Qual-Med Oregon Health Plan	53	206,587,729	1.70	14
Regence Blue Cross Blue Shield of Oregon	131	682,442,425	1.27	10
Regence HMO Oregon	48	345,817,450	0.92	9
Selectcare Health Plans	24	113,112,778	1.41	11
Surecare Healthplans, Inc.	2	29,819,748	0.44	5
Vision Care of Oregon, Inc.	0	6,872,298	0.00	2
Willamette Health Service, Inc. (OR)	0	2,322,923	0.00	3
Total, this table	352	2,336,084,096		
Total for HCSCs	353	2,337,797,820		

Homeowner insurance

A home is the biggest purchase most people will make, so it's essential to protect such an important investment. In fact, if you have a home mortgage, the lender will require you to carry insurance. Homeowner insurance protects your home and what's in it. It protects you and your family against claims from others who may be accidentally hurt on your property.

Buying the right amount of coverage is important. Having enough coverage for your home and posses-

sions means you will have to pay less out of your pocket to replace property that is destroyed or stolen.

To determine how much coverage you need, know the size and type of your home so that the insurance agent who quotes a premium for you will be able to calculate today's cost to replace your home. When comparing costs among several companies, make sure you are comparing the same amount of coverage.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Allied Group	0	1,669,479	0.00	1
Allied Mutual Insurance Company	0	510,331		
Amco Insurance Company	0	813,029		
Depositors Insurance Company	0	346,119		
Allstate Insurance Group	35	31,382,339	0.99	14
Allstate Indemnity Company	0	522,828		
Allstate Insurance Company	35	30,859,511		
Amica Mutual Group	0	1,319,702	0.00	2
Amica Mutual Insurance Company	0	1,319,702		
California Casualty Management	4	2,296,332	1.54	20
California Casualty Indemnity Exchange	0	404,611		
California Casualty Insurance Company	4	1,891,721		
Chubb & Son, Inc.	2	3,710,573	0.48	6
Federal Insurance Company	0	200,471		
Great Northern Insurance Company	0	304,923		
Northwestern Pacific Indemnity Company	2	3,193,327		
Pacific Indemnity Company	0	11,852		



Homeowner insurance

Most homeowner policies don't cover damage from earthquakes or floods.

You will need to purchase additional coverage if you want protection from an earthquake or a flood.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
CNA Insurance Group	2	1,152,306	1.54	21
American Casualty Company of Reading, Pennsylvania	0	1,009		
Boston Old Colony Insurance Company	0	20		
Continental Casualty Company	1	1,037		
Continental Insurance Company (The)	1	1,093,889		
Fidelity and Casualty Company of New York (The)	0	55,603		
Firemen's Insurance Company of Newark (NJ)	0	17		
Glens Falls Insurance Company (The)	0	2		
National Fire Insurance Company of Hartford (CT)	0	2		
Niagara Fire Insurance Company (DE)	0	217		
Valley Forge Insurance Company	0	510		
Country Companies	10	3,708,220	2.39	23
Country Casualty Insurance Company	1	1,407		
Country Mutual Insurance Company	9	3,706,813		
Credit Suisse Group	7	3,172,879	1.96	22
Blue Ridge Insurance Company	0	95		
Republic Insurance Company	0	163		
Unigard Indemnity Company	0	2,179,805		
Unigard Insurance Company	7	992,799		
Winterthur International America Insurance Company	0	17		
Farmers Home Mutual	3	1,761,923	1.51	18
Farmers Home Mutual Insurance Company (MN)	2	971,941		
Pioneer Insurance Company	0	154,490		
Western Home Insurance Company	1	635,492		

Homeowner insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Farmers Insurance Group	57	40,301,433	1.25	17
Farmers Insurance Company of Oregon	55	37,773,035		
Farmers Insurance Exchange	1	2,528,398		
Fire Insurance Exchange	1			
General Accident Insurance	9	9,760,089	0.82	11
General Accident Insurance Company of America	0	129		
North Pacific Insurance Company	8	8,654,193		
Oregon Automobile Insurance Company	1	1,105,767		
Grange Mutual Insurance Company	9	1,806,614	4.42	26
Hartford Fire & Casualty Group	5	4,638,486	0.96	13
Hartford Casualty Insurance Company	0	226,128		
Hartford Fire Insurance Company	1	237,946		
Hartford Insurance Company of the Midwest	3	3,315,810		
Hartford Underwriters Insurance Company	0	358,370		
Twin City Fire Insurance Company	1	500,232		
Liberty Mutual Insurance Group	9	2,961,789	2.69	25
Liberty Mutual Fire Insurance Company	9	2,961,789		
Metropolitan Group	7	2,319,508	2.68	24
Metropolitan Direct Property and Casualty Insurance Company	0	167,473		
Metropolitan Property and Casualty Insurance Company	7	2,152,035		
Mutual of Enumclaw	5	9,914,529	0.45	5
Mutual of Enumclaw Insurance Company	5	9,914,529		

Homeowner insurance

Choose the highest deductible you can afford.

A deductible is the dollar amount you will pay on each covered claim.

Typically, the higher the deductible you choose, the lower the cost of the insurance.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Nationwide Corporation	6	4,666,198	1.14	16
National Casualty Company	0	415		
Nationwide Mutual Fire Insurance Company	6	4,665,783		
Ohio Casualty Group	1	1,274,616	0.70	9
American Fire and Casualty Company	0	97,680		
Ohio Casualty Insurance Company	1	205,747		
West American Insurance Company	0	971,189		
Oregon Mutual Insurance	9	7,541,254	1.06	15
Oregon Mutual Insurance Company	8	6,361,741		
Western Protectors Insurance Company	1	1,179,513		
Safeco Insurance Group	27	29,705,650	0.81	10
American Economy Insurance Company	0	1,447,974		
American States Insurance Company	2	244,926		
American States Preferred Insurance Company	0	825,582		
Safeco Insurance Company of America	25	27,187,168		
St. Paul Companies	1	1,563,207	0.57	7
St. Paul Fire & Marine Insurance Company	1			
St. Paul Guardian Insurance Company	0	1,563,207		
State Farm (IL)	53	75,288,115	0.62	8
State Farm Fire and Casualty Company	53	63,322,600		
State Farm General Insurance Company	0	11,965,515		
Sublimity Insurance Company	2	1,167,333	1.52	19

Homeowner insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Travelers Insurance Group	0	1,239,404	0.00	3
Automobile Insurance Company of Hartford, Connecticut	0	134,435		
Charter Oak Fire Insurance Company	0	226,663		
Phoenix Insurance Company	0	248,087		
Standard Fire Insurance Company (The)	0	187,821		
Travelers Indemnity Company (The)	0	216,021		
Travelers Indemnity Company of America	0	79,643		
Travelers Indemnity Company of Illinois	0	146,734		
USAA Group	1	7,959,844	0.11	4
United Services Automobile Association	1	5,357,560		
USAA Casualty Insurance Company	0	2,602,284		
White Mountains Group	8	7,552,226	0.94	12
Valley Insurance Company	8	4,659,570		
Valley Property & Casualty Insurance Company	0	2,892,656		
Total, this table	272	259,834,048		
Total for homeowner	308	273,062,936		

Life insurance

The basic concept of life insurance is simple: It's a death benefit paid by the insurance company to the beneficiaries of the policyholder. Over the years, however, life insurance has evolved into a wide variety of complex products.

Life insurance can serve many needs of an individual or a family besides providing a death benefit. It can be used for estate planning, charitable giving, or even to fund a business transfer. Life insurance can offer important tax benefits. The income earned on certain types of policies is tax deferred, and the death benefit paid to the beneficiaries is not taxable income.

There are two basic types of life insurance, term and cash value. Term insurance is the most affordable and allows most people to buy the greatest protection for

the lowest premium. It offers a death benefit if the policyholder should die during the specified period of time. Whole life, variable life, and universal life insurance are examples of policies that accumulate cash value over time. These types of policies combine a death benefit with some type of savings or investment plan. Cash value policies are often complex investment vehicles with advantages and disadvantages as compared to other investment options.

When considering life insurance, take the time to get your questions answered so that you can make a decision that will meet your needs.

If you have questions about life insurance, the Insurance Division can help. Call the Consumer Protection Section, (503) 947-7984.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Aegon USA	5	9,739,291	1.48	47
Academy Life Insurance Company	0	10,103		
AUSA Life Insurance Company, Inc.	0	547		
Bankers United Life Assurance Company	0	215,097		
Commonwealth Life Insurance Company	0	364,436		
Life Investors Insurance Company of America	3	1,061,935		
Monumental Life Insurance Company	0	758,722		
PFL Life Insurance Company	0	321,881		
Providian Life and Health Insurance Company	0	249,621		
Veterans Life Insurance Company	0	162,852		
Western Reserve Life Assurance Company of Ohio	2	6,594,097		

Life insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Aetna Life & Casualty	2	6,175,603	0.94	40
Aetna Life Insurance and Annuity Company	0	1,754,403		
Aetna Life Insurance Company	2	4,421,200		
Allmerica Financial Corporation	0	6,802,401	0.00	5
Allmerica Financial Life Insurance and Annuity Co.	0	6,474,201		
First Allmerica Financial Life Insurance Company	0	328,200		
Allstate Insurance Group	10	20,943,321	1.38	46
Allstate Life Insurance Company	5	10,502,387		
Lincoln Benefit Life Company	5	7,876,629		
Northbrook Life Insurance Company	0	24,000		
Surety Life Insurance Company	0	2,540,305		
American Express Group	1	11,308,897	0.26	19
IDS Life Insurance Company	1	11,308,897		
American General Group	10	11,538,427	2.51	55
All American Life Insurance Company	0	3,266,077		
American Franklin Life Insurance Company (The) (IL)	0	470,096		
American General Life and Accident Insurance Co.	0	148,429		
American General Life Insurance Company of NY	0	9,232		
American General Life Insurance Company	7	2,430,244		
Franklin Life Insurance Company	1	3,428,550		
Merit Life Insurance Company	1	1,377,531		
United States Life Insurance Company in the City of New York	0	387,116		
Western National Life Insurance Company	1	21,152		



Life insurance

Do you need life insurance?

As a general rule, the fewer dependents you have, the less insurance you're likely to need. Life insurance may not be suitable for seniors, single people without dependents, or for those consumers who have other assets that provide income or mortgage protection.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
American International Group	1	4,185,641	0.69	31
AIG Life Insurance Company	0	4,117,984		
American Home Assurance Company	1			
American International Life Assurance Co. of NY	0	12,601		
Delaware American Life Insurance Company	0	55,056		
American National Financial Group	2	4,212,529	1.37	45
American National Insurance Company	1	3,239,331		
American National Life Insurance Company of Texas	0	8,725		
Garden State Life Insurance Company	1	298,814		
Standard Life and Accident Insurance Company	0	665,659		
Central Life Group	0	4,401,513	0.00	9
Amerus Life Insurance Company	0	4,401,513		
Cigna Group	0	14,987,752	0.00	1
Connecticut General Life Insurance Company	0	10,117,792		
Life Insurance Company of North America	0	4,869,960		
CNA Insurance Group	5	3,607,061	4.01	60
Continental Assurance Company	2	561,447		
Continental Casualty Company	2			
Valley Forge Life Insurance Company	1	3,045,614		
Conseco Group	18	8,981,421	5.79	61
American Life and Casualty Insurance Company	2	250,373		
American Travellers Life Insurance Company	0	223,367		
Bankers Life and Casualty Company	7	1,898,716		
Bankers National Life Insurance Company (TX)	0	281,993		
Beneficial Standard Life Insurance Company (CA)	2	5,060		
Certified Life Insurance Company	0	18,765		
Colonial Penn Life Insurance Company	0	1,363,456		

Life insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Conseco Group, continued				
Continental Life & Accident Company	0	25,516		
Continental Life Insurance Company	0	1,030		
Great American Reserve Insurance Company	0	93,215		
Lamar Life Insurance Company	1	273,943		
Lincoln American Life Insurance Company	0	2,616		
Massachusetts General Life Insurance Company	3	1,433,091		
National Fidelity Life Insurance Company	1	238,526		
Philadelphia Life Insurance Company	1	1,243,684		
Pioneer Life Insurance Company	0	534,099		
United Presidential Life Insurance Company	0	733,321		
Wabash Life Insurance Company	1	120,305		
Washington National Insurance Company	0	240,345		
Country Companies	2	4,218,777	1.37	44
Country Investors Life Assurance Company (IL)	0	206,348		
Country Life Insurance Company (IL)	2	4,012,429		
Cuna Mutual Group	0	6,244,819	0.00	7
Cuna Mutual Insurance Society	0	6,212,993		
Members Life Insurance Company	0	31,826		
Equitable Life NY	3	12,903,873	0.67	30
Equitable Life Assurance Society of the United States	3	12,776,236		
Equitable of Colorado, Inc., (The) (CO)	0	127,637		
Equitable of Iowa	2	3,840,678	1.51	48
Equitable Life Insurance Company of Iowa (IA)	1	2,916,329		
Golden American Life Insurance Company	0	621,129		
USG Annuity & Life Company	1	303,220		

Life insurance

Buy group insurance.

If your employer offers it, group insurance may be a better buy, and you may not need to take a physical exam to qualify. Many group policies are convertible to an individual policy if you lose your group member status.

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Farmers Insurance Group	3	14,071,334	0.62	28
Farmers New World Life Insurance Company	3	14,071,334		
Forethought Life Insurance Company	0	6,647,405	0.00	6
General American	0	3,660,403	0.00	10
General American Life Insurance Company	0	3,576,120		
General Life Insurance Company	0	6,747		
General Life Insurance Company of America	0	76,332		
Security Equity Life Insurance Company	0	1,204		
General Electric	7	11,964,719	1.69	51
Federal Home Life Insurance Company	0	237,594		
First Colony Life Insurance Company	2	6,669,137		
General Electric Capital Assurance Company	0	50,547		
Great Northern Insured Annuity Corporation	0	54		
Harvest Life Insurance Company (The)	0	529		
Heritage Life Insurance Company	1	1,377,971		
Life Insurance Company of Virginia, (The) (VA)	1	1,258,397		
Montgomery Ward Life Insurance Company	2	645,864		
Signature Life Insurance Company of America (The)	0	69		
Union Fidelity Life Insurance Company	1	1,724,557		
Generali Group	1	3,761,962	0.77	32
Business Mens Assurance Company of America	1	3,761,962		
Great West Life Assurance	1	7,438,728	0.39	22
Great-West Life & Annuity Insurance Company	1	5,320,677		
Great-West Life Assurance Company (The)	0	2,118,051		

Life insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Guardian Life Insurance	1	9,191,512	0.31	21
Guardian Insurance & Annuity Company, Inc.	0	187,017		
Guardian Life Insurance Company of America (The)	1	9,001,936		
Park Avenue Life Insurance Company	0	2,559		
Hartford Fire & Casualty Group	6	12,651,768	1.37	43
Hartford Life and Accident Insurance Company	1	2,320,703		
Hartford Life Insurance Company	2	7,119,988		
ITT Hartford Life and Annuity Insurance Company	3	3,211,077		
Interfinancial, Inc.	4	8,695,525	1.33	42
Fortis Benefits Insurance Company	2	4,030,942		
Time Insurance Company	1	724,881		
Union Security Life Insurance Company (DE)	1	3,886,435		
United Family Life Insurance Company	0	53,267		
Jackson National Group	2	11,772,980	0.49	24
Jackson National Life Insurance Company	2	11,772,980		
Jefferson-Pilot Corporation	5	9,470,562	1.53	49
Alexander Hamilton Life Insurance Company	1	4,226,469		
Chubb Life Insurance Company of America	1	2,389,900		
Chubb Sovereign Life Insurance Company	0	735,647		
Jefferson Pilot Lifeamerica Insurance Company	0	5,687		
Jefferson-Pilot Life Insurance Company	3	2,112,859		
John Hancock Group	4	53,494,435	0.22	18
John Hancock Life Insurance Company of America	1	2,000		
John Hancock Mutual Life Insurance Company	3	23,812,956		
John Hancock Variable Life Insurance Company	0	29,679,479		



Life insurance

No smoking!
(If you want to
save money.)

*Most policies are priced on
personal factors like your
age and health. Smoking
can raise your premiums
significantly. You'll not
only save money if you
don't smoke, you may
save your life.*

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Kansas City Life Insurance	6	6,243,685	2.78	57
Kansas City Life Insurance Company	1	2,307,530		
Old American Insurance Company	5	1,788,611		
Sunset Life Insurance Company of America	0	2,147,544		
Liberty National	9	9,310,451	2.79	58
American Income Life Insurance Company	1	3,035,177		
Family Service Life Insurance Company (TX)	0	270,584		
Globe Life and Accident Insurance Company	3	1,937,134		
Liberty National Life Insurance Company	0	170,106		
United American Insurance Company	5	1,093,477		
United Investors Life Insurance Company	0	2,803,973		
Lincoln National	3	9,330,787	0.93	39
First Penn-Pacific Life Insurance Company	1	2,262,049		
Lincoln National Life Insurance Company (The)	2	7,043,782		
Lincoln National Reassurance Company	0	24,956		
LSW Holding	0	3,500,969	0.00	11
Life Insurance Company of the Southwest	0	16,540		
National Life Insurance Company	0	3,484,429		
Manulife Financial Group	1	19,192,397	0.15	16
Capitol Bankers Life Insurance Company	0	221,288		
Manufacturers Life Insurance Co. of America (The)	1	4,201,029		
Manufacturers Life Insurance Co. of North America (The)	0	384,915		
Manufacturers Life Insurance Co., (The) (USA)	0	14,385,165		

Life insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Massachusetts Mutual Life Insurance Company	4	14,833,706	0.78	33
C. M. Life Insurance Company	0	1,515,604		
Massachusetts Mutual Life Insurance Company	4	11,199,862		
MML Bay State Life Insurance Company	0	2,118,240		
Metropolitan Group	8	27,731,186	0.83	34
Metropolitan Insurance and Annuity Company	0	782,318		
Metropolitan Life Insurance Company	6	25,092,517		
Metropolitan Tower Life Insurance Company	0	114,891		
New England Life Insurance Company	2	1,728,927		
Texas Life Insurance Company	0	12,533		
Midland National Life Insurance Group	3	9,339,899	0.93	38
Midland National Life Insurance Company	2	5,359,363		
North American Company for Life & Health Insurance	1	3,980,536		
Minnesota Mutual	1	5,384,770	0.54	26
Ministers Life Insurance Company (The)	0	1,308		
Minnesota Mutual Life Insurance Company	1	5,383,462		
Mony Consolidated	6	13,450,341	1.29	41
Mony Life Insurance Company of America	1	1,721,429		
Mutual Life Insurance Company of New York (The)	5	11,728,912		
Mutual of Omaha	5	6,510,624	2.22	53
United of Omaha Life Insurance Company	5	6,481,005		
United World Life Insurance Company	0	29,619		
Netherlands Insurance Companies	0	13,464,643	0.00	2
Midwestern United Life Insurance Company	0	21,107		
Security Life of Denver Insurance Company	0	9,602,544		
Southland Life Insurance Company	0	3,840,992		

Life insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
New York Life Group	7	37,046,879	0.55	27
New York Life Insurance and Annuity Corp. (DE)	1	6,196,749		
New York Life Insurance Company	6	30,850,130		
Northwestern Mutual	2	49,483,894	0.12	13
Northwestern Mutual Life Insurance Company	2	49,483,894		
Pacific Life Insurance Company	1	22,338,791	0.13	15
Pacific Life Insurance Company	1	21,702,187		
PM Group Life Insurance Company	0	636,604		
Phoenix Companies	0	9,240,475	0.00	4
Phoenix American Life Insurance Company	0	237,665		
Phoenix Home Life Mutual Insurance Company	0	9,002,810		
Principal Financial Group	1	10,531,704	0.27	20
Principal Mutual Life Insurance Company	1	10,531,704		
Protective Life Insurance Group	3	3,466,578	2.50	54
American Foundation Life Insurance Company (AL)	0	27,673		
Empire General Life Assurance Corporation	0	248,395		
Protective Life Insurance Company	3	1,398,476		
West Coast Life Insurance Company	0	1,769,179		
Western Diversified Life Insurance Company	0	14,429		
Wisconsin National Life Insurance Company	0	8,426		
Provident Mutual	1	5,662,164	0.51	25
Provident Mutual Life Insurance Co. of Philadelphia	1	2,420,615		
Provident Mutual Life and Annuity Co. of America	0	3,241,549		
Prudential of America	43	33,231,057	3.74	59
Pruco Life Insurance Company	2	4,352,266		
Prudential Insurance Company of America	41	28,878,791		

Life insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Regence Group	2	9,099,351	0.64	29
Regence Life and Health Insurance Company	2	9,099,351		
Reliastar Life Insurance Group	7	10,568,531	1.91	52
Northern Life Insurance Company	3	882,194		
Reliastar Bankers Security Life Insurance Company	0	343,405		
Reliastar Life Insurance Company	0	5,142,542		
Reliastar United Services Life Insurance Company	1	1,673,698		
Security-Connecticut Life Insurance Company (CT)	3	2,526,692		
Safeco Insurance Group	0	9,655,765	0.00	3
American States Life Insurance Company	0	3,417,767		
Safeco Life Insurance Company	0	6,208,384		
Safeco National Life Insurance Company	0	29,614		
Standard Insurance Company	5	70,572,435	0.20	17
State Farm (IL)	1	25,965,113	0.11	12
State Farm Life Insurance Company	1	25,965,113		
Sun Life Assurance Company of Connecticut	0	5,946,970	0.00	8
Sun Life Assurance Company of Canada (Canada)	0	5,862,688		
Sun Life Assurance Company of Canada (U.S.)	0	84,282		
Transamerica Group	3	9,695,831	0.89	36
Transamerica Assurance Company	0	387,661		
Transamerica Life Insurance and Annuity Company	2	1,415		
Transamerica Occidental Life Insurance Company	1	9,306,755		



Life insurance

Insurer group or company	1997 Complaints	1997 Premiums	Complaint index	1997 Ranking
Travelers Insurance Group	6	11,064,318	1.57	50
American Health and Life Insurance Company	0	214,492		
National Benefit Life Insurance Company	0	129,761		
Primerica Life Insurance Company	4	10,157,183		
Travelers Insurance Company	1			
Travelers Life and Annuity Company (The)	1	562,882		
United Heritage Mutual Life Insurance	4	4,383,906	2.64	56
Unum	1	7,130,991	0.41	23
Colonial Life & Accident Insurance Company	0	438,952		
Unum Life Insurance Company of America	1	6,692,039		
USLife Corporation	1	3,459,183	0.84	35
Old Line Life Insurance Company of America	0	1,756,431		
USLife Credit Life Insurance Company	1	1,702,752		
USAA Group	1	3,159,600	0.91	37
USAA Life Insurance Company	1	3,159,600		
Zurich American Insurance Group	1	22,992,827	0.13	14
Federal Kemper Life Assurance Company	0	3,575,855		
Fidelity Life Association, a Mutual Legal Reserve	0	89,996		
Kemper Investors Life Insurance Company	0	18,974,426		
Universal Underwriters Life Insurance Company	0	255,602		
Zurich Life Insurance Company of America	1	96,948		
Total, this table	231	789,903,158		
Total for life	303	875,886,295		

Auto insurance (personal)

Company name	Page	Group name
AIU Insurance Company	9	American International Group
Allied Mutual Insurance Company	8	Allied Group
Allstate Indemnity Company	8	Allstate Insurance Group
Allstate Insurance Company	8	Allstate Insurance Group
Amco Insurance Company	8	Allied Group
American and Foreign Insurance Company ..	14	Royal & Sun Alliance USA
American Casualty Company of Reading, Pennsylvania	10	CNA Insurance Group
American Economy Insurance Company	14	Safeco Insurance Group
American Fire and Casualty Company	13	Ohio Casualty Group
American International South Insurance Company	9	American International Group
American Manufacturers Mutual Insurance Company	12	Lumbermans Mutual Casualty Group
American Motorists Insurance Company	12	Lumbermans Mutual Casualty Group
American National Fire Insurance Company (NY)	8	American Financial Insurance Group
American Premier Insurance Company	8	American Financial Insurance Group
American Protection Insurance Company	12	Lumbermans Mutual Casualty Group
American Spirit Insurance Company	8	American Financial Insurance Group
American States Insurance Company	14	Safeco Insurance Group
American States Insurance Company of Texas	14	Safeco Insurance Group
American States Preferred Insurance Company	14	Safeco Insurance Group
Amex Assurance Company (IL)	8	American Express Group
Amica Mutual Insurance Company	9	Amica Mutual Group
Assurance Company of America (NY)	16	Zurich American Insurance Group
Atlanta Casualty Company	8	American Financial Insurance Group
Atlanta Specialty Insurance Company	8	American Financial Insurance Group
Austin Mutual Insurance Company	9	Austin Mutual Group
California Casualty & Fire Insurance Company (CA)	9	California Casualty Management

Company Name	Page	Group Name
California Casualty Indemnity Exchange	9	California Casualty Management
California Casualty Insurance Company	9	California Casualty Management
Cascade National Insurance Company	10	Clarendon Insurance Group
Charter Oak Fire Insurance Company	15	Travelers Insurance Group
Clarendon National Insurance Company	10	Clarendon Insurance Group
Colonial Insurance Company of California ...	13	Nationwide Corporation
Colonial Penn Franklin Insurance Company ...	11	General Electric
Colonial Penn Insurance Company	11	General Electric
Colonial Penn Madison Insurance Company ...	11	General Electric
Continental Casualty Company	10	CNA Insurance Group
Continental Insurance Company (The)	10	CNA Insurance Group
Country Casualty Insurance Company	10	Country Companies
Country Mutual Insurance Company	10	Country Companies
Cumis General Insurance Company	10	Cuna Mutual Group
Cuna Mutual Insurance Society	10	Cuna Mutual Group
Dairyland Insurance Company	14	Sentry Insurance Group
Depositors Insurance Company	8	Allied Group
Eagle American Insurance Company	8	American Financial Insurance Group
Empire Fire and Marine Insurance Company (NE)	16	Zurich American Insurance Group
Farmers Insurance Company of Oregon	10	Farmers Insurance Group
Federal Insurance Company	9	Chubb & Son, Inc.
Fidelity and Casualty Company of New York (The)	10	CNA Insurance Group
Fidelity and Guaranty Insurance Company ...	15	US Fidelity & Guaranty Group
Fidelity and Guaranty Insurance Underwriters, Inc.	15	US Fidelity & Guaranty Group
Financial Indemnity Company	15	Unitrin, Inc.
First American Insurance Company (MO)	11	First American Companies Group
First National Insurance Company of America	14	Safeco Insurance Group
Geico Casualty Company	9	Berkshire-Hathaway
Geico General Insurance Company	9	Berkshire-Hathaway

Index

Auto insurance (personal)

Company name	Page	Group name	Company name	Page	Group name
Geico Indemnity Company	9	Berkshire-Hathaway	Metropolitan General Insurance Company ...	12	Metropolitan Group
General Accident Insurance Company of America	11	General Accident Insurance	Metropolitan Property and Casualty Insurance Company	12	Metropolitan Group
General Insurance Company of America	14	Safeco Insurance Group	Mid-Century Insurance Company	10	Farmers Insurance Group
Globe Indemnity Company	14	Royal & Sun Alliance USA	Midland Risk Insurance Company	14	Progressive Group
Government Employees Insurance Company ...	9	Berkshire-Hathaway	Midwest Mutual Insurance Company	13	Preferred Risk Group
Grange Insurance Association	11	Grange Insurance	Millers Casualty Insurance Company (The)	12	Miller Insurance Group
Granite State Insurance Company	9	American International Group	Millers Mutual Fire Insurance Company (The)	12	Miller Insurance Group
Great American Insurance Company	8	American Financial Insurance Group	Mutual of Enumclaw Insurance Company	12	Mutual of Enumclaw
Great Northern Insurance Company	9	Chubb & Son, Inc.	National General Assurance Company	12	Motors Insurance Corporation
Guaranty National Insurance Company	13	Orion Capital Group	National General Insurance Company	12	Motors Insurance Corporation
Guidant Elite Insurance Company	13	Preferred Risk Group	National Interstate Insurance Company	8	American Financial Insurance Group
Hanover Insurance Company (The)	8	Allmerica Financial Corporation	National Union Fire Insurance Company of Pittsburgh	9	American International Group
Hartford Accident & Indemnity Company	11	Hartford Fire & Casualty Group	Nationwide Mutual Fire Insurance Company	13	Nationwide Corporation
Hartford Casualty Insurance Company	11	Hartford Fire & Casualty Group	Nationwide Mutual Insurance Company	13	Nationwide Corporation
Hartford Fire Insurance Company	11	Hartford Fire & Casualty Group	Nationwide Property and Casualty Insurance Company	13	Nationwide Corporation
Hartford Insurance Company of the Midwest ...	11	Hartford Fire & Casualty Group	New Hampshire Insurance Company	9	American International Group
Hartford Underwriters Insurance Company ...	11	Hartford Fire & Casualty Group	Niagara Fire Insurance Company (DE)	10	CNA Insurance Group
Horace Mann Insurance Company	11	Horace Mann Group	North Pacific Insurance Company	11	General Accident Insurance
IGF Insurance Company	13	Pafco General Group	Northern Insurance Company of New York ...	16	Zurich American Insurance Group
Illinois National Insurance Company	9	American International Group	Northwestern Pacific Indemnity Company	9	Chubb & Son, Inc.
Infinity Insurance Company	8	American Financial Insurance Group	Ohio Casualty Insurance Company	13	Ohio Casualty Group
Integon Indemnity Corporation	11	Integon Corporation	Oregon Automobile Insurance Company	11	General Accident Insurance
Leader National Insurance Company	8	American Financial Insurance Group	Oregon Mutual Insurance Company	13	Oregon Mutual Insurance
Liberty Insurance Corporation (VT)	12	Liberty Mutual Insurance Group	Pacific Indemnity Company	9	Chubb & Son, Inc.
Liberty Mutual Fire Insurance Company	12	Liberty Mutual Insurance Group	Phoenix Insurance Company	15	Travelers Insurance Group
Lumbermens Mutual Casualty Company	12	Lumbermans Mutual Casualty Group	Preferred Risk Mutual Insurance Company ...	13	Preferred Risk Group
Maryland Casualty Company	16	Zurich American Insurance Group	Progressive Casualty Insurance Company	14	Progressive Group
Massachusetts Bay Insurance Company	8	Allmerica Financial Corporation	Progressive Classic Insurance Company	14	Progressive Group
Metropolitan Casualty Insurance Company ..	12	Metropolitan Group	Progressive Northern Insurance Company	14	Progressive Group
Metropolitan Direct Property and Casualty Insurance Company	12	Metropolitan Group			

Index

Auto insurance (personal)

Company name	Page	Group name
Progressive Northwestern Insurance Company	14	Progressive Group
Progressive Preferred Insurance Company ...	14	Progressive Group
Progressive Specialty Insurance Company	14	Progressive Group
Providence Washington Insurance Company ..	13	P W Group, Inc.
Prudential General Insurance Company	14	Prudential of America
Prudential Property & Casualty Insurance Company	14	Prudential of America
Regal Insurance Company	8	American Financial Insurance Group
Republic Insurance Company	10	Credit Suisse Group
Rocky Mountain Fire & Casualty Company ..	11	Grange Insurance
Royal Insurance Company of America	14	Royal & Sun Alliance USA
Safeco Insurance Company of America	14	Safeco Insurance Group
Safeco Insurance Company of Illinois	14	Safeco Insurance Group
Safeco National Insurance Company	14	Safeco Insurance Group
Security National Insurance Company	15	Unitrin, Inc.
Sentry Insurance A Mutual Company	14	Sentry Insurance Group
St. Paul Fire & Marine Insurance Company	15	St. Paul Companies
St. Paul Guardian Insurance Company	15	St. Paul Companies
St. Paul Mercury Insurance Company	15	St. Paul Companies
State Farm Fire and Casualty Company	15	State Farm (IL)
State Farm Mutual Automobile Insurance Company	15	State Farm (IL)
Teachers Insurance Company	11	Horace Mann Group
TIG Insurance Company	15	TIG Insurance Group
TIG Premier Insurance Company	15	TIG Insurance Group
Transportation Insurance Company	10	CNA Insurance Group
Travelers Indemnity Company (The)	15	Travelers Insurance Group
Travelers Indemnity Company of America	15	Travelers Insurance Group
Travelers Indemnity Company of Illinois	15	Travelers Insurance Group
Trinity Universal Insurance Company	15	Unitrin, Inc.
Trinity Universal Insurance Company of Kansas, Inc.	15	Unitrin, Inc.

Company name	Page	Group name
Twin City Fire Insurance Company	11	Hartford Fire & Casualty Group
Unigard Indemnity Company	10	Credit Suisse Group
Unigard Insurance Company	10	Credit Suisse Group
United Services Automobile Association	16	USAA Group
United States Fidelity and Guaranty Company	15	US Fidelity & Guaranty Group
Universal Underwriters Insurance Company (MO)	16	Zurich American Insurance Group
USAA Casualty Insurance Company	16	USAA Group
Valley Forge Insurance Company	10	CNA Insurance Group
Valley Insurance Company	16	White Mountains Group
Valley Property & Casualty Insurance Company	16	White Mountains Group
Viking Insurance Company of Wisconsin	13	Orion Capital Group
Wasatch Crest Mutual Insurance Company ...	10	Energy Mutual Group
West American Insurance Company	13	Ohio Casualty Group
Western Protectors Insurance Company	13	Oregon Mutual Insurance
Windsor Insurance Company	8	American Financial Insurance Group



Index

Health insurance (excluding HCSCs)

Company name	Page	Group name
Academy Life Insurance Company	17	Aegon USA
Aetna Life Insurance and Annuity Company ...	17	Aetna Life & Casualty
Aetna Life Insurance Company	17	Aetna Life & Casualty
All American Life Insurance Company	18	American General Group
Allianz Life Insurance Company of North America	17	Allianz Insurance Group
American Automobile Insurance Company	17	Allianz Insurance Group
American Bankers Insurance Company of Florida	18	American Bankers Florida Group
American Bankers Life Assurance Company of Florida	18	American Bankers Florida Group
American Casualty Company of Reading, Pennsylvania	20	CNA Insurance Group
American Family Life Assurance Company of Columbus	18	American Family Corporation
American Franklin Life Insurance Company (The) (IL)	18	American General Group
American General Life and Accident Insurance Company	18	American General Group
American General Life Insurance Company ...	18	American General Group
American General Life Insurance Company of New York	18	American General Group
American Income Life Insurance Company	23	Liberty National
American National Insurance Company	18	American National Financial Group
American National Life Insurance Company of Texas	18	American National Financial Group
American Reliable Insurance Company	18	American Bankers Florida Group
American Republic Insurance Company	19	American Republic Group
American Security Insurance Company (DE) ...	22	Interfinancial, Inc.
American States Insurance Company	25	Safeco Insurance Group
American States Life Insurance Company	25	Safeco Insurance Group
American Travellers Life Insurance Company ...	20	Conseco Group
Ameritas Life Insurance Corporation	19	Ameritas Life Insurance Corporation
Amex Assurance Company (IL)	18	American Express Group

Company name	Page	Group name
Anthem Health and Life Insurance Company ...	19	Anthem Insurance Companies Group
Anthem Life Insurance Company	19	Anthem Insurance Companies Group
AUSA Life Insurance Company, Inc.	17	Aegon USA
Bankers Life and Casualty Company	20	Conseco Group
Bankers United Life Assurance Company	17	Aegon USA
Beneficial Life Insurance Company	19	Beneficial Life
Beneficial Standard Life Insurance Company (CA)	20	Conseco Group
Business Mens Assurance Company of America	21	Generali Group
Capitol American Life Insurance Company ...	20	Conseco Group
Central States Indemnity Company of Omaha	19	Berkshire-Hathaway
Certified Life Insurance Company	20	Conseco Group
Chesapeake Life Insurance Company	26	United Group of Companies
Colonial Life & Accident Insurance Company ...	26	Unum
Colonial Penn Franklin Insurance Company ...	21	General Electric
Colonial Penn Insurance Company	21	General Electric
Colonial Penn Life Insurance Company	20	Conseco Group
Combined Insurance Company Of America ...	19	AON Corporation
Commonwealth Life Insurance Company	17	Aegon USA
Congress Life Insurance Company	25	Security American Financial
Connecticut General Life Insurance Company	19	Cigna Group
Continental Assurance Company	20	CNA Insurance Group
Continental Casualty Company	20	CNA Insurance Group
Continental Insurance Company (The)	20	CNA Insurance Group
Continental Life and Accident Company	20	Conseco Group
Continental Life Insurance Company	20	Conseco Group
Cuna Mutual Insurance Society	21	Cuna Mutual Group
Employers Health Insurance Company	21	Group Health Insurance
Employers Reinsurance Corporation (MO) ...	21	General Electric
Federal Home Life Insurance Company	21	General Electric
First Colony Life Insurance Company	21	General Electric
First Penn-Pacific Life Insurance Company ...	23	Lincoln National

Health insurance (excluding HCSCs)

Company name	Page	Group name	Company name	Page	Group name
Fortis Benefits Insurance Company	22		Liberty National Life Insurance Company	23	Liberty National
Forum Insurance Company (IL)	21	Interfinancial, Inc.	Life Insurance Company of North America ...	19	Cigna Group
Franklin Life Insurance Company	18	General Electric	Life Insurance Company		
Frontier National Life		American General Group	of Virginia, (The) (VA)	21	General Electric
Insurance Company (OH)	20		Life Investors Insurance Company of America ..	17	Aegon USA
General Electric Capital Assurance Company ..	21	Conseco Group	Lifewise, a Premiera Health Plan	19	Blue Cross of WA & AK Group
Globe Life and Accident Insurance Company ...	23	General Electric	Lincoln National Health and Casualty		
Great American Reserve Insurance Company ..	20	Liberty National	Insurance Company	23	Lincoln National
Great-West Life and Annuity		Conseco Group	Lincoln National Life		
Insurance Company	21	Great West Life Assurance	Insurance Company (The)	23	Lincoln National
Great-West Life Assurance Company (The)	21	Great West Life Assurance	Lincoln National Reassurance Company	23	Lincoln National
Guarantee Life Insurance Company	22	Guarantee Companies	Massachusetts Casualty		
Guardian Life Insurance Company			Insurance Company (MA)	26	Sun Life Assurance Co. of Connecticut
of America (The)	22	Guardian Life Insurance	Massachusetts General Life		
Hartford Fire Insurance Company	22	Hartford Fire & Casualty Group	Insurance Company	20	Conseco Group
Hartford Life and Accident			Medico Life Insurance Company	23	Mutual Protective
Insurance Company	22	Hartford Fire & Casualty Group	Mega Life and Health		
Hartford Life and Annuity			Insurance Company (The)	26	United Group of Companies
Insurance Company	22	Hartford Fire & Casualty Group	Members Life Insurance Company	21	Cuna Mutual Group
Hartford Life Insurance Company	22	Hartford Fire & Casualty Group	Merit Life Insurance Company	18	American General Group
Harvest Life Insurance Company (The)	21	General Electric	Metropolitan Life Insurance Company	23	Metropolitan Group
Heritage Life Insurance Company	21	General Electric	Mid-West National Life Insurance		
IDS Life Insurance Company	18	American Express Group	Company of Tennessee	26	United Group of Companies
Insurance Company of North America	19	Cigna Group	Minnesota Mutual Life Insurance Company ...	23	Minnesota Mutual
Integon Life Insurance Corporation	24	Penncorp Group	Montgomery Ward Life Insurance Company ..	21	General Electric
JC Penney Life Insurance Company	22	JC Penney Company	Monumental Life Insurance Company	17	Aegon USA
John Alden Life Insurance Company	22	John Alden Group	Mutual Life Insurance Company of		
John Hancock Mutual Life			New York (The)	23	Mony Consolidated
Insurance Company	22	John Hancock Group	Mutual of Omaha Insurance Company	23	Mutual of Omaha
Lamar Life Insurance Company	20	Conseco Group	Mutual Protective Insurance Company	23	Mutual Protective
Liberty Health Plan	22	Liberty Mutual Insurance Group	National Fidelity Life Insurance Company	20	Conseco Group
Liberty Life Assurance Company of Boston	22	Liberty Mutual Insurance Group	New England Life Insurance Company	23	Metropolitan Group
Liberty Mutual Insurance Company	22	Liberty Mutual Insurance Group	New York Life Insurance Company	24	New York Life Group
			Northern Life Insurance Company	25	Reliastar Life Insurance Group

Index

Health insurance (excluding HCSCs)

Company name	Page	Group name	Company name	Page	Group name
Northwestern Mutual Life Insurance Company	24	Northwestern Mutual	Security Life Insurance Company of America ..	25	Security American Financial
Occidental Life Insurance Company of North Carolina	24	Penncorp Group	Security Life of Denver Insurance Company ...	24	Netherlands Insurance Companies
Omaha Property and Casualty Insurance Company	23	Mutual of Omaha	Security-Connecticut Life Insurance Company (CT)	25	Reliastar Life Insurance Group
Pacific Heritage Assurance Company (OR) ...	19	Beneficial Life	Signature Life Insurance Company of America (The)	21	General Electric
Pacific Life Insurance Company	24	Pacific Life Insurance Company	Southland Life Insurance Company	24	Netherlands Insurance Companies
Pacificare Life and Health Insurance Company ...	24	Pacificare Health Systems Group	Standard Guaranty Insurance Company (DE) ..	22	Interfinancial, Inc.
Paul Revere Life Insurance Company	25	Provident Life Group	Standard Life and Accident Insurance Company	18	American National Financial Group
Pennsylvania Life Insurance Company	24	Penncorp Group	State Farm Mutual Automobile Insurance Company	26	State Farm (IL)
PFL Life Insurance Company	17	Aegon USA	States West Life Insurance Company	19	Blue Cross of WA & AK Group
Philadelphia Life Insurance Company	20	Conseco Group	Sterling Life Insurance Company	19	AON Corporation
Phoenix American Life Insurance Company	24	Phoenix Companies	Sun Life Assurance Company of Canada (Canada)	26	Sun Life Assurance Co. of Connecticut
Phoenix Home Life Mutual Insurance Company	24	Phoenix Companies	Time Insurance Company	22	Interfinancial, Inc.
Physicians Mutual Insurance Company	24	Physicians Mutual	Transport Life Insurance Company	20	Conseco Group
Pioneer Life Insurance Company	20	Conseco Group	Transportation Insurance Company	20	CNA Insurance Group
PM Group Life Insurance Company	24	Pacific Life Insurance Company	Unicare Life & Health Insurance Company ...	26	Wellpoint Health Networks
Principal Mutual Life Insurance Company	25	Principal Financial Group	Union Bankers Insurance Company	24	Penncorp Group
Professional Insurance Corporation	24	Penncorp Group	Union Fidelity Life Insurance Company	21	General Electric
Provident Life and Accident Insurance Company	25	Provident Life Group	Union Security Life Insurance Company (DE) ...	22	Interfinancial, Inc.
Providian Life and Health Insurance Company	17	Aegon USA	United American Insurance Company	23	Liberty National
Prudential Insurance Company of America ..	25	Prudential of America	United Dental Care Insurance Company	26	United Dental Group
Pyramid Life Insurance Company	26	Unitrin	United Family Life Insurance Company	22	Interfinancial, Inc.
Regence Life and Health Insurance Company ..	25	Regence Group	United Healthcare Insurance Company	26	United Healthcare Insurance Group
Reliance Insurance Company	25	Reliance Group	United Healthcare of Oregon	26	United Healthcare Insurance Group
Reliastar Bankers Security Life Insurance Company	25	Reliastar Life Insurance Group	United Insurance Company of America	26	Unitrin
Reliastar Life Insurance Company	25	Reliastar Life Insurance Group	United Life and Annuity Insurance Company ..	24	Penncorp Group
Royal Maccabees Life Insurance Company ...	25	Royal and Sun Alliance USA	United of Omaha Life Insurance Company ...	23	Mutual of Omaha
Safeco Life Insurance Company	25	Safeco Insurance Group	United States Life Insurance Company in the City of New York	18	American General Group
			United World Life Insurance Company	23	Mutual of Omaha

Health insurance (excluding HCSCs)

Company name	Page	Group name
Unum Life Insurance Company of America ...	26	Unum
Valley Forge Life Insurance Company	20	CNA Insurance Group
Veterans Life Insurance Company	17	Aegon USA
Virginia Surety Company (IL)	19	AON Corporation
Voyager Life Insurance Company	18	American Bankers Florida Group
Wabash Life Insurance Company	20	Conseco Group
Washington National Insurance Company	20	Conseco Group
Yosemite Insurance Company	18	American General Group



Homeowner insurance

Company name	Page	Group name
Allied Mutual Insurance Company	29	Allied Group
Allstate Indemnity Company	29	Allstate Insurance Group
Allstate Insurance Company	29	Allstate Insurance Group
Amco Insurance Company	29	Allied Group
American Casualty Company of Reading, Pennsylvania	30	CNA Insurance Group
American Economy Insurance Company	32	Safeco Insurance Group
American Fire and Casualty Company	32	Ohio Casualty Group
American States Insurance Company	32	Safeco Insurance Group
American States Preferred Insurance Company	32	Safeco Insurance Group
Amica Mutual Insurance Company	29	Amica Mutual Group
Automobile Insurance Company of Hartford, Connecticut	33	Travelers Insurance Group
Blue Ridge Insurance Company	30	Credit Suisse Group
Boston Old Colony Insurance Company	30	CNA Insurance Group
California Casualty Indemnity Exchange	29	California Casualty Management
California Casualty Insurance Company	29	California Casualty Management
Charter Oak Fire Insurance Company	33	Travelers Insurance Group
Continental Casualty Company	30	CNA Insurance Group
Continental Insurance Company (The)	30	CNA Insurance Group
Country Casualty Insurance Company	30	Country Companies
Country Mutual Insurance Company	30	Country Companies
Depositors Insurance Company	29	Allied Group
Farmers Home Mutual Insurance Company (MN)	30	Farmers Home Mutual
Farmers Insurance Company of Oregon	31	Farmers Insurance Group
Farmers Insurance Exchange	31	Farmers Insurance Group
Federal Insurance Company	29	Chubb & Son, Inc.
Fidelity and Casualty Company of New York (The)	30	CNA Insurance Group
Fire Insurance Exchange	31	Farmers Insurance Group
Firemen's Insurance Company of Newark (NJ)	30	CNA Insurance Group

Index

Homeowner insurance

Company name	Page	Group name
General Accident Insurance Company of America	31	General Accident Insurance
Glens Falls Insurance Company (The)	30	CNA Insurance Group
Great Northern Insurance Company	29	Chubb & Son, Inc.
Hartford Casualty Insurance Company	31	Hartford Fire & Casualty Group
Hartford Fire Insurance Company	31	Hartford Fire & Casualty Group
Hartford Insurance Company of the Midwest	31	Hartford Fire & Casualty Group
Hartford Underwriters Insurance Company ..	31	Hartford Fire & Casualty Group
Liberty Mutual Fire Insurance Company	31	Liberty Mutual Insurance Group
Metropolitan Direct Property and Casualty Insurance Company	31	Metropolitan Group
Metropolitan Property and Casualty Insurance Company	31	Metropolitan Group
Mutual of Enumclaw Insurance Company	31	Mutual of Enumclaw
National Casualty Company	32	Nationwide Corporation
National Fire Insurance Company of Hartford (CT)	30	CNA Insurance Group
Nationwide Mutual Fire Insurance Company	32	Nationwide Corporation
Niagara Fire Insurance Company (DE)	30	CNA Insurance Group
North Pacific Insurance Company	31	General Accident Insurance
Northwestern Pacific Indemnity Company....	29	Chubb & Son, Inc.
Ohio Casualty Insurance Company	32	Ohio Casualty Group
Oregon Automobile Insurance Company	31	General Accident Insurance
Oregon Mutual Insurance Company	32	Oregon Mutual Insurance
Pacific Indemnity Company	29	Chubb & Son, Inc.
Phoenix Insurance Company	33	Travelers Insurance Group
Pioneer Insurance Company	30	Farmers Home Mutual
Republic Insurance Company	30	Credit Suisse Group
Safeco Insurance Company of America	32	Safeco Insurance Group
St. Paul Fire & Marine Insurance Company ..	32	St. Paul Companies
St. Paul Guardian Insurance Company	32	St. Paul Companies
Standard Fire Insurance Company (The)	33	Travelers Insurance Group

Company name	Page	Group name
State Farm Fire and Casualty Company	32	State Farm (IL)
State Farm General Insurance Company	32	State Farm (IL)
Travelers Indemnity Company (The)	33	Travelers Insurance Group
Travelers Indemnity Company of America	33	Travelers Insurance Group
Travelers Indemnity Company of Illinois	33	Travelers Insurance Group
Twin City Fire Insurance Company	31	Hartford Fire & Casualty Group
Unigard Indemnity Company	30	Credit Suisse Group
Unigard Insurance Company	30	Credit Suisse Group
United Services Automobile Association	33	USAA Group
USAA Casualty Insurance Company	33	USAA Group
Valley Forge Insurance Company	30	CNA Insurance Group
Valley Insurance Company	33	White Mountains Group
Valley Property & Casualty Insurance Company	33	White Mountains Group
West American Insurance Company	32	Ohio Casualty Group
Western Home Insurance Company	30	Farmers Home Mutual
Western Protectors Insurance Company	32	Oregon Mutual Insurance
Winterthur International America Insurance Company	30	Credit Suisse Group



Life insurance

Company name	Page	Group name	Company name	Page	Group name
Academy Life Insurance Company	34		Bankers National Life		
Aetna Life Insurance and Annuity Company ...	35	Aegon USA	Insurance Company (TX)	36	Conseco Group
Aetna Life Insurance Company	35	Aetna Life & Casualty	Bankers United Life Assurance Company	34	Aegon USA
AIG Life Insurance Company	36	Aetna Life & Casualty	Beneficial Standard Life		
Alexander Hamilton Life		American International Group	Insurance Company (CA)	36	Conseco Group
Insurance Company	39	Jefferson-Pilot Corporation	Business Mens Assurance		
All American Life Insurance Company	35	American General Group	Company of America	38	Generali Group
Allmerica Financial Life Insurance			C. M. Life Insurance Company	41	Mass Mutual Life Insurance Company
and Annuity Company	35	Allmerica Financial Corporation	Capitol Bankers Life Insurance Company	40	Manulife Financial Group
Allstate Life Insurance Company	35	Allstate Insurance Group	Certified Life Insurance Company	36	Conseco Group
American Foundation Life			Chubb Life Insurance Company of America ...	39	Jefferson-Pilot Corporation
Insurance Company (AL)	42	Protective Life Insurance Group	Chubb Sovereign Life Insurance Company ...	39	Jefferson-Pilot Corporation
American Franklin Life			Colonial Life & Accident		
Insurance Company (The) (IL)	35	American General Group	Insurance Company	44	Unum
American General Life and			Colonial Penn Life Insurance Company	36	Conseco Group
Accident Insurance Company	35	American General Group	Commonwealth Life Insurance Company	34	Aegon USA
American General Life			Connecticut General Life		
Insurance Company of NY	35	American General Group	Insurance Company	36	Cigna Group
American General Life Insurance Company ...	35	American General Group	Continental Assurance Company	36	CNA Insurance Group
American Health and Life			Continental Casualty Company	36	CNA Insurance Group
Insurance Company	44	Travelers Insurance Group	Continental Life & Accident Company	37	Conseco Group
American Home Assurance Company	36	American International Group	Continental Life Insurance Company	37	Conseco Group
American Income Life Insurance Company ..	40	Liberty National	Country Investors Life		
American International Life			Assurance Company (IL)	37	Country Companies
Assurance Company of NY	36	American International Group	Country Life Insurance Company (IL)	37	Country Companies
American Life and Casualty			Cuna Mutual Insurance Society	37	Cuna Mutual Group
Insurance Company	36	Conseco Group	Delaware American Life		
American National Insurance Company	36	American National Financial Group	Insurance Company	36	American International Group
American National Life Insurance			Empire General Life Assurance Corporation ...	42	Protective Life Insurance Group
Company of Texas	36	American National Financial Group	Equitable Life Assurance Society		
American States Life Insurance Company	43	Safeco Insurance Group	of the United States	37	Equitable Life NY
American Travellers Life Insurance Company ...	36	Conseco Group	Equitable Life Insurance Company		
Amerus Life Insurance Company	36	Central Life Group	of Iowa (IA)	37	Equitable of Iowa
AUSA Life Insurance Company, Inc.	34	Aegon USA	Equitable of Colorado, Inc., (The) (CO)	37	Equitable Life NY
Bankers Life and Casualty Company	36	Conseco Group			

Index

Life insurance

Company name	Page	Group name	Company name	Page	Group name
Family Service Life Insurance Company (TX) .. 40		Liberty National	Hartford Life Insurance Company..... 39		Hartford Fire & Casualty Group
Farmers New World Life Insurance Company ... 38		Farmers Insurance Group	Harvest Life Insurance Company (The) 38		General Electric
Federal Home Life Insurance Company 38		General Electric	Heritage Life Insurance Company..... 38		General Electric
Federal Kemper Life Assurance Company 44		Zurich American Insurance Group	IDS Life Insurance Company 35		American Express Group
Fidelity Life Association, a Mutual Legal Reserve 44		Zurich American Insurance Group	ITT Hartford Life and Annuity Insurance Company 39		Hartford Fire & Casualty Group
First Allmerica Financial Life Insurance Company 35		Allmerica Financial Corporation	Jackson National Life Insurance Company 39		Jackson National Group
First Colony Life Insurance Company..... 38		General Electric	Jefferson Pilot Lifeamerica Insurance Company 39		Jefferson-Pilot Corporation
First Penn-Pacific Life Insurance Company ... 40		Lincoln National	Jefferson-Pilot Life Insurance Company 39		Jefferson-Pilot Corporation
Fortis Benefits Insurance Company 39		Interfinancial, Inc.	John Hancock Life Insurance Company of America 39		John Hancock Group
Franklin Life Insurance Company 35		American General Group	John Hancock Mutual Life Insurance Company 39		John Hancock Group
Garden State Life Insurance Company 36		American National Financial Group	John Hancock Variable Life Insurance Company 39		John Hancock Group
General American Life Insurance Company ... 38		General American	Kansas City Life Insurance Company 40		Kansas City Life Insurance
General Electric Capital Assurance Company 38		General Electric	Kemper Investors Life Insurance Company 44		Zurich American Insurance Group
General Life Insurance Company 38		General American	Lamar Life Insurance Company 37		Conseco Group
General Life Insurance Company of America 38		General American	Liberty National Life Insurance Company 40		Liberty National
Globe Life and Accident Insurance Company 40		Liberty National	Life Insurance Company of North America ... 36		Cigna Group
Golden American Life Insurance Company 37		Equitable of Iowa	Life Insurance Company of the Southwest ... 40		LSW Holding
Great American Reserve Insurance Company 37		Conseco Group	Life Insurance Company of Virginia, (The) (VA) 38		General Electric
Great Northern Insured Annuity Corporation 38		General Electric	Life Investors Insurance Company of America 34		Aegon USA
Great-West Life & Annuity Insurance Company 38		Great West Life Assurance	Lincoln American Life Insurance Company 37		Conseco Group
Great-West Life Assurance Company (The) 38		Great West Life Assurance	Lincoln Benefit Life Company 35		Allstate Insurance Group
Guardian Insurance & Annuity Company, Inc. 39		Guardian Life Insurance	Lincoln National Life Insurance Company (The) 40		Lincoln National
Guardian Life Insurance Company of America (The) 39		Guardian Life Insurance	Lincoln National Reassurance Company 40		Lincoln National
Hartford Life and Accident Insurance Company 39		Hartford Fire & Casualty Group	Manufacturers Life Insurance Company of America (The) 40		Manulife Financial Group
			Manufacturers Life Insurance Company of North America (The) 40		Manulife Financial Group

Index

Life insurance

Company name	Page	Group name
Manufacturers Life Insurance Company, (The) (USA)	40	Manulife Financial Group
Massachusetts General Life Insurance Company	37	Conseco Group
Massachusetts Mutual Life Insurance Company	41	Mass Mutual Life Insurance Company
Members Life Insurance Company	37	Cuna Mutual Group
Merit Life Insurance Company	35	American General Group
Metropolitan Insurance and Annuity Company	41	Metropolitan Group
Metropolitan Life Insurance Company	41	Metropolitan Group
Metropolitan Tower Life Insurance Company ...	41	Metropolitan Group
Midland National Life Insurance Company ...	41	Midland National Life Insurance Group
Midwestern United Life Insurance Company ...	41	Netherlands Insurance Companies
Ministers Life Insurance Company (The)	41	Minnesota Mutual
Minnesota Mutual Life Insurance Company ...	41	Minnesota Mutual
MML Bay State Life Insurance Company	41	Mass Mutual Life Insurance Company
Montgomery Ward Life Insurance Company	38	General Electric
Monumental Life Insurance Company	34	Aegon USA
Mony Life Insurance Company of America ...	41	Mony Consolidated
Mutual Life Insurance Company of New York (The)	41	Mony Consolidated
National Benefit Life Insurance Company	44	Travelers Insurance Group
National Fidelity Life Insurance Company	37	Conseco Group
National Life Insurance Company	40	LSW Holding
New England Life Insurance Company	41	Metropolitan Group
New York Life Insurance and Annuity Corporation	42	New York Life Group
New York Life Insurance Company	42	New York Life Group
North American Company for Life & Health Insurance	41	Midland National Life Insurance Group
Northbrook Life Insurance Company	35	Allstate Insurance Group
Northern Life Insurance Company	43	Reliastar Life Insurance Group

Company name	Page	Group name
Northwestern Mutual Life Insurance Company	42	Northwestern Mutual
Old American Insurance Company	40	Kansas City Life Insurance
Old Line Life Insurance Company of America	44	US Life Corporation
Pacific Life Insurance Company	42	Pacific Life Insurance Company
Park Avenue Life Insurance Company	39	Guardian Life Insurance
PFL Life Insurance Company	34	Aegon USA
Philadelphia Life Insurance Company	37	Conseco Group
Phoenix American Life Insurance Company ..	42	Phoenix Companies
Phoenix Home Life Mutual Insurance Company	42	Phoenix Companies
Pioneer Life Insurance Company	37	Conseco Group
PM Group Life Insurance Company	42	Pacific Life Insurance Company
Primerica Life Insurance Company	44	Travelers Insurance Group
Principal Mutual Life Insurance Company	42	Principal Financial Group
Protective Life Insurance Company	42	Protective Life Insurance Group
Provident Mutual Life Insurance Company of Philadelphia	42	Provident Mutual
Provident Mutual Life and Annuity Company of America	42	Provident Mutual
Providian Life and Health Insurance Company	34	Aegon USA
Pruco Life Insurance Company	42	Prudential of America
Prudential Insurance Company of America	42	Prudential of America
Regence Life and Health Insurance Company ..	43	Regence Group
Reliastar Bankers Security Life Insurance Company	43	Reliastar Life Insurance Group
Reliastar Life Insurance Company	43	Reliastar Life Insurance Group
Reliastar United Services Life Insurance Company	43	Reliastar Life Insurance Group
Safeco Life Insurance Company	43	Safeco Insurance Group
Safeco National Life Insurance Company	43	Safeco Insurance Group
Security Equity Life Insurance Company	38	General American

Index

Life insurance

Company name	Page	Group name
Security Life of Denver Insurance Company ...	41	Netherlands Insurance Companies
Security-Connecticut Life Insurance Company (CT)	43	Reliastar Life Insurance Group
Signature Life Insurance Company of America (The)	38	General Electric
Southland Life Insurance Company	41	Netherlands Insurance Companies
Standard Life and Accident Insurance Company	36	American National Financial Group
State Farm Life Insurance Company	43	State Farm (IL)
Sun Life Assurance Company of Canada (Canada)	43	Sun Life Assurance Company of CN
Sun Life Assurance Company of Canada (U.S.)	43	Sun Life Assurance Company of CN
Sunset Life Insurance Company of America ...	40	Kansas City Life Insurance
Surety Life Insurance Company	35	Allstate Insurance Group
Texas Life Insurance Company	41	Metropolitan Group
Time Insurance Company	39	Interfinancial, Inc.
Transamerica Assurance Company	43	Transamerica Group
Transamerica Life Insurance and Annuity Company	43	Transamerica Group
Transamerica Occidental Life Insurance Company	43	Transamerica Group
Travelers Insurance Company	44	Travelers Insurance Group
Travelers Life and Annuity Company (The) ...	44	Travelers Insurance Group
Union Fidelity Life Insurance Company	38	General Electric
Union Security Life Insurance Company (DE) ...	39	Interfinancial, Inc.
United American Insurance Company	40	Liberty National
United Family Life Insurance Company	39	Interfinancial, Inc.
United Investors Life Insurance Company	40	Liberty National
United of Omaha Life Insurance Company ...	41	Mutual of Omaha
United Presidential Life Insurance Company ...	37	Conseco Group
United States Life Insurance Company in the City of New York	35	American General Group
United World Life Insurance Company	41	Mutual of Omaha

Company name	Page	Group name
Universal Underwriters Life Insurance Company	44	Zurich American Insurance Group
Unum Life Insurance Company of America ...	44	Unum
USAA Life Insurance Company	44	USAA Group
USG Annuity & Life Company	37	Equitable of Iowa
USLife Credit Life Insurance Company	44	US Life Corporation
Valley Forge Life Insurance Company	36	CNA Insurance Group
Veterans Life Insurance Company	34	Aegon USA
Wabash Life Insurance Company	37	Conseco Group
Washington National Insurance Company	37	Conseco Group
West Coast Life Insurance Company	42	Protective Life Insurance Group
Western Diversified Life Insurance Company	42	Protective Life Insurance Group
Western National Life Insurance Company ...	35	American General Group
Western Reserve Life Assurance Company of Ohio	34	Aegon USA
Wisconsin National Life Insurance Company ...	42	Protective Life Insurance Group
Zurich Life Insurance Company of America ...	44	Zurich American Insurance Group





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