							DISPO	OSITI	O N					
	POL ISSUED		ADV COMPL		COMPROSTLMNT		ADDIT PAYN	IONAL MENT	REFU	J ND		ERED N/MEDIATION	COVE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	7	2	66	22	17	6			41	13				
REFUSAL TO INSURE	13	12	2	2	5	5								
CANCELLATION	26	13	22	11	16	8			14	7			2	1
NONRENEWAL	9	7	30	23	4	3								
COUNTERSIGNATURE									1	50				
CREDIT REPORTING	1	4	12	48	2	8								
DELAYS	1	0	57	10	46	8	9	2	2	0	3	1	7	1
FORCED PLACEMENT									1	25				
AUDIT DISPUTE					3	43								
UNFAIR DISCRIMINATION														
RECISSION	4	17												
SURCHARGE									1	50				
ENDORSEMENT/RIDER			3	20	3	20								
GROUP CONVERSION	1	14												
CONTINUATION OF BENEFITS														
OTHER: UNDERWRITING	1	7			1	7			1	7				
MISLEADING ADVERTISING									1	33				
REPLACEMENT														
AGENT HANDLING	1	2	9	14	6	9	1	2	8	13				
FAILURE TO PLACE	1	33												
MISREPRESENTATION			2	6	3	8			6	17				
NOT LICENSED													1	33
POLICY DELIVERY									1	14				
MISAPPROPRIATION OF PREMIUM														
TWISTING														
							1		1			1		

R E A S O N PREMIUM & RATING REFUSAL TO INSURE CANCELLATION	UNABL ASSI NMBR	ST		ım					1					
R E A S O N PREMIUM & RATING REFUSAL TO INSURE	NMBR	DOT	KEOP	ENED		LATION ELD	NONRE UPH		CLA SETT		FIL SUIT/RE ATTO	TAINED	NO AC REQUESTED	
PREMIUM & RATING REFUSAL TO INSURE		PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REFUSAL TO INSURE														
	14	5											1	0
CANCELLATION	3	3												
	5	2			1	0	1	0					2	1
NONRENEWAL	12	9			1	1	8	6						
COUNTERSIGNATURE														
CREDIT REPORTING														
DELAYS	1	0	4	1					233	41				
FORCED PLACEMENT														
AUDIT DISPUTE														
UNFAIR DISCRIMINATION														
RECISSION											1	4		
SURCHARGE														
ENDORSEMENT/RIDER														
GROUP CONVERSION									1	14				
CONTINUATION OF BENEFITS														
OTHER: UNDERWRITING														
MISLEADING ADVERTISING														
REPLACEMENT														
AGENT HANDLING	2	3											4	6
FAILURE TO PLACE			1	33										
MISREPRESENTATION														
NOT LICENSED														
POLICY DELIVERY														
MISAPPROPRIATION OF PREMIUM														
TWISTING														

						DI	SPOSI	TION						
	REFEI TO PR AGE	OPER	UNDERV PRAC RESO	TICE	INFORM FURNISHED		DEL RESOI		CANCEL NOT WITHD	ICE	NONRE NOT RESCI	ICE	PROF	FEITURE BLEM LVED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1		2	1	48	16								
REFUSAL TO INSURE			2	2	23	21								
CANCELLATION					21	10			5	2	1	0		
NONRENEWAL					7	5			1	1	15	12		
COUNTERSIGNATURE					1	50								
CREDIT REPORTING					4	16								
DELAYS					21	4	62	11						
FORCED PLACEMENT														
AUDIT DISPUTE					1	14								
UNFAIR DISCRIMINATION					2	29								
RECISSION					2	9								
SURCHARGE					1	50								
ENDORSEMENT/RIDER					2	13								
GROUP CONVERSION					3	43								
CONTINUATION OF BENEFITS					2	40								
OTHER: UNDERWRITING					1	7								
MISLEADING ADVERTISING					2	67								
REPLACEMENT					1	25								
AGENT HANDLING					17	27	1	2						
FAILURE TO PLACE														
MISREPRESENTATION					10	28								
NOT LICENSED					1	33								
POLICY DELIVERY					1	14	3	43						
MISAPPROPRIATION OF PREMIUM														
TWISTING					1	20								

								DISP	OSITI	ON						
	PREM PROB RESO	BLEM	APPA UNLIC ACTI	ENSED	REFERE DISCIPI ACT	LINARY	QUES OF F		RAT PROB RESO	LEM	CONT PROVISIO ISS	N/LEGAL		ANY IN LIANCE	COMI POSI' UPH	TION
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	5	2			6	2	2	1	3	1			24	8	63	21
REFUSAL TO INSURE					2	2					1	1	5	5	47	44
CANCELLATION	1	0			1	0	4	2			1	0	14	7	63	31
NONRENEWAL					1	1							16	12	25	19
COUNTERSIGNATURE																
CREDIT REPORTING					1	4							1	4	4	16
DELAYS					21	4	18	3			5	1	18	3	59	10
FORCED PLACEMENT											1	25			2	50
AUDIT DISPUTE															3	43
UNFAIR DISCRIMINATION															4	57
RECISSION					1	4									15	65
SURCHARGE																
ENDORSEMENT/RIDER															1	7
GROUP CONVERSION							1	14								
CONTINUATION OF BENEFITS															3	60
OTHER: UNDERWRITING													2	14	6	43
MISLEADING ADVERTISING																
REPLACEMENT															3	75
AGENT HANDLING			1	2	4	6	4	6							5	8
FAILURE TO PLACE					1	33										
MISREPRESENTATION					5	14	6	17			1	3			2	6
NOT LICENSED			1	33												
POLICY DELIVERY															2	29
MISAPPROPRIATION OF PREMIUM					1	100										
TWISTING							1	20							3	60

				DIS	POSI	TION						
	ENDORS PROCI		N JURISD		RECO	VERY	INSUFF INFORM		ОТН	ER	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			3	1			1	0	1	0	304	100
REFUSAL TO INSURE			3	3			1	1			107	100
CANCELLATION			1	0							201	100
NONRENEWAL			1	1							130	100
COUNTERSIGNATURE											2	100
CREDIT REPORTING											25	100
DELAYS					2	0					569	100
FORCED PLACEMENT											4	100
AUDIT DISPUTE											7	100
UNFAIR DISCRIMINATION							1	14			7	100
RECISSION											23	100
SURCHARGE											2	100
ENDORSEMENT/RIDER	5	33							1	7	15	100
GROUP CONVERSION			1	14							7	100
CONTINUATION OF BENEFITS											5	100
OTHER: UNDERWRITING									2	14	14	100
MISLEADING ADVERTISING											3	100
REPLACEMENT											4	100
AGENT HANDLING									1	2	64	100
FAILURE TO PLACE											3	100
MISREPRESENTATION			1	3							36	100
NOT LICENSED											3	100
POLICY DELIVERY											7	100
MISAPPROPRIATION OF PREMIUM											1	100
TWISTING											5	100

							DISPO	OSITI	O N					
	POL ISSUED		ADV: COMPL		COMPROSTLMNT		ADDIT PAYN		REFU	J ND		ERED N/MEDIATION	COVE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DECEPTIVE COLD LEAD ADVERTISING														
HIGH PRESSURE TACTICS					1	9			3	27				
MISSTATEMENT ON APPLICATION														
MISAPPROPRIATIONS														
FRAUD/FORGERY														
OTHER:MRKTNG & SALES			2	29	1	14								
UNSATISFACTORY SETTLEMENT/OFFER			131	14	104	11	44	5			5	1		
MEDICAL NECESSITY					2	10								
POST CLAIM UNDERWRITING					2	33								
SUBROGATION			2	10	3	15								
DENIAL OF CLAIM			61	9	25	4	4	1	2	0			8	1
USUAL, CUSTOMARY, REASONABLE					1	4								
COORDINATION OF BENEFITS					1	3	2	7						
PCP REFERRALS														
UTILIZATION REVIEW							1	100						
EXPERIMENTAL														
ASSIGNMENT OF BENEFITS					1	25								
COST CONTAINMENT	1	1			2	2	2	2					1	1
OTHER: CLAIM HANDLING			9	14	6	9								
PREMIUM NOTICE/BILLING	7	6	8	7	4	4			17	16			1	1
CASH VALUE					2	7			1	3				
DELAYS/NO RESPONSE	1	6			1	6			1	6				
INFORMATION REQUESTED					1	2							1	2
PREMIUM REFUNDED			4	4	5	5	1	1	63	61				
(Continued)		1												

							DI	SPOSI	TION					
	UNABL ASSI		CLA REOP			LATION ELD	NONRE UPH	NEWAL IELD	CLA SETT		FIL SUIT/RE ATTO	TAINED	NO AC REQUESTED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DECEPTIVE COLD LEAD ADVERTISING														
HIGH PRESSURE TACTICS													1	9
MISSTATEMENT ON APPLICATION													1	50
MISAPPROPRIATIONS														
FRAUD/FORGERY														
OTHER:MRKTNG & SALES	1	14												
UNSATISFACTORY SETTLEMENT/OFFER	14	2	4	0					148	16	4	0	4	0
MEDICAL NECESSITY									3	15				
POST CLAIM UNDERWRITING	1	17												
SUBROGATION									4	20				
DENIAL OF CLAIM	11	2	12	2	2	0			93	13	4	1	5	1
USUAL, CUSTOMARY, REASONABLE									5	22				
COORDINATION OF BENEFITS			1	3					4	13				
PCP REFERRALS														
UTILIZATION REVIEW														
EXPERIMENTAL									1	7				
ASSIGNMENT OF BENEFITS														
COST CONTAINMENT									24	29				
OTHER: CLAIM HANDLING									1	2			3	5
PREMIUM NOTICE/BILLING	1	1							1	1			1	1
CASH VALUE														
DELAYS/NO RESPONSE									3	18				
INFORMATION REQUESTED									2	4			1	2
PREMIUM REFUNDED													1	1

						DI	SPOSI	TION						
	REFEI TO PR AGE	OPER	UNDERV PRAC RESO	TICE	INFORM FURNISHED		DEL RESOI		CANCEL NOT WITHD	ICE	NONREI NOT RESCI	ICE	NONFOR PROB RESO	BLEM
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DECEPTIVE COLD LEAD ADVERTISING														
HIGH PRESSURE TACTICS					3	27								
MISSTATEMENT ON APPLICATION														
MISAPPROPRIATIONS														
FRAUD/FORGERY														
OTHER:MRKTNG & SALES	1	14			1	14								
UNSATISFACTORY SETTLEMENT/OFFER					75	8	1	0						
MEDICAL NECESSITY					2	10								
POST CLAIM UNDERWRITING			1	17										
SUBROGATION					1	5								
DENIAL OF CLAIM	2	0			78	11	1	0						
USUAL, CUSTOMARY, REASONABLE					7	30								
COORDINATION OF BENEFITS					3	10	1	3						
PCP REFERRALS														
UTILIZATION REVIEW														
EXPERIMENTAL					1	7								
ASSIGNMENT OF BENEFITS														
COST CONTAINMENT	1	1			23	27								
OTHER: CLAIM HANDLING					5	8								
PREMIUM NOTICE/BILLING					26	24								
CASH VALUE					19	63							1	3
DELAYS/NO RESPONSE					5	29	4	24						
INFORMATION REQUESTED					38	72								
PREMIUM REFUNDED					5	5								

								DISP	OSITI	ON						
	PREM PROB RESOI	LEM	APPA UNLIC ACTI	ENSED	DISCIP	RED FOR LINARY TON	QUES OF F		RAT PROB RESO	BLEM	CONT PROVISIO ISS	N/LEGAL	COMPA		COMF POSIT UPHI	ΓION
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
DECEPTIVE COLD LEAD ADVERTISING]						1	100								
HIGH PRESSURE TACTICS					2	18	1	9								
MISSTATEMENT ON APPLICATION					1	50										
MISAPPROPRIATIONS															1	100
FRAUD/FORGERY							1	50			1	50				
OTHER:MRKTNG & SALES																
UNSATISFACTORY SETTLEMENT/OFFER					7	1	161	17			40	4	28	3	146	16
MEDICAL NECESSITY							1	5			4	20			8	40
POST CLAIM UNDERWRITING							1	17							1	17
SUBROGATION							1	5							9	45
DENIAL OF CLAIM					6	1	132	18			30	4	19	3	207	29
USUAL, CUSTOMARY, REASONABLE							1	4			4	17	1	4	4	17
COORDINATION OF BENEFITS															18	60
PCP REFERRALS					1	13	1	13							6	75
UTILIZATION REVIEW																
EXPERIMENTAL							1	7			2	14			9	64
ASSIGNMENT OF BENEFITS													1	25	2	50
COST CONTAINMENT							1	1			1	1			23	27
OTHER: CLAIM HANDLING							6	9					9	14	21	33
PREMIUM NOTICE/BILLING	13	12			1	1	2	2			2	2	5	5	18	17
CASH VALUE											1	3			6	20
DELAYS/NO RESPONSE					1	6									1	6
INFORMATION REQUESTED					1	2									8	15
PREMIUM REFUNDED					1	1	1	1					2	2	20	19
(Continued)																

				DIS	SPOSI	TION						
	ENDORS PROC	SEMENT ESSED	N JURISD		RECO	VERY	INSUFF INFORM		ОТН	ER	тот	'AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DECEPTIVE COLD LEAD ADVERTISING											1	100
HIGH PRESSURE TACTICS											11	100
MISSTATEMENT ON APPLICATION											2	100
MISAPPROPRIATIONS											1	100
FRAUD/FORGERY											2	100
OTHER:MRKTNG & SALES			1	14							7	100
UNSATISFACTORY SETTLEMENT/OFFER			10	1	1	0	3	0			930	100
MEDICAL NECESSITY											20	100
POST CLAIM UNDERWRITING											6	100
SUBROGATION											20	100
DENIAL OF CLAIM	1	0	8	1			2	0	1	0	714	100
USUAL, CUSTOMARY, REASONABLE											23	100
COORDINATION OF BENEFITS											30	100
PCP REFERRALS											8	100
UTILIZATION REVIEW											1	100
EXPERIMENTAL											14	100
ASSIGNMENT OF BENEFITS											4	100
COST CONTAINMENT			4	5			1	1			84	100
OTHER: CLAIM HANDLING							1	2	3	5	64	100
PREMIUM NOTICE/BILLING			1	1							108	100
CASH VALUE											30	100
DELAYS/NO RESPONSE											17	100
INFORMATION REQUESTED			1	2							53	100
PREMIUM REFUNDED											103	100

							DISPO	SITIO	O N					
	POL ISSUED	-	ADV. COMPL.		COMPROSTLMNT	OMISED T/RSLTN	ADDIT PAYN	IONAL ⁄IENT	REFU	IND		ERED N/MEDIATION	COVE	_
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
NONFORFEITURE														ĺ
PAYMENT NOT CREDITED														
COVERAGE QUESTION					1	5							1	5
ACCESS TO CARE														
QUALITY OF CARE			3	17	2	11	1	6	2	11			1	6
COMPANY/AGENT DISPUTE	1	50												
ABUSIVE SERVICE	1	4			1	4	1	4	2	8				
OTHER: POLICYHOLDER SERVICE			1	6										
TOTAL	76	2	424	11	272	7	66	2	168	4	8	0	23	1

							DI	SPOSIT	ГІОЛ					
	UNABL ASSI	_	CLA REOP		CANCEL UPH	LATION ELD	NONRE UPH	NEWAL ELD	CLA SETT		FIL SUIT/RE ATTO		NO AC	- '
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
NONFORFEITURE	1								1	50				
PAYMENT NOT CREDITED														
COVERAGE QUESTION	1	5											1	5
ACCESS TO CARE									1	6				
QUALITY OF CARE														
COMPANY/AGENT DISPUTE														
ABUSIVE SERVICE									2	8				
OTHER: POLICYHOLDER SERVICE	1	6											1	6
TOTAL	67	2	22	1	4	0	9	0	527	13	9	0	26	1

						DI	SPOSI	TION	•					
	REFEI TO PR AGE	OPER	PRAC	VRITING CTICE LVED	INFORM FURNISHED		DEL RESO		CANCEL NOT WITHE		NONRE NOT RESCI		NONFOR PROB RESO	-
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
NONFORFEITURE														
PAYMENT NOT CREDITED														
COVERAGE QUESTION					13	62								
ACCESS TO CARE					7	44								
QUALITY OF CARE					7	39								
COMPANY/AGENT DISPUTE														
ABUSIVE SERVICE			1	4	8	32	3	12						
OTHER: POLICYHOLDER SERVICE					1	6								
TOTAL	4	0	6	0	500	13	76	2	6	0	16	0	1	0

								DISP	OSITI	ON						
	PREM PROB RESO	LEM	APPA UNLIC ACTI	ENSED	DISCIP	RED FOR LINARY TION	QUES OF F		RAT PROB RESO	LEM	CONT PROVISIO ISS	N/LEGAL		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
NONFORFEITURE	1	50														
PAYMENT NOT CREDITED					1	100										
COVERAGE QUESTION															4	19
ACCESS TO CARE					1	6									5	31
QUALITY OF CARE							1	6							1	6
COMPANY/AGENT DISPUTE													1	50		
ABUSIVE SERVICE	1	4													5	20
OTHER: POLICYHOLDER SERVICE													2	11	11	61
TOTAL	21	1	2	0	67	2	349	9	3	0	94	2	148	4	844	22

				DIS	POSI	TION						
	ENDORS PROCI	ESSED	JURISD	O ICTION	RECO		INFORM		ОТН		TOT.	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
NONFORFEITURE]										2	100
PAYMENT NOT CREDITED											1	100
COVERAGE QUESTION											21	100
ACCESS TO CARE			1	6					1	6	16	100
QUALITY OF CARE											18	100
COMPANY/AGENT DISPUTE											2	100
ABUSIVE SERVICE											25	100
OTHER: POLICYHOLDER SERVICE							1	6			18	100
TOTAL	6	0	36	1	3	0	11	0	10	0	3904	100

						DISPOS	ITIO	N				
FIRE	POL ISSUED	ICY /RSTRD	ADV COMPL	ISED AINANT		OMISED I/RSLTN	REFU	J ND	UNABI ASSI	-		CTION D/REQUIRED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING									1	50		
REFUSAL TO INSURE												
CANCELLATION	1	17	2	33			1	17	1	17		
DELAYS												
AGENT HANDLING			1	50					1	50		
UNSATISFACTORY SETTLEMENT/OFFER					1	50						
DENIAL OF CLAIM												
PREMIUM NOTICE/BILLING											1	100
PREMIUM REFUNDED												
OTHER: POLICYHOLDER SERVICE												
TOTAL	1	6	3	17	1	6	1	6	3	17	1	6

				DISPO	SITIO	N						
FIRE		MATION //EXPANDED	PROVISIO	RACT DN/LEGAL SUE		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ		ICIENT IATION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	50									2	100
REFUSAL TO INSURE									1	100	1	100
CANCELLATION							1	17			6	100
DELAYS			1	100							1	100
AGENT HANDLING											2	100
UNSATISFACTORY SETTLEMENT/OFFER							1	50			2	100
DENIAL OF CLAIM							1	100			1	100
PREMIUM NOTICE/BILLING											1	100
PREMIUM REFUNDED					1	100					1	100
OTHER: POLICYHOLDER SERVICE							1	100			1	100
TOTAL	1	6	1	6	1	6	4	22	1	6	18	100

						DIS	POSIT	ION								
FARMOWNERS MULT PERIL	ADV. COMPL.	ISED AINANT	CLA SETT			MATION EXPANDED	NONRE NOT RESCI	TICE	QUES OF F			RACT ON/LEGAL SUE	COMI POSIT UPHI	ΓΙΟΝ	TOTA	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	1	50											1	50	2	100
NONRENEWAL							1	33					2	67	3	100
DELAYS			1	50					1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33					1	33			3	100
DENIAL OF CLAIM					1	33							2	67	3	100
OTHER: CLAIM HANDLING													1	100	1	100
TOTAL	1	7	2	14	2	14	1	7	1	7	1	7	6	43	14	100

							DISPO	SITI	O N					
HOMEOWNERS MULT PERIL	POL ISSUED	/RSTRD	ADV COMPL	AINANT	COMPRO	C/RSLTN	ADDIT:	1ENT	REFU		ARBITRATIO	ERED N/MEDIATION	COVE	NDED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	2	16	30	2	4			4	8				
REFUSAL TO INSURE	1	13												
CANCELLATION	2	9	3	14	2	9			1	5				
NONRENEWAL	5	6	19	24	3	4								
COUNTERSIGNATURE														
CREDIT REPORTING			3	60	1	20								
DELAYS			8	24	3	9	1	3						
UNFAIR DISCRIMINATION														
ENDORSEMENT/RIDER			1	50										
OTHER: UNDERWRITING									1	14				
AGENT HANDLING					1	14			2	29				
UNSATISFACTORY SETTLEMENT/OFFER			16	25	12	19	4	6			1	2		
POST CLAIM UNDERWRITING					1	50								
SUBROGATION			1	100										
DENIAL OF CLAIM			11	19	2	3							2	3
OTHER: CLAIM HANDLING			5	45										
PREMIUM NOTICE/BILLING			1	20	1	20			1	20				
DELAYS/NO RESPONSE														
INFORMATION REQUESTED														
PREMIUM REFUNDED			1	13	1	13			5	63				
COMPANY/AGENT DISPUTE	1	100												
ABUSIVE SERVICE														
OTHER: POLICYHOLDER SERVICE														
TOTAL	10	3	85	23	29	8	5	1	14	4	1	0	2	1

								DI	SPOSIT	TION				
HOMEOWNERS MULT PERIL	UNABL ASSI	ST	CLA REOP	ENED	NONRE UPH	NEWAL ELD	CLA SETT	LED	ATTO	TAINED RNEY		CTION D/REQUIRED	INFORM FURNISHED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	5	9									1	2	8	15
REFUSAL TO INSURE	1	13											1	13
CANCELLATION	1	5									2	9		
NONRENEWAL	9	11			7	9							2	3
COUNTERSIGNATURE													1	100
CREDIT REPORTING													1	20
DELAYS							10	29					1	3
UNFAIR DISCRIMINATION														
ENDORSEMENT/RIDER													1	50
OTHER: UNDERWRITING													1	14
AGENT HANDLING											1	14	1	14
UNSATISFACTORY SETTLEMENT/OFFER	1	2					2	3					3	5
POST CLAIM UNDERWRITING	1	50												
SUBROGATION														
DENIAL OF CLAIM	1	2	1	2			6	10	1	2	1	2	1	2
OTHER: CLAIM HANDLING							1	9						
PREMIUM NOTICE/BILLING														
DELAYS/NO RESPONSE														
INFORMATION REQUESTED														
PREMIUM REFUNDED														
COMPANY/AGENT DISPUTE														
ABUSIVE SERVICE													1	50
OTHER: POLICYHOLDER SERVICE														
TOTAL	19	5	1	0	7	2	19	5	1	0	5	1	22	6

]	DISPO	SITIO	O N					
HOMEOWNERS MULT PERIL	DEI RESO		CANCEL NOT WITHD	ICE	NONRE NOT RESCI	TICE	PREM PROB RESO	LEM	REFERR DISCIPI ACT	LINARY	QUES OF F		CONT PROVISIO ISS	N/LEGAL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING							1	2						
REFUSAL TO INSURE														
CANCELLATION			1	5									1	5
NONRENEWAL			1	1	11	14								
COUNTERSIGNATURE														
CREDIT REPORTING														
DELAYS	2	6							2	6	3	9		
UNFAIR DISCRIMINATION														
ENDORSEMENT/RIDER														
OTHER: UNDERWRITING														
AGENT HANDLING											1	14		
UNSATISFACTORY SETTLEMENT/OFFER											8	13	4	6
POST CLAIM UNDERWRITING														
SUBROGATION														
DENIAL OF CLAIM											9	15	4	7
OTHER: CLAIM HANDLING														
PREMIUM NOTICE/BILLING							1	20						
DELAYS/NO RESPONSE														
INFORMATION REQUESTED														
PREMIUM REFUNDED									1	13				
COMPANY/AGENT DISPUTE														
ABUSIVE SERVICE	1	50												
OTHER: POLICYHOLDER SERVICE														
TOTAL	3	1	2	1	11	3	2	1	3	1	21	6	9	2

]	DISPOS	SITION						
HOMEOWNERS MULT PERIL	COMPA COMPI	IANCE	COMI POSIT UPHI	FION ELD	N JURISD	ICTION	INSUFF INFORM	AATION	ОТН		тот	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	7	13	8	15							53	100
REFUSAL TO INSURE	2	25	3	38							8	100
CANCELLATION	3	14	6	27							22	100
NONRENEWAL	10	13	11	14	1	1					79	100
COUNTERSIGNATURE											1	100
CREDIT REPORTING											5	100
DELAYS			4	12							34	100
UNFAIR DISCRIMINATION			1	100							1	100
ENDORSEMENT/RIDER											2	100
OTHER: UNDERWRITING	1	14	2	29					2	29	7	100
AGENT HANDLING			1	14							7	100
UNSATISFACTORY SETTLEMENT/OFFER	3	5	8	13	1	2	1	2			64	100
POST CLAIM UNDERWRITING											2	100
SUBROGATION											1	100
DENIAL OF CLAIM	3	5	16	27			1	2			59	100
OTHER: CLAIM HANDLING	2	18	3	27							11	100
PREMIUM NOTICE/BILLING			1	20							5	100
DELAYS/NO RESPONSE			1	100							1	100
INFORMATION REQUESTED			1	100							1	100
PREMIUM REFUNDED											8	100
COMPANY/AGENT DISPUTE											1	100
ABUSIVE SERVICE											2	100
OTHER: POLICYHOLDER SERVICE			1	100							1	100
TOTAL	31	8	67	18	2	1	2	1	2	1	375	100

						DI	SPOS	тто	N					
COMMERCIAL MULT PERIL	POL ISSUED	/RSTRD	COMPL		COMPROSTLMNT	T/RSLTN	REFU		UNABL ASSI	ST	CLA SETT	LED	INFORM FURNISHED	/EXPANDED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING													1	50
REFUSAL TO INSURE									1	33				
CANCELLATION														
NONRENEWAL	1	13	1	13					2	25			3	38
DELAYS											1	33		
UNFAIR DISCRIMINATION														
AGENT HANDLING														
UNSATISFACTORY SETTLEMENT/OFFER			4	57							1	14		
DENIAL OF CLAIM			1	20										
OTHER: CLAIM HANDLING														
PREMIUM NOTICE/BILLING			2	50					1	25				
DELAYS/NO RESPONSE					1	100								
PREMIUM REFUNDED							1	50						
COVERAGE QUESTION													1	100
QUALITY OF CARE							1	100						
OTHER: POLICYHOLDER SERVICE														
TOTAL	1	2	8	18	1	2	2	4	4	9	2	4	5	11

					Γ	ISPO	SITIO	N						
COMMERCIAL MULT PERIL	PREM PROB RESO	LEM	REFERR DISCIPI ACT		QUES OF F.		COMPI		COMI POSIT UPHI	ΓΙΟΝ	INSUFF INFORM	-	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING									1	50			2	100
REFUSAL TO INSURE							1	33	1	33			3	100
CANCELLATION							1	33	2	67			3	100
NONRENEWAL							1	13					8	100
DELAYS			1	33			1	33					3	100
UNFAIR DISCRIMINATION											1	100	1	100
AGENT HANDLING			1	50					1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER					2	29							7	100
DENIAL OF CLAIM					2	40			2	40			5	100
OTHER: CLAIM HANDLING									1	100			1	100
PREMIUM NOTICE/BILLING	1	25											4	100
DELAYS/NO RESPONSE													1	100
PREMIUM REFUNDED				_			1	50			_		2	100
COVERAGE QUESTION													1	100
QUALITY OF CARE													1	100
OTHER: POLICYHOLDER SERVICE									1	100			1	100
TOTAL	1	2	2	4	4	9	5	11	9	20	1	2	45	100

OCEAN MARINE		SITIO N ISED AINANT	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

				DI	SPOSIT	ION				
INLAND MARINE	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		UNABI ASSI	ST
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	100						
AGENT HANDLING										
UNSATISFACTORY SETTLEMENT/OFFER			1	33						
DENIAL OF CLAIM					1	20	1	20	1	20
OTHER: CLAIM HANDLING										
DELAYS/NO RESPONSE	1	100								
PREMIUM REFUNDED										
TOTAL	1	7	2	14	1	7	1	7	1	7

			DISP	OSIT	ON					
INLAND MARINE		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		ANY IN LIANCE	COMPANY POSITION UPHELD		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS									1	100
AGENT HANDLING	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33			1	33	3	100
DENIAL OF CLAIM			2	40					5	100
OTHER: CLAIM HANDLING					1	100			1	100
DELAYS/NO RESPONSE									1	100
PREMIUM REFUNDED							2	100	2	100
TOTAL	1	7	3	21	1	7	3	21	14	100

MEDICAL MALPRACT	COMI POSIT	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	3	100	3	100
TOTAL	3	100	3	100

					DISPO	OSITIO	N			
WORKERS COMP	POL ISSUED		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		INFORN FURNISHED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	50					1	50		
REFUSAL TO INSURE										
CANCELLATION			1	50						
NONRENEWAL										
AUDIT DISPUTE										
AGENT HANDLING					1	100				
MISREPRESENTATION										
MISAPPROPRIATION OF PREMIUM										
UNSATISFACTORY SETTLEMENT/OFFER									2	100
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED			1	50			1	50		
TOTAL	1	5	2	9	1	5	2	9	2	9

					DI	SPOS	ITION							
WORKERS COMP	PREM PROB RESO	LEM	DISCIP	RED FOR LINARY TON	QUES' OF F.			ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟN	ОТН	ER	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING													2	100
REFUSAL TO INSURE									1	100			1	100
CANCELLATION									1	50			2	100
NONRENEWAL									1	100			1	100
AUDIT DISPUTE									1	100			1	100
AGENT HANDLING													1	100
MISREPRESENTATION					1	100							1	100
MISAPPROPRIATION OF PREMIUM			1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER													2	100
DENIAL OF CLAIM									1	100			1	100
OTHER: CLAIM HANDLING											1	100	1	100
PREMIUM NOTICE/BILLING	2	33	1	17	1	17	1	17	1	17			6	100
PREMIUM REFUNDED													2	100
TOTAL	2	9	2	9	2	9	1	5	6	27	1	5	22	100

					DISP	OSITIO	N					
OTHER LIABILITY	POL ISSUED	-	ADV. COMPL.		COMPROSTLMNT		REFUND		COVE EXTE	_	UNABL ASSI	-
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							3	50				
REFUSAL TO INSURE												
CANCELLATION	3	25	1	8	1	8	1	8				
NONRENEWAL	3	38	1	13								
CREDIT REPORTING												
DELAYS			3	16	5	26			1	5		
AUDIT DISPUTE					3	50						
ENDORSEMENT/RIDER												
AGENT HANDLING			1	33								
OTHER:MRKTNG & SALES											1	50
UNSATISFACTORY SETTLEMENT/OFFER			2	33								
SUBROGATION												
DENIAL OF CLAIM			6	29								
OTHER: CLAIM HANDLING					1	50						
PREMIUM NOTICE/BILLING							1	50				
INFORMATION REQUESTED					1	33						
PREMIUM REFUNDED					2	50	2	50				
OTHER: POLICYHOLDER SERVICE												
TOTAL	6	6	14	14	13	13	7	7	1	1	1	1

					DISP	OSITION				
OTHER LIABILITY	CLA SETT		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCEL NOT WITHD	TICE
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION									1	8
NONRENEWAL					1	13				
CREDIT REPORTING					1	50				
DELAYS	6	32			1	5	2	11		
AUDIT DISPUTE					1	17				
ENDORSEMENT/RIDER					1	100				
AGENT HANDLING					1	33				
OTHER:MRKTNG & SALES			1	50						
UNSATISFACTORY SETTLEMENT/OFFER					1	17				
SUBROGATION										
DENIAL OF CLAIM	2	10			1	5				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED					1	33				
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	8	8	1	1	9	9	2	2	1	1

					DISPOS	SITION						
OTHER LIABILITY	REFERR DISCIPI ACT	LINARY	QUES' OF F.		CONT PROVISIO ISS	N/LEGAL	COMPI		COMF POSIT UPHI	ΓΙΟΝ	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	17							2	33	6	100
REFUSAL TO INSURE									1	100	1	100
CANCELLATION							1	8	4	33	12	100
NONRENEWAL									3	38	8	100
CREDIT REPORTING									1	50	2	100
DELAYS	1	5									19	100
AUDIT DISPUTE									2	33	6	100
ENDORSEMENT/RIDER											1	100
AGENT HANDLING			1	33							3	100
OTHER:MRKTNG & SALES											2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	17			1	17	1	17	6	100
SUBROGATION									1	100	1	100
DENIAL OF CLAIM			5	24	2	10			5	24	21	100
OTHER: CLAIM HANDLING									1	50	2	100
PREMIUM NOTICE/BILLING									1	50	2	100
INFORMATION REQUESTED									1	33	3	100
PREMIUM REFUNDED											4	100
OTHER: POLICYHOLDER SERVICE							1	50	1	50	2	100
TOTAL	2	2	7	7	2	2	3	3	24	24	101	100

							•	DIS	POSITION	1						
FIDELITY	POL ISSUED/	-	ADVI COMPLA	ISED AINANT	COMPRO STLMNT		REFU	J ND	INFORM FURNISHED	MATION D/EXPANDED	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD	
1	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
CANCELLATION	1	100	1	, ,	1	, '	, '						'	1		
DELAYS					2	67			1	33						
OTHER: UNDERWRITING						,									1	100
AGENT HANDLING			2	100												
UNSATISFACTORY SETTLEMENT/OFFER			1	100												
DENIAL OF CLAIM			1	33		·					1	33	1	33		
PREMIUM NOTICE/BILLING					1	100										
PREMIUM REFUNDED							1	50	1	50						
TOTAL	1	7	4	29	3	21	1	7	2	14	1	7	1	7	1	7

FIDELITY	тот	AL
	NMBR	PCT
REASON		
CANCELLATION	1	100
DELAYS	3	100
OTHER: UNDERWRITING	1	100
AGENT HANDLING	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
DENIAL OF CLAIM	3	100
PREMIUM NOTICE/BILLING	1	100
PREMIUM REFUNDED	2	100
TOTAL	14	100

BOILER AND	DISPO	SITIO		
MACHINERY	COMPROSTLMNT		TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	2	100	2	100
TOTAL	2	100	2	100

	DISPOSITION							
CREDIT		IM LED	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	3	100					3	100
RECISSION					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM NOTICE/BILLING			1	100			1	100
INFORMATION REQUESTED			1	100			1	100
TOTAL	3	38	2	25	3	38	8	100

								DISPOS	ITION							
TITLE	ADV COMPL	ISED AINANT		OMISED T/RSLTN	REFU	J ND	CONT PROVISIO ISS	N/LEGAL	COMPI		ENDORS PROC		N JURISD	-	INSUFF INFORM	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
REFUSAL TO INSURE	1	100														1
DELAYS	1	100														
ENDORSEMENT/RIDER	1	50									1	50				
OTHER: UNDERWRITING									1	100						
FRAUD/FORGERY							1	100								
OTHER:MRKTNG & SALES			1	50									1	50		1
UNSATISFACTORY SETTLEMENT/OFFER			1	100												
OTHER: CLAIM HANDLING															1	100
PREMIUM REFUNDED					1	100										
OTHER: POLICYHOLDER SERVICE	1	50													1	50
TOTAL	4	31	2	15	1	8	1	8	1	8	1	8	1	8	2	15

TITLE	тот	AL
	NMBR	PCT
REASON		
REFUSAL TO INSURE	1	100
DELAYS	1	100
ENDORSEMENT/RIDER	2	100
OTHER: UNDERWRITING	1	100
FRAUD/FORGERY	1	100
OTHER:MRKTNG & SALES	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
OTHER: CLAIM HANDLING	1	100
PREMIUM REFUNDED	1	100
OTHER: POLICYHOLDER SERVICE	2	100
TOTAL	13	100

							DISPO	SITIO	N							
ACCIDENT AND HEALTH	POL ISSUED/	/RSTRD	ADV. COMPL.	AINANT	STLMN	OMISED I/RSLTN	ADDIT PAYN	MENT	REFU		COVE EXTE	NDED	UNABI ASSI	ST	CLA REOP	ENED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	2	5	1	2	1	2							1	2		
REFUSAL TO INSURE	9	11			5	6							1	1		
CANCELLATION	13	23			5	9			2	4	1	2				
NONRENEWAL																
DELAYS					1	1			1	1						
FORCED PLACEMENT																
UNFAIR DISCRIMINATION																
RECISSION	4	22														
GROUP CONVERSION	1	17														
CONTINUATION OF BENEFITS																
AGENT HANDLING					3	30			2	20						
MISREPRESENTATION					2	14			2	14						
POLICY DELIVERY																
TWISTING																
DECEPTIVE COLD LEAD ADVERTISING																
HIGH PRESSURE TACTICS									1	33						
MISSTATEMENT ON APPLICATION																
OTHER:MRKTNG & SALES																
UNSATISFACTORY SETTLEMENT/OFFER			1	1	6	3	27	14							1	1
MEDICAL NECESSITY					2	11										
SUBROGATION																
DENIAL OF CLAIM					4	1	4	1	1	0	1	0	1	0	5	2
USUAL, CUSTOMARY, REASONABLE					1	5										
COORDINATION OF BENEFITS					1	3	1	3							1	3
PCP REFERRALS																
(Continued)							L	l				l	L	<u> </u>		

						DISPO	SITIO	N				
ACCIDENT AND HEALTH	CLA SETT		FIL SUIT/RE ATTO	TAINED	NO AO REQUESTEI	CTION D/REQUIRED	REFE TO PR AGE	OPER	UNDERV PRAC RESO	CTICE	INFORM FURNISHED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											15	37
REFUSAL TO INSURE									2	2	21	25
CANCELLATION											11	20
NONRENEWAL												
DELAYS	48	43									10	9
FORCED PLACEMENT												
UNFAIR DISCRIMINATION											2	40
RECISSION											2	11
GROUP CONVERSION	1	17									3	50
CONTINUATION OF BENEFITS											2	40
AGENT HANDLING											4	40
MISREPRESENTATION											3	21
POLICY DELIVERY											1	20
TWISTING												
DECEPTIVE COLD LEAD ADVERTISING												
HIGH PRESSURE TACTICS					1	33						
MISSTATEMENT ON APPLICATION					1	50						
OTHER:MRKTNG & SALES											1	100
UNSATISFACTORY SETTLEMENT/OFFER	41	21	1	1	2	1					43	22
MEDICAL NECESSITY	2	11									2	11
SUBROGATION	1	50									1	50
DENIAL OF CLAIM	71	25			4	1					64	22
USUAL, CUSTOMARY, REASONABLE	5	23									7	32
COORDINATION OF BENEFITS	4	14									3	10
PCP REFERRALS												
(Continued)			l	·		l .		1		·	l	

							DISP	OSIT	ION					
ACCIDENT AND HEALTH	DEL RESOI		PREM PROE RESO	LEM	REFERR DISCIPI ACT	LINARY	QUES OF F		PROVISIO	TRACT ON/LEGAL SUE	COMPI		COMI POSIT UPHI	TION
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING					1	2					1	2	16	39
REFUSAL TO INSURE					2	2			1	1	1	1	38	46
CANCELLATION							1	2			1	2	22	39
NONRENEWAL													1	100
DELAYS	36	32			2	2	1	1					12	11
FORCED PLACEMENT									1	33			2	67
UNFAIR DISCRIMINATION													3	60
RECISSION					1	6							11	61
GROUP CONVERSION														
CONTINUATION OF BENEFITS													3	60
AGENT HANDLING													1	10
MISREPRESENTATION					1	7	3	21	1	7			2	14
POLICY DELIVERY	3	60											1	20
TWISTING							1	100						
DECEPTIVE COLD LEAD ADVERTISING							1	100						
HIGH PRESSURE TACTICS							1	33						
MISSTATEMENT ON APPLICATION					1	50								
OTHER:MRKTNG & SALES														
UNSATISFACTORY SETTLEMENT/OFFER							2	1	1	1	1	1	61	31
MEDICAL NECESSITY							1	5	4	21			8	42
SUBROGATION														
DENIAL OF CLAIM					4	1	8	3	10	3			101	35
USUAL, CUSTOMARY, REASONABLE							1	5	4	18			4	18
COORDINATION OF BENEFITS	1	3											18	62
PCP REFERRALS					1	13	1	13					6	75
Continued)			I .							l	·	l	ı	

				DIS	SPOSI	TION						
ACCIDENT AND HEALTH	ENDORS PROCI		N JURISD		RECO	VERY	INSUFF INFORM		отн	ER	тот	'AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			3	7							41	100
REFUSAL TO INSURE			3	4							83	100
CANCELLATION											56	100
NONRENEWAL											1	100
DELAYS					1	1					112	100
FORCED PLACEMENT											3	100
UNFAIR DISCRIMINATION											5	100
RECISSION											18	100
GROUP CONVERSION			1	17							6	100
CONTINUATION OF BENEFITS											5	100
AGENT HANDLING											10	100
MISREPRESENTATION											14	100
POLICY DELIVERY											5	100
TWISTING											1	100
DECEPTIVE COLD LEAD ADVERTISING											1	100
HIGH PRESSURE TACTICS											3	100
MISSTATEMENT ON APPLICATION											2	100
OTHER:MRKTNG & SALES											1	100
UNSATISFACTORY SETTLEMENT/OFFER			8	4							195	100
MEDICAL NECESSITY											19	100
SUBROGATION											2	100
DENIAL OF CLAIM	1	0	7	2							286	100
USUAL, CUSTOMARY, REASONABLE											22	100
COORDINATION OF BENEFITS											29	100
PCP REFERRALS											8	100
(Continued)	l					I	l		<u> </u>		1	ш

							DISPO	SITIO	N							
ACCIDENT AND HEALTH	POL ISSUED		ADV. COMPL	ISED AINANT		OMISED I/RSLTN		TIONAL MENT	REFU	J ND	COVE		UNABL ASSI		CLA REOPI	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
EXPERIMENTAL																
ASSIGNMENT OF BENEFITS					1	50										
COST CONTAINMENT	1	1			2	2	2	2			1	1				
OTHER: CLAIM HANDLING																
PREMIUM NOTICE/BILLING	6	21							4	14						
DELAYS/NO RESPONSE																
INFORMATION REQUESTED											1	7				
PREMIUM REFUNDED									27	68						
COVERAGE QUESTION					1	6					1	6	1	6		
ACCESS TO CARE																
QUALITY OF CARE							1	8	1	8	1	8				
ABUSIVE SERVICE	1	7							1	7						
OTHER: POLICYHOLDER SERVICE																
TOTAL	37	3	2	0	35	3	35	3	42	4	6	1	4	0	7	1

						DISPO	SITIO	N				
ACCIDENT AND HEALTH	CLA SETT			ED TAINED RNEY	NO AO REQUESTEL	CTION D/REQUIRED	REFE TO PR AGE	OPER	PRAC	VRITING CTICE LVED	INFORM FURNISHED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
EXPERIMENTAL	1	7									1	7
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT	24	29					1	1			23	28
OTHER: CLAIM HANDLING											1	20
PREMIUM NOTICE/BILLING	1	4									11	39
DELAYS/NO RESPONSE	1	20									2	40
INFORMATION REQUESTED	1	7									9	60
PREMIUM REFUNDED					1	3					1	3
COVERAGE QUESTION					1	6					11	61
ACCESS TO CARE	1	6									7	44
QUALITY OF CARE											7	58
ABUSIVE SERVICE	1	7							1	7	4	27
OTHER: POLICYHOLDER SERVICE											1	50
TOTAL	203	17	1	0	10	1	1	0	3	0	273	23

							DISP	OSIT	ION					
ACCIDENT AND HEALTH	DEL RESO		PREM PROB RESO	LEM	DISCIP	RED FOR LINARY YON	QUES OF F		PROVISIO	RACT ON/LEGAL SUE	COMPI COMPI	ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
EXPERIMENTAL							1	7	2	14			9	64
ASSIGNMENT OF BENEFITS											1	50		
COST CONTAINMENT							1	1	1	1			22	27
OTHER: CLAIM HANDLING													4	80
PREMIUM NOTICE/BILLING			2	7									4	14
DELAYS/NO RESPONSE	1	20			1	20								
INFORMATION REQUESTED					1	7							2	13
PREMIUM REFUNDED							1	3					10	25
COVERAGE QUESTION													3	17
ACCESS TO CARE					1	6							5	31
QUALITY OF CARE							1	8					1	8
ABUSIVE SERVICE	1	7	1	7									5	33
OTHER: POLICYHOLDER SERVICE													1	50
TOTAL	42	4	3	0	16	1	25	2	25	2	5	0	376	32

				DIS	POSI	TION						
ACCIDENT AND HEALTH	ENDORS PROCI		N JURISD	O ICTION	RECO	VERY	INSUFF INFORM		ОТН	ER	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
EXPERIMENTAL	1										14	100
ASSIGNMENT OF BENEFITS											2	100
COST CONTAINMENT			4	5			1	1			83	100
OTHER: CLAIM HANDLING											5	100
PREMIUM NOTICE/BILLING											28	100
DELAYS/NO RESPONSE											5	100
INFORMATION REQUESTED			1	7							15	100
PREMIUM REFUNDED											40	100
COVERAGE QUESTION											18	100
ACCESS TO CARE			1	6					1	6	16	100
QUALITY OF CARE											12	100
ABUSIVE SERVICE											15	100
OTHER: POLICYHOLDER SERVICE											2	100
TOTAL	1	0	28	2	1	0	1	0	1	0	1183	100

							J	DISPO	SITIO	N						
PERSONAL AUTO	POL ISSUED	-	ADV: COMPL		COMPRO STLMNT		ADDIT PAYN		REFU	J ND	ENTE ARBITRATION		COVE		UNABL ASSI	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	3	2	46	26	14	8			32	18					7	4
REFUSAL TO INSURE	3	50	1	17												
CANCELLATION	3	4	13	16	8	10			7	9			1	1	3	4
NONRENEWAL			9	33											1	4
COUNTERSIGNATURE									1	100						
CREDIT REPORTING	1	6	9	50	1	6										
DELAYS			44	13	33	10	7	2	1	0	3	1	6	2	1	0
FORCED PLACEMENT									1	100						
SURCHARGE									1	50						
ENDORSEMENT/RIDER			1	11	3	33										
OTHER: UNDERWRITING	1	20			1	20										
AGENT HANDLING	1	9	4	36					2	18					1	9
FAILURE TO PLACE	1	50														
NOT LICENSED													1	100		
POLICY DELIVERY									1	100						
HIGH PRESSURE TACTICS					1	100										
UNSATISFACTORY SETTLEMENT/OFFER			106	17	83	13	13	2			4	1			13	2
POST CLAIM UNDERWRITING					1	25										
SUBROGATION			1	6	3	19										
DENIAL OF CLAIM			41	15	11	4							4	1	7	3
USUAL, CUSTOMARY, REASONABLE																
UTILIZATION REVIEW							1	100								
(Continued)												<u> </u>				

								D	ISPOSI	TION						
PERSONAL AUTO	CLA REOP		CANCEL UPH	LATION ELD	NONRE UPH		CLA SETT		SUIT/RE	LED ETAINED PRNEY	NO AO REQUESTED		REFEI TO PR AGE	OPER	UNDERV PRAC RESO	TICE
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING]														2	1
REFUSAL TO INSURE																
CANCELLATION			1	1	1	1										
NONRENEWAL			1	4	1	4										
COUNTERSIGNATURE																
CREDIT REPORTING																
DELAYS	4	1					145	42								
FORCED PLACEMENT																
SURCHARGE																
ENDORSEMENT/RIDER																
OTHER: UNDERWRITING																
AGENT HANDLING											1	9				
FAILURE TO PLACE																
NOT LICENSED																
POLICY DELIVERY																
HIGH PRESSURE TACTICS																
UNSATISFACTORY SETTLEMENT/OFFER	1	0					101	16	2	0	2	0				
POST CLAIM UNDERWRITING															1	25
SUBROGATION							3	19								
DENIAL OF CLAIM	4	1	2	1			14	5	2	1			2	1		
USUAL, CUSTOMARY, REASONABLE																
UTILIZATION REVIEW																
(Continued)			!	L		L										

							DISPO	SITION	N							
PERSONAL AUTO	INFORM FURNISHED		DEI RESO		CANCEL NOT WITHD	ICE	NONRE NOT RESCI	CICE	PREM PROE RESO	LEM	REFERR DISCIPI ACT	LINARY	QUES' OF F.	TION ACT	RAT PROB RESOI	LEM
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	14	8							4	2	4	2	2	1	3	2
REFUSAL TO INSURE																
CANCELLATION	6	7			3	4	1	1	1	1	1	1	2	2		
NONRENEWAL							3	11			1	4				
COUNTERSIGNATURE																
CREDIT REPORTING	2	11									1	6				
DELAYS	6	2	13	4							13	4	11	3		
FORCED PLACEMENT																
SURCHARGE	1	50														
ENDORSEMENT/RIDER																
OTHER: UNDERWRITING																
AGENT HANDLING													1	9		
FAILURE TO PLACE											1	50				
NOT LICENSED																
POLICY DELIVERY																
HIGH PRESSURE TACTICS																
UNSATISFACTORY SETTLEMENT/OFFER	22	4	1	0							7	1	144	23		
POST CLAIM UNDERWRITING													1	25		
SUBROGATION													1	6		
DENIAL OF CLAIM	5	2									2	1	95	34		
USUAL, CUSTOMARY, REASONABLE																
UTILIZATION REVIEW																
(Continued)												·				$\overline{}$

							DIS	SPOSIT	ION									$\overline{}$
PERSONAL AUTO	CONT PROVISIO ISS NMBR	N/LEGAL		ANY IN LIANCE PCT	COMI POSIT UPHI	FION ELD	ENDORS PROC	SEMENT ESSED PCT	N JURISD NMBR		RECO NMBR	VERY PCT		TICIENT MATION PCT	OTH NMBR		TOTA	
REASON	MMDK	rei	NIVIDK	rei	MINIDK	rei	NIVIDA	rei	MIMIDK	rcı	NIVIDA	rcı	NIVIDA	FCI	NVIDA	FCI	NIVIDA	rei
PREMIUM & RATING			16	9	30	17								1	1	1	179	100
REFUSAL TO INSURE			10	17	1	17								1		-	6	100
CANCELLATION			8	10	22	27			1	1						 	82	100
NONRENEWAL			5	19	6	22			1	1						 	27	100
COUNTERSIGNATURE				17												 	1	100
CREDIT REPORTING			1	6	3	17										 	18	100
DELAYS	4	1	16	5	36	10										\vdash	343	100
FORCED PLACEMENT																	1	100
SURCHARGE																	2	100
ENDORSEMENT/RIDER							4	44							1	11	9	100
OTHER: UNDERWRITING					3	60											5	100
AGENT HANDLING															1	9		
FAILURE TO PLACE																	2	100
NOT LICENSED																	1	100
POLICY DELIVERY																	1	100
HIGH PRESSURE TACTICS																	1	100
UNSATISFACTORY SETTLEMENT/OFFER	32	5	23	4	59	10			1	0	1	0	2	0			617	100
POST CLAIM UNDERWRITING					1	25											4	100
SUBROGATION					8	50											16	100
DENIAL OF CLAIM	13	5	14	5	61	22			1	0			1	0			279	100
USUAL, CUSTOMARY, REASONABLE			1	100													1	100
UTILIZATION REVIEW																	1	100
(C 4' 1)				L								<u> </u>						

							I	DISPO	SITIO	N						
PERSONAL AUTO	POL ISSUED	/RSTRD	ADV: COMPL	AINANT	COMPROSTLMNT	T/RSLTN	ADDIT PAYN	MENT	REFU		ENTH ARBITRATION	N/MEDIATION	COVE	NDED	UNABL ASSI	ST
REASON	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
COST CONTAINMENT																
OTHER: CLAIM HANDLING			4	11	5	13										
PREMIUM NOTICE/BILLING			5	13	1	3			10	26			1	3		
DELAYS/NO RESPONSE																
INFORMATION REQUESTED																
PREMIUM REFUNDED			1	4	1	4			17	74						
PAYMENT NOT CREDITED																
QUALITY OF CARE			3	60	2	40										
COMPANY/AGENT DISPUTE																
ABUSIVE SERVICE					1	50										
OTHER: POLICYHOLDER SERVICE															1	13
TOTAL	13	1	288	17	169	10	21	1	73	4	7	0	13	1	34	2

								D	ISPOSI	TION						
PERSONAL AUTO	CLA REOP		CANCEL UPH		NONRE UPH		CLA SETT			ED TAINED RNEY	NO AO REQUESTEI	CTION D/REQUIRED	REFE TO PR AGE	OPER	UNDERV PRAC RESO	TICE
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
COST CONTAINMENT																
OTHER: CLAIM HANDLING											3	8				
PREMIUM NOTICE/BILLING																
DELAYS/NO RESPONSE																
INFORMATION REQUESTED																
PREMIUM REFUNDED																
PAYMENT NOT CREDITED																
QUALITY OF CARE																
COMPANY/AGENT DISPUTE																
ABUSIVE SERVICE																
OTHER: POLICYHOLDER SERVICE											1	13				
TOTAL	9	1	4	0	2	0	263	15	4	0	7	0	2	0	3	0

							DISPO	SITION	N							
PERSONAL AUTO	INFORM FURNISHED		DEL RESO		CANCEL NOT WITHD	ICE	NONRE NOT RESCI	TICE	PREM PROB RESO	LEM	REFERE DISCIPI ACT		QUES' OF F.		RAT PROB RESO	BLEM
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
COST CONTAINMENT																
OTHER: CLAIM HANDLING	3	8											6	16		
PREMIUM NOTICE/BILLING	3	8							6	16						
DELAYS/NO RESPONSE	1	100														
INFORMATION REQUESTED	2	50														
PREMIUM REFUNDED	1	4														
PAYMENT NOT CREDITED											1	100				
QUALITY OF CARE																
COMPANY/AGENT DISPUTE																
ABUSIVE SERVICE	1	50														
OTHER: POLICYHOLDER SERVICE																
TOTAL	67	4	14	1	3	0	4	0	11	1	31	2	263	15	3	0

1							DIS	SPOSIT	ION									
PERSONAL AUTO		ON/LEGAL SUE	COMPA COMPI	LIANCE	COMI POSIT UPHI	TION ELD	PROCI		JURISD:	ICTION	RECO		INFORM	FICIENT MATION	ОТН		TOTA	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON] !																	1
COST CONTAINMENT					1	100											1	100
OTHER: CLAIM HANDLING			6	16	9	24									2	5	38	100
PREMIUM NOTICE/BILLING			4	11	8	21											38	100
DELAYS/NO RESPONSE																	1	100
INFORMATION REQUESTED					2	50											4	100
PREMIUM REFUNDED					3	13											23	100
PAYMENT NOT CREDITED																	1	100
QUALITY OF CARE																	5	100
COMPANY/AGENT DISPUTE			1	100													1	100
ABUSIVE SERVICE																	2	100
OTHER: POLICYHOLDER SERVICE					6	75											8	100
TOTAL	49	3	96	6	259	15	4	0	3	0	1	0	4	0	5	0	1729	100

						D	ISPOS	SITI	O N					
COMMERCIAL AUTO	ADV COMPL	ISED AINANT		OMISED T/RSLTN		IONAL MENT	REFU	IND	CLA REOP		CLA SETT		INFORM FURNISHED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	2	67					1	33						
CANCELLATION							1	50						
NONRENEWAL			1	50										
DELAYS			1	13	1	13					2	25		
FAILURE TO PLACE									1	100				
UNSATISFACTORY SETTLEMENT/OFFER			1	14							1	14		
DENIAL OF CLAIM	1	6	4	22					1	6			1	6
OTHER: CLAIM HANDLING														
PREMIUM NOTICE/BILLING													1	50
PREMIUM REFUNDED														
TOTAL	3	7	7	16	1	2	2	4	2	4	3	7	2	4

					DISPO	SITION						
COMMERCIAL AUTO	PREM PROB RESOI	LEM	QUES' OF F.		PROVISIO	RACT DN/LEGAL UE	COMPI	ANY IN LIANCE	COMF POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											3	100
CANCELLATION									1	50	2	100
NONRENEWAL									1	50	2	100
DELAYS			1	13			1	13	2	25	8	100
FAILURE TO PLACE											1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	14	2	29			2	29	7	100
DENIAL OF CLAIM			5	28			1	6	5	28	18	100
OTHER: CLAIM HANDLING									1	100	1	100
PREMIUM NOTICE/BILLING	1	50									2	100
PREMIUM REFUNDED									1	100	1	100
TOTAL	1	2	7	16	2	4	2	4	13	29	45	100

							DISP	OSITI	ON							
LIFE	POL ISSUED	LICY D/RSTRD	COMPL	ISED AINANT	COMPR STLMN		ADDIT PAYN	MENT	REFU		CLA REOP	ENED	CLA SETT	LED	FIL SUIT/RE ATTO	TAINED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING																
REFUSAL TO INSURE																
CANCELLATION	3	27														
NONRENEWAL																
DELAYS	1	4											11	48		
RECISSION															1	25
ENDORSEMENT/RIDER																
GROUP CONVERSION																
MISLEADING ADVERTISING									1	33						
REPLACEMENT																
AGENT HANDLING																
MISREPRESENTATION			2	18					2	18						
HIGH PRESSURE TACTICS																
MISAPPROPRIATIONS																
OTHER:MRKTNG & SALES			2	100												
UNSATISFACTORY SETTLEMENT/OFFER											1	13				
DENIAL OF CLAIM					1	5									1	5
OTHER: CLAIM HANDLING																
PREMIUM NOTICE/BILLING	1	5			1	5			1	5						
CASH VALUE									1	4						
DELAYS/NO RESPONSE									1	17			1	17		
INFORMATION REQUESTED													1	4		
PREMIUM REFUNDED					1	8	1	8	4	33						
NONFORFEITURE													1	50		
COVERAGE QUESTION																
	L	<u> </u>	I	I	l	l	I		1	l .	ı		I	I	1	

				D	ISPOS	SITIO	N					
LIFE	NO AO		INFORM FURNISHED		DEI RESO		PROI	FEITURE BLEM LVED	PREM PROE RESO	LEM	REFERE DISCIPI ACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			8	80								
REFUSAL TO INSURE			1	33								
CANCELLATION			4	36								
NONRENEWAL			1	100								
DELAYS			1	4	5	22					2	9
RECISSION												
ENDORSEMENT/RIDER												
GROUP CONVERSION												
MISLEADING ADVERTISING			2	67								
REPLACEMENT			1	25								
AGENT HANDLING	1	11	5	56							2	22
MISREPRESENTATION			4	36							2	18
HIGH PRESSURE TACTICS			3	100								
MISAPPROPRIATIONS												
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER			1	13								
DENIAL OF CLAIM			5	25	1	5						
OTHER: CLAIM HANDLING			1	50								
PREMIUM NOTICE/BILLING			10	53								
CASH VALUE			15	63			1	4				
DELAYS/NO RESPONSE			2	33	2	33						
INFORMATION REQUESTED			23	88								
PREMIUM REFUNDED			2	17								
NONFORFEITURE									1	50		
COVERAGE QUESTION			1	50								
COVERAGE QUESTION (Continued)			1	50								

			DIS	SPOSIT	TION						
		PROVISIO	N/LEGAL			POSI	TION	RECO	VERY	тот	'AL
NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
						2	20			10	100
						2	67			3	100
1	9					3	27			11	100
										1	100
						2	9	1	4	23	100
						3	75			4	100
						1	100			1	100
1	100									1	100
										3	100
						3	75			4	100
						1	11			9	100
1	9									11	100
										3	100
						1	100			1	100
										2	100
1	13					5	63			8	100
				1	5	11	55			20	100
						1	50			2	100
1	5	2	11			3	16			19	100
		1	4			6	25			24	100
										6	100
						2	8			26	100
						4	33			12	100
										2	100
						1	50			2	100
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 9 1 100 1 1 13	QUESTION OF FACT	CONTRACT	CONTRACT PROVISION/LEGAL COMP.	QUESTION OF FACT PROVISION/LEGAL ISSUE COMPANY IN COMPLIANCE NMBR PCT NMBR PCT 1 9	CONTRACT PROVISION/LEGAL ISSUE COMPANY IN COMPLIANCE VINDER PCT NMBR PCT NMBR	CONTRACT PROVISION/LEGAL COMPANY IN COMPLIANCE COMPANY IN COMPLIANCE PROVISION/LEGAL COMPANY IN COM	QUESTION OF FACT CONTRACT PROVISION/LEGAL ISSUE COMPANY IN COMPLIANCE RECO NMBR PCT NMBR PCT <td> CONTRACT PROVISION/LEGAL COMPANY IN COMPLIANCE RECOVERY </td> <td>QUESTION OF FACT PROVISION/LEGAL ISSUE COMPANY IN COMPLIANCE COMPANY POSITION UPILD RECOVERY TOT NMBR PCT NMBR 11 10 PCT N</td>	CONTRACT PROVISION/LEGAL COMPANY IN COMPLIANCE RECOVERY	QUESTION OF FACT PROVISION/LEGAL ISSUE COMPANY IN COMPLIANCE COMPANY POSITION UPILD RECOVERY TOT NMBR PCT NMBR 11 10 PCT N

							DISP	OSITI	ON							
LIFE	_	LICY P/RSTRD		ISED AINANT		OMISED T/RSLTN	ADDIT PAYN		REFU	IND	CLA REOP		CLA SETT		FIL SUIT/RE ATTO	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
ABUSIVE SERVICE	1						1	25								
OTHER: POLICYHOLDER SERVICE																
TOTAL	5	2	4	2	3	1	2	1	10	5	1	0	14	7	2	1

	DISPOSITION												
LIFE	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
ABUSIVE SERVICE			2	50	1	25							
OTHER: POLICYHOLDER SERVICE													
TOTAL	1	0	92	43	9	4	1	0	1	0	6	3	

				DIS	POSIT	ION						
LIFE		OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		PANY FION ELD	RECOVERY		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
ABUSIVE SERVICE]										4	100
OTHER: POLICYHOLDER SERVICE					1	100					1	100
TOTAL	5	2	3	1	2	1	51	24	1	0	213	100

						DISI	POSITION			
ANNUITIES	COMPROSTLMN	OMISED I/RSLTN	REFU	J ND	CLA SETT		NO AO REQUESTEI	CTION D/REQUIRED	INFORMATION FURNISHED/EXPAND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS					5	42			1	8
AGENT HANDLING	1	11	1	11					5	56
MISREPRESENTATION	1	11	2	22					2	22
NOT LICENSED										
POLICY DELIVERY										
TWISTING									1	25
HIGH PRESSURE TACTICS			2	67						
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER									2	50
ASSIGNMENT OF BENEFITS										
CASH VALUE	2	33							4	67
DELAYS/NO RESPONSE					1	50				
INFORMATION REQUESTED							1	33	2	67
ABUSIVE SERVICE			1	50	1	50				
TOTAL	4	7	6	10	7	12	1	2	17	29

					D	ISPOS	ITION	1						
ANNUITIES	DEI RESO		UNLIC	RENT ENSED VITY	DISCIP	ED FOR LINARY TON	QUES OF F		COMI POSIT UPHI	ΓΙΟΝ	JURISD	-	ТОТ	'AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS	4	33							2	17			12	100
AGENT HANDLING	1	11							1	11			9	100
MISREPRESENTATION					2	22	1	11			1	11	9	100
NOT LICENSED			1	100									1	100
POLICY DELIVERY									1	100			1	100
TWISTING									3	75			4	100
HIGH PRESSURE TACTICS					1	33							3	100
FRAUD/FORGERY							1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER									2	50			4	100
ASSIGNMENT OF BENEFITS									2	100			2	100
CASH VALUE													6	100
DELAYS/NO RESPONSE	1	50											2	100
INFORMATION REQUESTED													3	100
ABUSIVE SERVICE													2	100
TOTAL	6	10	1	2	3	5	2	3	11	19	1	2	59	100

	DISPOSITION													
UNKNOWN	ADV: COMPL		COMPROMISED STLMNT/RSLTN		ADDIT PAYN	IONAL MENT	REFUND		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING														
CANCELLATION	2	50					1	25						
DELAYS			1	25									1	25
AGENT HANDLING	1	14			1	14	1	14						
MISREPRESENTATION														
NOT LICENSED														
HIGH PRESSURE TACTICS														
UNSATISFACTORY SETTLEMENT/OFFER											1	11	1	11
MEDICAL NECESSITY													1	100
DENIAL OF CLAIM							1	10	1	10	1	10		
COORDINATION OF BENEFITS					1	100								
PREMIUM NOTICE/BILLING														
PREMIUM REFUNDED							4	100						
TOTAL	3	7	1	2	2	4	7	16	1	2	2	4	3	7

					DISPO	SITION						
UNKNOWN	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		APPARENT UNLICENSED ACTIVITY		REFERRED FOR DISCIPLINARY ACTION		QUES'	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	100						
CANCELLATION												
DELAYS											1	25
AGENT HANDLING			1	14			1	14	1	14	1	14
MISREPRESENTATION					1	100						
NOT LICENSED					1	100						
HIGH PRESSURE TACTICS									1	100		
UNSATISFACTORY SETTLEMENT/OFFER	1	11									1	11
MEDICAL NECESSITY												
DENIAL OF CLAIM											5	50
COORDINATION OF BENEFITS												
PREMIUM NOTICE/BILLING												
PREMIUM REFUNDED												
TOTAL	1	2	1	2	3	7	1	2	2	4	8	18

		I	DISPOS	ITION				
UNKNOWN	COMI POSIT UPH	ΓΙΟN		O ICTION	ОТН	ER	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING]						1	100
CANCELLATION	1	25					4	100
DELAYS	1	25					4	100
AGENT HANDLING							7	100
MISREPRESENTATION							1	100
NOT LICENSED							1	100
HIGH PRESSURE TACTICS							1	100
UNSATISFACTORY SETTLEMENT/OFFER	5	56					9	100
MEDICAL NECESSITY							1	100
DENIAL OF CLAIM	1	10			1	10	10	100
COORDINATION OF BENEFITS							1	100
PREMIUM NOTICE/BILLING			1	100			1	100
PREMIUM REFUNDED							4	100
TOTAL	8	18	1	2	1	2	45	100

21ST CENTURY INSURANCE COMPANY	DISPO IO QUES OF F	N TION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	2	100	2	100
TOTAL	2	100	2	100

AAA LIFE	D	ISPOS	ITION			
INSURANCE COMPANY	COMPANY IN COMPLIANCE UPHELD				TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
REFUSAL TO INSURE			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

AETNA HEALTH AND LIFE INSURANCE COMPANY	DISPORTO IO	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

			DI	SPOS	SITIO	N				
AETNA LIFE INSURANCE COMPANY	COMPR STLMN	OMISED T/RSLTN	CLA SETT		COMI POSIT UPHI	ΓΙΟΝ		O ICTION	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			3	100					3	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50	1	50	2	100
DENIAL OF CLAIM	1	100							1	100
USUAL, CUSTOMARY, REASONABLE			1	100					1	100
PREMIUM NOTICE/BILLING					1	100			1	100
DELAYS/NO RESPONSE			1	100					1	100
TOTAL	1	11	5	56	2	22	1	11	9	100

AF&L INSURANCE	DISPOS	SITION		
COMPANY	INFORM FURNISHED	TOT	AL	
	NMBR	PCT	NMBR	PCT
REASON				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

AIG ANNUITY INSURANCE	DISP	N	TOTAL			
COMPANY	REFU	IND	TOT	AL		
	NMBR	PCT	NMBR	PCT		
REASON						
MISREPRESENTATION	1	100	1	100		
TOTAL	1	100	1	100		

AIG CENTENNIAL	DISPO	OSITI N				
INSURANCE COMPANY		ANY IN LIANCE	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

AIG INDEMNITY INSURANCE COMPANY	DISPO IO COMI POSIT	N PANY FION	TOTAL				
	NMBR	PCT	NMBR	PCT			
DEAGON	1111221		1111221				
REASON							
CANCELLATION	1	100	1	100			
TOTAL	1	100	1	100			

	D 1	SPOS	N				
AIG LIFE INSURANCE COMPANY	CLA REOP		CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100	
TOTAL	1	50	1	50	2	100	

					DI	SPOS	ITION	N						
AIG NATIONAL INSURANCE COMPANY, INC.	ADV: COMPL	ISED AINANT	COVE EXTE	_	CLA SETT		QUES OF F.		COMPA		COMF POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS			1	20	3	60	1	20					5	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33					1	33	1	33			3	100
DENIAL OF CLAIM							1	50			1	50	2	100
TOTAL	1	10	1	10	3	30	3	30	1	10	1	10	10	100

					DISPO	SITI	ON					
AIG PREFERRED INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		COMPANY POSITION UPHELD		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	50							1	50	2	100
DELAYS			1	50	1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100
OTHER: POLICYHOLDER SERVICE							1	100			1	100
TOTAL	1	17	2	33	1	17	1	17	1	17	6	100

AIG PREMIER INSURANCE	DISP					
COMPANY	REFU	ND	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
PREMIUM REFUNDED	1	100	1	100		
TOTAL	1	100	1	100		

AIG SUNAMERICA LIFE ASSURANCE COMPANY	DISPOS INFORM FURNISHED	TOTAL			
	NMBR	PCT	NMBR	PCT	
REASON					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

						DIS	POSITION							
AIU INSURANCE COMPANY	ADV COMPL	ISED AINANT	COMPROSTLMNT		CLA SETT		INFORM FURNISHED		NONRE NOT RESCI	TCE	QUES' OF FA		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
NONRENEWAL	1	50							1	50			2	100
CREDIT REPORTING							1	100					1	100
DELAYS			1	50	1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER											2	100	2	100
DENIAL OF CLAIM	2	67			1	33							3	100
TOTAL	3	30	1	10	2	20	1	10	1	10	2	20	10	100

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSITION COMPROMISED INFORMATION POSITION STLMNT/RSLTN FURNISHED/EXPANDED UPHELD					COMPROMISED INFORMATION COMPANY POSITION								
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT						
REASON														
CANCELLATION			1	100			1	100						
REPLACEMENT					1	100	1	100						
MISREPRESENTATION	1	100					1	100						
PREMIUM NOTICE/BILLING			1	100			1	100						
TOTAL	1	25	2	50	1	25	4	100						

	DISPOSITION											
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
PREMIUM & RATING												
CANCELLATION	1	33							1	33		
DELAYS					1	100						
UNSATISFACTORY SETTLEMENT/OFFER			1	20			1	20				
DENIAL OF CLAIM												
TOTAL	1	8	1	8	1	8	1	8	1	8		

	DISPOSITION											
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY		MATION EXPANDED	QUES OF F.			RACT ON/LEGAL SUE	COMPI		COMI POSIT UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	100			1	100
CANCELLATION									1	33	3	100
DELAYS											1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	40	1	20					5	100
DENIAL OF CLAIM	1	50			1	50					2	100
TOTAL	1	8	2	17	2	17	1	8	1	8	12	100

ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY		DI	SPOSITIO) N		
COMPANY	CLA SETT		INFORM FURNISHED	MATION /EXPANDED	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
AGENT HANDLING			1	100	1	100
TOTAL	1	50	1	50	2	100

						DISP	OSITIO	N				
ALLSTATE INDEMNITY COMPANY		ADVISED COMPLAINANT		OMISED I/RSLTN	ADDIT PAYN	IONAL ÆNT	NONRE UPH	NEWAL ELD	CLA SETT		INFORM FURNISHED	- '
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
REFUSAL TO INSURE												
CANCELLATION	1	100										
NONRENEWAL	1	50					1	50				
DELAYS	1	20							3	60		
ENDORSEMENT/RIDER												
UNSATISFACTORY SETTLEMENT/OFFER	1	13	1	13	1	13			1	13	1	13
DENIAL OF CLAIM			1	20					1	20		
TOTAL	4	17	2	8	1	4	1	4	5	21	1	4

				DIS	POSIT	ION						
ALLSTATE INDEMNITY COMPANY	QUES' OF F		PROVISIO	RACT ON/LEGAL UE PCT		ANY IN LIANCE PCT	COMI POSIT UPHI NMBR	ΓΙΟΝ	OTH		TOT.	
REASON	TVIDIC	101	MINIDIX	101	TAMBK	101	TUILDIX	101	TVIDIC	101	MINIDIX	101
PREMIUM & RATING					1	100					1	100
REFUSAL TO INSURE					1	100	1	100			1	100
CANCELLATION											1	100
NONRENEWAL											2	100
DELAYS	1	20									5	100
ENDORSEMENT/RIDER									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13	1	13			1	13			8	100
DENIAL OF CLAIM	2	40			1	20					5	100
TOTAL	4	17	1	4	2	8	2	8	1	4	24	100

							DISP	OSI	TION					
ALLSTATE INSURANCE COMPANY	ADV: COMPL	ISED AINANT	COMPROMISED STLMNT/RSLTN		REFU	J ND	UNABL ASSI	-		NEWAL ELD	CLA SETT		NO AC	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	4	40			2	20	1	10						
CANCELLATION	1	50												
NONRENEWAL									1	100				
DELAYS	2	20									5	50		
UNSATISFACTORY SETTLEMENT/OFFER	5	23	4	18							2	9		
DENIAL OF CLAIM	2	22									1	11		
OTHER: CLAIM HANDLING	1	50											1	50
INFORMATION REQUESTED														
PREMIUM REFUNDED					2	100								
TOTAL	15	25	4	7	4	7	1	2	1	2	8	14	1	2

					DI	SPOS	ITION							
ALLSTATE INSURANCE COMPANY	INFORM FURNISHED		DEI RESO		QUES' OF F.		CONT PROVISIO ISS	N/LEGAL	COMPI	ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟN	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING									1	10	2	20	10	100
CANCELLATION											1	50	2	100
NONRENEWAL													1	100
DELAYS			2	20	1	10							10	100
UNSATISFACTORY SETTLEMENT/OFFER	1	5			2	9	4	18	1	5	3	14	22	100
DENIAL OF CLAIM					2	22	2	22			2	22	9	100
OTHER: CLAIM HANDLING													2	100
INFORMATION REQUESTED											1	100	1	100
PREMIUM REFUNDED													2	100
TOTAL	1	2	2	3	5	8	6	10	2	3	9	15	59	100

		DISP	OSITI	O N				
ALLSTATE LIFE INSURANCE COMPANY	INFORN FURNISHED	MATION /EXPANDED		RED FOR LINARY TON	COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION					1	100	1	100
AGENT HANDLING			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
INFORMATION REQUESTED	1	100					1	100
TOTAL	2	40	1	20	2	40	5	100

ALLSTATE PROPERTY AND								DISI	POSIT	ION						
CASUALTY INSURANCE COMPANY	ADV: COMPL		COMPROSTLMN	OMISED T/RSLTN	REFU	J ND	COVE EXTE	_	UNABL ASSI	-	CLA SETT		FII SUIT/RE ATTO	TAINED	INFORM FURNISHED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	2	20	1	10					1	10					3	30
NONRENEWAL	2	100														
DELAYS	1	6					1	6			8	50			1	6
UNFAIR DISCRIMINATION																
OTHER: UNDERWRITING																
AGENT HANDLING					1	100										
UNSATISFACTORY SETTLEMENT/OFFER	2	8	1	4							4	15	1	4	1	4
POST CLAIM UNDERWRITING																
SUBROGATION	1	33														
DENIAL OF CLAIM																
OTHER: CLAIM HANDLING																
PREMIUM NOTICE/BILLING															1	33
DELAYS/NO RESPONSE																
PREMIUM REFUNDED			1	25	2	50										
QUALITY OF CARE			1	100												
TOTAL	8	9	4	5	3	4	1	1	1	1	12	14	1	1	6	7

ALLSTATE PROPERTY AND	DISPOSITION																	
CASUALTY INSURANCE COMPANY	DEL RESO		PREM PROB RESOI	BLEM		RED FOR LINARY TION	QUES OF F		COMPI		COMI POSIT UPHI	ΓΙΟΝ		O OCTION	INSUFF INFORM	-	ТОТА	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																		
PREMIUM & RATING									2	20	1	10					10	100
NONRENEWAL																	2	100
DELAYS	1	6			2	13					2	13					16	100
UNFAIR DISCRIMINATION															1	100	1	100
OTHER: UNDERWRITING									1	100							1	100
AGENT HANDLING																	1	100
UNSATISFACTORY SETTLEMENT/OFFER							6	23	4	15	7	27					26	100
POST CLAIM UNDERWRITING							1	100									1	100
SUBROGATION											2	67					3	100
DENIAL OF CLAIM							9	64			5	36					14	100
OTHER: CLAIM HANDLING											1	100					1	100
PREMIUM NOTICE/BILLING			1	33									1	33			3	100
DELAYS/NO RESPONSE											1	100					1	100
PREMIUM REFUNDED											1	25					4	100
QUALITY OF CARE																	1	100
TOTAL	1	1	1	1	2	2	16	19	7	8	20	24	1	1	1	1	85	100

				D	ISPOS	ITIO	N					
AMCO INSURANCE COMPANY	ADV COMPL	ISED AINANT	REFU	J ND	QUES OF F.		COMPI	ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	50			1	50			2	100
NONRENEWAL	1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100					1	100
SUBROGATION									1	100	1	100
DENIAL OF CLAIM	1	100									1	100
TOTAL	2	33	1	17	1	17	1	17	1	17	6	100

AMERICAN AMICABLE LIFE INSURANCE COMPANY (TX)	INFORM	SITION MATION /EXPANDED PCT	TOT.	
	NIVIDK	rcı	MIMIDK	PCI
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

	DISP			
AMERICAN AND FOREIGN INSURANCE COMPANY	QUES OF F		тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

AMERICAN BANKERS					DISP	OSIT	TION							
INSURANCE COMPANY OF FLORIDA		ISED AINANT	ADDIT PAYN	IONAL MENT	REFU	J ND	CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	ОТН	ER	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION	1	100											1	100
DELAYS			1	33			2	67					3	100
OTHER: UNDERWRITING											1	100	1	100
DENIAL OF CLAIM									1	100			1	100
PREMIUM REFUNDED					1	100							1	100
TOTAL	1	14	1	14	1	14	2	29	1	14	1	14	7	100

AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	DISPOS INFORM FURNISHED	MATION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
CASH VALUE	1	100	1	100	
INFORMATION REQUESTED	1	100	1	100	
TOTAL	3	100	3	100	

AMERICAN CASUALTY			DISPO	SITION					
COMPANY OF READING, PENNSYLVANIA	CLA SETT		INFORM FURNISHED	MATION /EXPANDED	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING					1	100	1	100	
DELAYS	1	100					1	100	
AGENT HANDLING			1	100			1	100	
DENIAL OF CLAIM					1	100	1	100	
OTHER: CLAIM HANDLING					1	100	1	100	
TOTAL	1	20	1	20	3	60	5	100	

				1	DISPOS	ITION				
AMERICAN COMMERCE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	ADV COMPL	ISED AINANT		OMISED I/RSLTN	DEI RESO		CANCELLATION NOTICE WITHDRAWN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	100						
CANCELLATION									1	100
NONRENEWAL	1	50								
DELAYS							1	100		
UNSATISFACTORY SETTLEMENT/OFFER					1	33				
DENIAL OF CLAIM										
TOTAL	1	8	1	8	1	8	1	8	1	8

AMERICAN COMMERCE INSURANCE COMPANY	QUES'		CONT PROVISIO	N/LEGAL	COMPA		COMI	TION	TOTAL		
	OF FA	PCT	NMBR	PCT	NMBR	JANCE PCT	UPHI NMBR		NMBR		
REASON	MINIDIX	101	MIMIDIK	101	1414101	101	14141DK	101	TAMBK		
PREMIUM & RATING									1	100	
CANCELLATION									1	100	
NONRENEWAL					1	50			2	100	
DELAYS									1	100	
UNSATISFACTORY SETTLEMENT/OFFER	2	67							3	100	
DENIAL OF CLAIM	2	50	1	25			1	25	4	100	
TOTAL	4	33	1	8	1	8	1	8	12	100	

	Dì	SPO	SITIO	N		
AMERICAN ECONOMY INSURANCE COMPANY	CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

AMERICAN EMPLOYERS INSURANCE COMPANY		SITIO N OMISED I/RSLTN	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

AMERICAN FAMILY LIFE ASSURANCE									DISPOSI	TION						
COMPANY OF COLUMBUS	POL ISSUED	/RSTRD	COMPROSTLMN	T/RSLTN		EFUND SI		IM LED	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		N JURISD	ICTION
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING															1	100
REFUSAL TO INSURE											1	100				
CANCELLATION													1	100		
DELAYS							1	100								
MISREPRESENTATION			1	100												
HIGH PRESSURE TACTICS									1	100						
UNSATISFACTORY SETTLEMENT/OFFER													1	100		
DENIAL OF CLAIM							1	50	1	50						
PREMIUM NOTICE/BILLING	1	50									1	50				
PREMIUM REFUNDED					1	50							1	50		
COVERAGE QUESTION											1	100				
TOTAL	1	7	1	7	1	7	2	14	2	14	3	21	3	21	1	7

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	TOT.	AL PCT
REASON	1111211	
PREMIUM & RATING	1	100
REFUSAL TO INSURE	1	100
CANCELLATION	1	100
DELAYS	1	100
MISREPRESENTATION	1	100
HIGH PRESSURE TACTICS	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
DENIAL OF CLAIM	2	100
PREMIUM NOTICE/BILLING	2	100
PREMIUM REFUNDED	2	100
COVERAGE QUESTION	1	100
TOTAL	14	100

	D	ISPOSITI	O N			
AMERICAN FAMILY LIFE INSURANCE COMPANY		/ATION /EXPANDED	PREM PROB RESO	LEM	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
REFUSAL TO INSURE	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
TOTAL	1	50	1	50	2	100

								DISPO	SITIO	N						
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	POL	/RSTRD	ADVI COMPLA	AINANT	COMPRO	T/RSLTN	ADDIT:	MENT	REFU		ENTI ARBITRATIO	N/MEDIATION	COVE	NDED	UNABL ASSI	IST
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PC1	NMBR	PCT	NMBR	PCT	NMBR	PCI
REASON																
PREMIUM & RATING			1	17												\sqcup
REFUSAL TO INSURE																
CANCELLATION	2	14	3	21					2	14						I
NONRENEWAL	1	33	1	33												
DELAYS			6	16	5	14					1	3				
RECISSION	1	100											_			
AGENT HANDLING			1	20					1	20						
FAILURE TO PLACE	1	100														
UNSATISFACTORY SETTLEMENT/OFFER			9	19	4	9	1	2							2	4
POST CLAIM UNDERWRITING																
SUBROGATION			1	100												
DENIAL OF CLAIM			3	12	1	4							1	4	1	4
OTHER: CLAIM HANDLING			2	100												
PREMIUM NOTICE/BILLING									1	33						
INFORMATION REQUESTED																
PREMIUM REFUNDED									3	100						
QUALITY OF CARE			1	100												
COMPANY/AGENT DISPUTE																
OTHER: POLICYHOLDER SERVICE										_						
TOTAL	5	3	28	18	10	6	1	1	7	5	1	1	1	1	3	2

							DISP	OSITIO	N					
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	CLA REOP		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			LATION TICE DRAWN
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING									2	33				
REFUSAL TO INSURE									1	100				
CANCELLATION													1	7
NONRENEWAL														
DELAYS			15	41							2	5		
RECISSION														
AGENT HANDLING					1	20			1	20				
FAILURE TO PLACE														
UNSATISFACTORY SETTLEMENT/OFFER	1	2	9	19										
POST CLAIM UNDERWRITING							1	100						
SUBROGATION														
DENIAL OF CLAIM	1	4	1	4										
OTHER: CLAIM HANDLING														
PREMIUM NOTICE/BILLING														
INFORMATION REQUESTED									1	100				
PREMIUM REFUNDED														
QUALITY OF CARE														
COMPANY/AGENT DISPUTE														
OTHER: POLICYHOLDER SERVICE														
TOTAL	2	1	25	16	1	1	1	1	5	3	2	1	1	1

							DISPO	SITION								
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	PREM PROB RESO	LVED	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE				INSUFFICIENT INFORMATION		TOTAL NMBR PC	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING									3	50					6	100
REFUSAL TO INSURE															1	100
CANCELLATION											6	43			14	100
NONRENEWAL									1	33					3	100
DELAYS			2	5	1	3			1	3	4	11			37	100
RECISSION															1	100
AGENT HANDLING					1	20									5	100
FAILURE TO PLACE															1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	2	9	19	2	4	1	2	7	15	1	2	47	100
POST CLAIM UNDERWRITING															1	100
SUBROGATION															1	100
DENIAL OF CLAIM					9	35	1	4			8	31			26	100
OTHER: CLAIM HANDLING															2	100
PREMIUM NOTICE/BILLING	1	33							1	33					3	100
INFORMATION REQUESTED															1	100
PREMIUM REFUNDED															3	100
QUALITY OF CARE															1	100
COMPANY/AGENT DISPUTE									1	100					1	100
OTHER: POLICYHOLDER SERVICE											1	100			1	100
TOTAL	1	1	3	2	20	13	3	2	8	5	26	17	1	1	155	100

AMERICAN FIRE AND CASUALTY COMPANY	DISPO IO QUES OF F	N TION	TOTAL			
REASON		-				
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

	DISPOSITION											
AMERICAN GENERAL ASSURANCE COMPANY		IM LED	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	50	1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100									1	100
DENIAL OF CLAIM							1	50	1	50	2	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

AMERICAN GENERAL LIFE AND ACCIDENT		ISPOSITI	- ·			
INSURANCE COMPANY	· -	MATION /EXPANDED	DEL RESO		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	50	1	50	2	100

						DIS	POSITION	1						
AMERICAN GENERAL LIFE INSURANCE COMPANY	REFU	J ND	CLA SETT		FIL SUIT/RE ATTO	TAINED		MATION /EXPANDED	DEL RESOI		COMP POSIT UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS			1	33					2	67			3	100
RECISSION					1	100							1	100
MISREPRESENTATION	1	100											1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	50			1	50	2	100
DENIAL OF CLAIM											1	100	1	100
INFORMATION REQUESTED							1	100					1	100
PREMIUM REFUNDED							1	100					1	100
TOTAL	1	10	1	10	1	10	3	30	2	20	2	20	10	100

	D 1	ISPOS	SITIO	N		
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	QUES' OF F.		COMI POSIT UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
NONRENEWAL			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

AMERICAN HERITAGE					DI	SPOS	ITION							
LIFE INSURANCE COMPANY	POL ISSUED	_	REFU	J ND	CLA REOP		CLA SETT		QUES' OF F		COMP POSIT UPHI	TION	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION	1	50	1	50									2	100
DELAYS							1	100					1	100
DENIAL OF CLAIM					1	50			1	50			2	100
COST CONTAINMENT											1	100	1	100
PREMIUM NOTICE/BILLING			1	100									1	100
TOTAL	1	14	2	29	1	14	1	14	1	14	1	14	7	100

					DI	SPOS	ITION			
AMERICAN HOME ASSURANCE COMPANY		ISED AINANT	REFUND		CLAIM SETTLED		INFORM FURNISHED	MATION EXPANDED	REFERRED FOI DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION			1	100						
NONRENEWAL										
DELAYS					1	33			1	33
UNSATISFACTORY SETTLEMENT/OFFER							1	33		
DENIAL OF CLAIM	1	33								
PREMIUM REFUNDED			1	100						
TOTAL	1	8	2	17	1	8	1	8	1	8

]							
AMERICAN HOME ASSURANCE COMPANY	QUES' OF F.			RACT ON/LEGAL UE		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION									1	100
NONRENEWAL					1	100			1	100
DELAYS					1	33			3	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33			1	33	3	100
DENIAL OF CLAIM	2	67							3	100
PREMIUM REFUNDED									1	100
TOTAL	2	17	1	8	2	17	1	8	12	100

AMERICAN HOME CHIEF D. OF NEWARA			DISPO	SITI	O N			
AMERICAN HOME SHIELD OF NEVADA, INC.	CLA SETT		QUESTION OF FACT		COMPANY IN COMPLIANCE		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM			1	100			1	100
OTHER: CLAIM HANDLING	1	100					1	100
TOTAL	2	50	1	25	1	25	4	100

				D	ISPOSITIO) N				
AMERICAN INCOME LIFE INSURANCE COMPANY	REFU	REFUND CLAI SETTI NMBR PCT NMBR			INFORM FURNISHED		COMI POSIT UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE							1	100	1	100
DELAYS			2	67			1	33	3	100
HIGH PRESSURE TACTICS	1	100							1	100
CASH VALUE					1	100			1	100
INFORMATION REQUESTED					1	100			1	100
TOTAL	1	14	2	29	2	29	2	29	7	100

	DISPO	SITIO		
AMERICAN INSURANCE COMPANY (THE)		OMISED T/RSLTN	ТОТ	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

					D	ISPO	SITIC) N						
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	ADDIT PAYN	IONAL MENT	REFU	J ND	CLA SETT		QUES OF F.		COMPI		COMI POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING									1	50	1	50	2	100
DELAYS					1	100							1	100
AGENT HANDLING	1	100											1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50			1	50			2	100
DENIAL OF CLAIM							2	100					2	100
PREMIUM REFUNDED			1	100									1	100
TOTAL	1	11	1	11	2	22	2	22	2	22	1	11	9	100

AMERICAN MEMORIAL			DISPO	SITION					
LIFE INSURANCE COMPANY	REFU	J ND	INFORN FURNISHED		COMI POSIT UPHI	ΓΙΟN	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
CASH VALUE	1	100					1	100	
INFORMATION REQUESTED			3	75	1	25	4	100	
TOTAL	1	20	3	60	1	20	5	100	

				DISPOSI	TION					
AMERICAN MODERN HOME INSURANCE COMPANY		REFUND INFORMATION FURNISHED/E			CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE							1	100	1	100
SURCHARGE			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50	1	50	2	100
PREMIUM REFUNDED	1	100							1	100
TOTAL	1	20	1	20	1	20	2	40	5	100

						D	ISPOS	SITI	O N							
AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	ADVI COMPLA	ISED AINANT	COMPRO STLMNT		ADDITI PAYM		REFU	J ND	CLA SETTI		INFORM FURNISHED	MATION D/EXPANDED	COMP POSIT UPHI	ΓΙΟN	TOTA	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON				,		,										
PREMIUM & RATING	1	100	1	, '	1	, ,									1	100
DELAYS									3	100					3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25	1	25	1	25					1	25			4	100
PREMIUM REFUNDED							1	100							1	100
OTHER: POLICYHOLDER SERVICE													1	100	1	100
TOTAL	2	20	1	10	1	10	1	10	3	30	1	10	1	10	10	100

			DI	SPO	SITION	ſ				
AMERICAN RELIABLE INSURANCE COMPANY	COMPR STLMN	OMISED I/RSLTN	REFU	JND	NONRE NOT RESCI	TCE	QUES' OF F.		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
NONRENEWAL					1	100			1	100
AGENT HANDLING			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

AMERICAN REPUBLIC INSURANCE			DI	SPOS	SITION			
COMPANY	REFU	ND	CLA SETT		INFORM FURNISHED		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
DENIAL OF CLAIM			1	50	1	50	2	100
PREMIUM REFUNDED	1	100					1	100
TOTAL	1	25	2	50	1	25	4	100

AMERICAN SECURITY INSURANCE COMPANY	DISP IO QUES OF F	N TION	TOT.	
REASON				
DENIAL OF CLAIM	2	100	2	100
TOTAL	2	100	2	100

AMERICAN SKANDIA			DISPOS	SITION				
LIFE ASSURANCE CORPORATION	ADV. COMPL	ISED AINANT	INFORN FURNISHED	MATION /EXPANDED		RED FOR LINARY TON	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
AGENT HANDLING			1	100			1	100
MISREPRESENTATION	1	50			1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	ADV: COMPL	ISED AINANT	COMPROSTLMNT		DISI CLA SETT	IM		CTION D/REQUIRED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING			1	50					1	50	
CANCELLATION											
DELAYS					2	67					
AGENT HANDLING							1	100			
UNSATISFACTORY SETTLEMENT/OFFER	1	33			1	33					
DENIAL OF CLAIM	1	33									
TOTAL	2	15	1	8	3	23	1	8	1	8	

					DISPO	SITI	O N					
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	NOT	NEWAL TICE INDED	REFERE DISCIPI ACT		QUES OF F.		CONT PROVISIO ISS		COMPI	ANY IN LIANCE	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											2	100
CANCELLATION	1	100									1	100
DELAYS			1	33							3	100
AGENT HANDLING											1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	33	3	100
DENIAL OF CLAIM					1	33	1	33			3	100
TOTAL	1	8	1	8	1	8	1	8	1	8	13	100

				DIS	POSIT	ION						
AMERICAN STATES INSURANCE COMPANY	ADV. COMPL		COMPROSTLMN		REFU	J ND	COMPI		COMI POSIT UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
UNSATISFACTORY SETTLEMENT/OFFER	3	75					1	25			4	100
DENIAL OF CLAIM	1	100									1	100
OTHER: CLAIM HANDLING			1	50					1	50	2	100
PREMIUM REFUNDED					1	100					1	100
TOTAL	4	50	1	13	1	13	1	13	1	13	8	100

AMERICAN STATES LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	IATION	TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
PREMIUM NOTICE/BILLING	1	100	1	100			
TOTAL	1	100	1	100			

AMERICANE	DISPOS	SITION		
AMERUS LIFE INSURANCE COMPANY		MATION EXPANDED	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
HIGH PRESSURE TACTICS	1	100	1	100
TOTAL	1	100	1	100

							DIS	POS	ITION									
AMEX ASSURANCE COMPANY	POL ISSUED	JCY /RSTRD		ISED AINANT	REFU	J ND	UNABI ASSI	-	CLA SETT		QUES'		COMPA		COMI POSIT UPH	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																		
PREMIUM & RATING			1	100													1	100
REFUSAL TO INSURE	1	100															1	100
NONRENEWAL															1	100	1	100
DELAYS									2	100							2	100
UNSATISFACTORY SETTLEMENT/OFFER			2	18					5	45	4	36					11	100
DENIAL OF CLAIM							1	33			1	33	1	33			3	100
PREMIUM NOTICE/BILLING					1	100											1	100
TOTAL	1	5	3	15	1	5	1	5	7	35	5	25	1	5	1	5	20	100

		DISPOSITION									
AMICA MUTUAL INSURANCE COMPANY		ISED AINANT	NONRE UPH	NEWAL ELD	COMI POSIT UPHI	ΓΙΟΝ	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON											
PREMIUM & RATING	1	100					1	100			
NONRENEWAL			1	100			1	100			
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100			
TOTAL	1	33	1	33	1	33	3	100			

ARMED FORCES INSURANCE EXCHANGE	DISPO IO QUES OF F	N TION	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

ASANTE		OSIT N PANY FION ELD	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION									
ASSURANCE COMPANY OF AMERICA	ADDIT PAYN	IONAL MENT	CLA SETT		DEL RESO		REFERR DISCIPI ACT	LINARY	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	33	1	33	1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
SUBROGATION			1	100					1	100
TOTAL	1	20	2	40	1	20	1	20	5	100

ASSURITY LIFE INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

ATLANTA SPECIALTY INSURANCE COMPANY	CONT PROVISIO	DISPOSITION CONTRACT PROVISION/LEGAL ISSUE		AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

AURORA NATIONAL LIFE ASSURANCE COMPANY	DISP IO PREM PROB RESO	N IIUM SLEM	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
NONFORFEITURE	1	100	1	100
TOTAL	1	100	1	100

AUSTIN MUTUAL INSURANCE		DISPOSITION								
COMPANY		ADVISED INFORMATION FURNISHED/EXPANDED		POSITION UPHELD		TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
PREMIUM & RATING			1	100			1	100		
CANCELLATION					1	100	1	100		
NONRENEWAL					1	100	1	100		
AGENT HANDLING	1	100					1	100		
DENIAL OF CLAIM	1	100					1	100		
DELAYS/NO RESPONSE			1	100			1	100		
TOTAL	2	33	2	33	2	33	6	100		

AXA EQUITABLE LIFE INSURANCE		DISPOSITION FILED COMPANY								
COMPANY	REFU	REFUND		SUIT/RETAINED ATTORNEY		POSITION UPHELD		AL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
AGENT HANDLING	1	100					1	100		
DENIAL OF CLAIM			1	50	1	50	2	100		
CASH VALUE					1	100	1	100		
PREMIUM REFUNDED	1	100					1	100		
TOTAL	2	40	1	20	2	40	5	100		

AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	COMPR	DISPOSITION COMPROMISED QUESTION STLMNT/RSLTN OF FACT				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

	D					
AXIS REINSURANCE COMPANY	ADVISED COMPLAINANT		QUESTION OF FACT		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

BALBOA INSURANCE COMPANY		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		PANY FION ELD	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION			1	100			1	100
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

BANKERS FIDELITY LIFE INSURANCE COMPANY	COMI POSIT	DISPOSIT ION COMPANY POSITION UPHELD		AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION													
BANKERS LIFE AND CASUALTY COMPANY	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
REFUSAL TO INSURE											1	100	1	100
DELAYS			6	55	2	18	2	18			1	9	11	100
AGENT HANDLING					4	100							4	100
MISREPRESENTATION									1	100			1	100
TWISTING					1	50					1	50	2	100
DECEPTIVE COLD LEAD ADVERTISING									1	100			1	100
HIGH PRESSURE TACTICS	2	100											2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33							2	67	3	100
DENIAL OF CLAIM											3	100	3	100
PREMIUM NOTICE/BILLING					1	100							1	100
PREMIUM REFUNDED	3	100											3	100
ABUSIVE SERVICE											1	100	1	100
TOTAL	5	15	7	21	8	24	2	6	2	6	9	27	33	100

BANNER LIFE						
INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	INFORM FURNISHED	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

	DISPO	SITIO		
BENEFICIAL LIFE INSURANCE COMPANY		RED FOR LINARY TON	ТОТ	AL
	NMBR	PCT	NMBR	PCT
REASON				
HIGH PRESSURE TACTICS	1	100	1	100
TOTAL	1	100	1	100

BUSINESS MEN'S ASSURANCE COMPANY OF AMERICA	DISPOSITION INFORMATION FURNISHED/EXPANDED		тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
CASH VALUE	1	100	1	100
TOTAL	2	100	2	100

CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY	I O QUES	DISPOSIT ION QUESTION OF FACT NMBR PCT		AL PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

CALIFORNIA CASUALTY INDEMNITY EXCHANGE	I O QUES	DISPOSIT ION QUESTION OF FACT NMBR PCT		AL PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION									
CALIFORNIA CASUALTY INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN						COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
NONRENEWAL	1	50					1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50			2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

	DI	SPO					
CANAL INSURANCE COMPANY	REFUND		POSI	COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

CAPITOL INDEMNITY CORPORATION	INFORM FURNISHED	O N COMI POSIT	ΓΙΟΝ	тот.	AL	
	NMBR PCT 1		NMBR	PCT	NMBR	PCT
REASON						
AGENT HANDLING			1	100	1	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	50	1	50	2	100

CASCADE EAST HEALTH PLANS, INC.	INFORM	DISPOSITION INFORMATION FURNISHED/EXPANDED		AL
	NMBR	NMBR PCT		
REASON				
DENIAL OF CLAIM	1	100	1	100
INFORMATION REQUESTED	1	100	1	100
TOTAL	2	100	2	100

CASCADE NATIONAL		DISPOSITION						
INSURANCE COMPANY				COMPAN POSITIO UPHELI		ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	100					1	100
DENIAL OF CLAIM			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. (SEE MSG)	DISPOSITI ON NO JURISDICTION		тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
REFUSAL TO INSURE	1	100	1	100
ACCESS TO CARE	1	100	1	100
TOTAL	2	100	2	100

CENTRAL STATES HEALTH & LIFE CO OF OMAHA	INFORM	DISPOSITION INFORMATION FURNISHED/EXPANDED NMBR PCT		AL
	NMBR			PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

CENTRAL STATES INDEMNITY CO.	DISPOSI TION REFUND			
OF OMAHA			TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

CENTRAL UNITED LIFE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	DISPOSITION CLAIM INFORMATION SETTLED FURNISHED/EXPANDED				D TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
DELAYS					1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100	
PREMIUM NOTICE/BILLING	1	100					1	100	
TOTAL	1	33	1	33	1	33	3	100	

CENTRE INCLIDANCE	DISP TIC			
CENTRE INSURANCE COMPANY	UNABL ASSI	-	TOTAL	
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

CENTURY-NATIONAL INSURANCE COMPANY	COMI POSIT	DISPOSIT ION COMPANY POSITION UPHELD		AL
	NMBR	NMBR PCT		PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

CHARTER NATIONAL LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	TOTAL		
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

CHARTER OAK FIRE INSURANCE COMPANY	COMI POSIT	OISPOSIT ION COMPANY POSITION UPHELD		AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

CHASE INSURANCE LIFE AND ANNUITY COMPANY	DISPORTO IO COMI POSITI UPHI	N PANY FION	TOT.	AL PCT	
REASON					
MISAPPROPRIATIONS	1	100	1	100	
TOTAL	1	100	1	100	

CHASE	DISPOSITI ON COMPANY IN COMPLIANCE			
INSURANCE LIFE COMPANY			TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

CHUBB NATIONAL INSURANCE COMPANY	COMPA COMPI	OSITI N ANY IN LIANCE	тот	
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

CHURCH MUTUAL INSURANCE COMPANY	DISP TIC UNABL ASSI NMBR	N E TO	TOT.	AL PCT
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

CINCINNATI INSURANCE COMPANY (THE)	INFORM	DISPOSITION INFORMATION FURNISHED/EXPANDED			
	NMBR	NMBR	PCT		
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	INFORM	DISPOSITION INFORMATION FURNISHED/EXPANDED		AL	
	NMBR	PCT	NMBR	PCT	
REASON					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSITION												
CLARENDON NATIONAL INSURANCE COMPANY	POL ISSUED	_	COMPROSTLMN	OMISED T/RSLTN	UNABI ASSI	_	CLA SETT		COMI POSIT UPHI	TION	ENDORS PROC	SEMENT ESSED	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION									2	100			2	100
NONRENEWAL	1	50							1	50			2	100
ENDORSEMENT/RIDER											1	100	1	100
OTHER:MRKTNG & SALES					1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100					1	100
DELAYS/NO RESPONSE			1	100									1	100
TOTAL	1	13	1	13	1	13	1	13	3	38	1	13	8	100

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	DISPOID OF THE POSITION OF THE	N PANY FION	TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
DENIAL OF CLAIM	1	100	1	100			
TOTAL	1	100	1	100			

COLUMBUS LIFE INSURANCE	DISPOS				
COMPANY	INFORM FURNISHED	TOTAL			
	NMBR	PCT	NMBR	PCT	
REASON					
AGENT HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

			DISPO	SITION					
COMBINED INSURANCE COMPANY OF AMERICA	REFU	JND	INFORM FURNISHED		PREM PROB RESO	LEM	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
DENIAL OF CLAIM			1	100			1	100	
PREMIUM NOTICE/BILLING			1	50	1	50	2	100	
PREMIUM REFUNDED	2	100					2	100	
ABUSIVE SERVICE			1	100			1	100	
TOTAL	2	33	3	50	1	17	6	100	

COMMERCE AND INDUSTRY INSURANCE COMPANY	DISP IO PREM PROB RESOI	IIUM SLEM	TOT.	
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION												
COMMERCE WEST INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CANCELLATION UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
PREMIUM & RATING	1	50											
DELAYS			2	33			3	50					
UNSATISFACTORY SETTLEMENT/OFFER									1	50			
DENIAL OF CLAIM					1	33							
PREMIUM NOTICE/BILLING													
TOTAL	1	7	2	13	1	7	3	20	1	7			

	DISPOSITION											
COMMERCE WEST INSURANCE COMPANY	INFORM FURNISHED	MATION /EXPANDED	PREM PROE RESO	BLEM	REFERE DISCIPI ACT		QUES OF FA		COMI POSIT UPHI	TION	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	50									2	100
DELAYS					1	17					6	100
UNSATISFACTORY SETTLEMENT/OFFER							1	50			2	100
DENIAL OF CLAIM									2	67	3	100
PREMIUM NOTICE/BILLING			1	50					1	50	2	100
TOTAL	1	7	1	7	1	7	1	7	3	20	15	100

	DISP TIC				
COMPANION LIFE INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

					DISP	OSITION						
CONNECTICUT GENERAL LIFE INSURANCE COMPANY		UNABLE TO ASSIST		IM LED	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		NO JURISDICTION		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	100									1	100
CANCELLATION							1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	67	1	33					3	100
MEDICAL NECESSITY			1	100							1	100
DENIAL OF CLAIM			1	50					1	50	2	100
TOTAL	1	13	4	50	1	13	1	13	1	13	8	100

CONSECO HEALTH	D	ISPOS	ITIO	N			
INSURANCE COMPANY	ADDIT PAYN		PREM PROB RESO	LEM	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM REFUNDED	1	100			1	100	
ABUSIVE SERVICE			1	100	1	100	
TOTAL	1	50	1	50	2	100	

						DISPO	SITION							
CONSECO INSURANCE COMPANY	REFU	J ND	CLA SETT		NO AC	- '	INFORM FURNISHED	MATION EXPANDED	DEL RESO		COMI POSIT UPHI	TION	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS			1	33					1	33	1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER							2	100					2	100
INFORMATION REQUESTED					1	100							1	100
ABUSIVE SERVICE	1	100											1	100
TOTAL	1	14	1	14	1	14	2	29	1	14	1	14	7	100

			DISPO	SITION					
CONSECO LIFE INSURANCE COMPANY	CLA SETT		INFORM FURNISHED		QUES' OF F.		TOTAL		
	NMBR PCT		NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING			2	100			2	100	
MISREPRESENTATION					1	100	1	100	
CASH VALUE			1	100			1	100	
INFORMATION REQUESTED	1	100					1	100	
TOTAL	1	20	3	60	1	20	5	100	

		DISPOSITION										
CONSECO SENIOR HEALTH INSURANCE COMPANY	POL ISSUED	JCY /RSTRD	CLA SETT		DEL RESO		COMI POSIT UPHI	TION	N JURISD	O ICTION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	100			1	100
DELAYS			2	67	1	33					3	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100	1	100
PREMIUM NOTICE/BILLING	1	100									1	100
TOTAL	1	17	2	33	1	17	1	17	1	17	6	100

	DISPOSITION							
CONTINENTAL ASSURANCE COMPANY	POLICY ISSUED/RSTRD		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			2	50	2	50	4	100
CANCELLATION	1	50	1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER			2	100			2	100
DENIAL OF CLAIM			1	33	2	67	3	100
PREMIUM NOTICE/BILLING					2	100	2	100
ABUSIVE SERVICE			1	100			1	100
TOTAL	1	7	7	50	6	43	14	100

						DISPOSIT	ION							
CONTINENTAL CASUALTY COMPANY	ADV.	ISED AINANT	CLA SETT		INFORMATION FURNISHED/EXPANDED		QUES OF F		PROVISIO	RACT ON/LEGAL UE	POSI	COMPANY POSITION UPHELD		AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING											2	100	2	100
DELAYS			1	100									1	100
DENIAL OF CLAIM	1	33			1	33			1	33			3	100
OTHER: CLAIM HANDLING	1	100											1	100
PREMIUM NOTICE/BILLING					3	100							3	100
INFORMATION REQUESTED					1	100							1	100
PREMIUM REFUNDED							1	100					1	100
TOTAL	2	17	1	8	5	42	1	8	1	8	2	17	12	100

CONTINENTAL INSURANCE COMPANY (THE)	COMPR	ISPOSI OMISED	T I O N CLA	IM		
(THE)	STLMN	T/RSLTN	SETT	LED	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

CONTINENTAL WESTERN INSURANCE COMPANY	ADVISED COMPLAINANT		CONT PROVISIO ISS	N/LEGAL	COMI POSIT UPHI	ΓΙΟΝ	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM NOTICE/BILLING	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

CONTRACTORS BONDING AND INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE							1	100	1	100
NONRENEWAL	1	33					2	67	3	100
CREDIT REPORTING							1	100	1	100
AGENT HANDLING			1	100					1	100
INFORMATION REQUESTED							1	100	1	100
PREMIUM REFUNDED					1	100			1	100
TOTAL	1	13	1	13	1	13	5	63	8	100

CONVERIUM INSURANCE (NORTH AMERICA) INC. R E A S O N UNSATISFACTORY SETTLEMENT/OFFER TOTAL	DISPO IO QUEST OF F	N TION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	2	100	2	100	
TOTAL	2	100	2	100	

COUNTRY CASUALTY INSURANCE COMPANY	FII SUIT/RE	SITIO N LED TAINED RNEY	тот	
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

COUNTRY LIFE INSURANCE COMPANY	COMI POSIT UPHI	N PANY FION	TOT.	
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION															
COUNTRY MUTUAL INSURANCE COMPANY	ADVI COMPL		COMPRO			IONAL MENT	REFU	J ND	COVE EXTE		UNABL ASSI		CLA SETT		INFORM FURNISHED	- '
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	2	33					2	33							1	17
CANCELLATION																
NONRENEWAL	1	20														
DELAYS	1	13			1	13	1	13					2	25		
AGENT HANDLING											1	100				
UNSATISFACTORY SETTLEMENT/OFFER	1	8	2	15									4	31		
DENIAL OF CLAIM	3	19	2	13					1	6	1	6				
OTHER: CLAIM HANDLING																
PREMIUM NOTICE/BILLING																
PREMIUM REFUNDED							1	50							1	50
TOTAL	8	15	4	7	1	2	4	7	1	2	2	4	6	11	2	4

					D	ISPOSIT	CION							
COUNTRY MUTUAL INSURANCE COMPANY	CANCEL NOT WITHE		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING									1	17			6	100
CANCELLATION							1	50	1	50			2	100
NONRENEWAL	1	20					1	20	2	40			5	100
DELAYS					1	13			2	25			8	100
AGENT HANDLING													1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	15	1	8	1	8	2	15			13	100
DENIAL OF CLAIM			2	13					6	38	1	6	16	100
OTHER: CLAIM HANDLING							1	100					1	100
PREMIUM NOTICE/BILLING							1	100					1	100
PREMIUM REFUNDED													2	100
TOTAL	1	2	4	7	2	4	5	9	14	25	1	2	55	100

NSATISFACTORY SETTLEMENT/OFFER	ADV	DISPOSITION ADVISED QUESTION COMPLAINANT OF FACT					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
UNSATISFACTORY SETTLEMENT/OFFER	1	33	2	67	3	100	
TOTAL	1	33	2	67	3	100	

CSE SAFEGUARD	D	ISPO	SITIO	N				
INSURANCE COMPANY	CLA SETT		APPA UNLIC ACTI	ENSED	TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
AGENT HANDLING			1	100	1	100		
SUBROGATION	1	100			1	100		
TOTAL	1	50	1	50	2	100		

CUMBERLAND				DIS	POSITION	I				
CASUALTY & SURETY COMPANY	COMPROSTLMN		REFUND			MATION EXPANDED	COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	1	50			1	50			2	100
OTHER: UNDERWRITING							1	100	1	100
PREMIUM REFUNDED			1	100					1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

CUNA MUTUAL INSURANCE	ADV	PANY						
SOCIETY		ISED AINANT	CLA SETT		POSIT UPHI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
DELAYS			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

CUNA MUTUAL LIFE INSURANCE	DISP				
COMPANY	REFUND		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

							DISPOSIT	ION								
DAIRYLAND INSURANCE COMPANY	POL ISSUED	-	ADV COMPL	ISED AINANT		OMISED I/RSLTN		CTION D/REQUIRED	QUES' OF FA			ANY IN LIANCE	COMF POSIT UPHI	TION	тотл	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	1	100													1	100
CANCELLATION											1	100			1	100
DELAYS			1	100											1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	50			1	50	2	100
DENIAL OF CLAIM			1	50					1	50					2	100
OTHER: CLAIM HANDLING					1	50	1	50							2	100
TOTAL	1	11	2	22	1	11	1	11	2	22	1	11	1	11	9	100

			D	ISPOS	ITION					
DEERBROOK INSURANCE COMPANY		ISED AINANT	COVE EXTE	_	REFERE DISCIPI ACT	LINARY	COME POSIT UPHI	TION	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	100							1	100
AGENT HANDLING					1	100			1	100
DENIAL OF CLAIM			1	100					1	100
PREMIUM REFUNDED							1	100	1	100
OTHER: POLICYHOLDER SERVICE							1	100	1	100
TOTAL	1	20	1	20	1	20	2	40	5	100

DELTA DENTAL INSURANCE COMPANY		OSI ON		
		IM LED	TOTAL	
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

DENTISTS BENEFITS INSURANCE COMPANY	DISPOSIT ION COMPANY POSITION UPHELD			
			TOTAL	
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

DEPOSITORS INSURANCE COMPANY	ADV	DISPOSITION COMPAN ADVISED POSITIO COMPLAINANT UPHELI		ΓΙΟΝ	тот	AI.
	NMBR	PCT	NMBR	PCT	NMBR	
REASON						
PREMIUM & RATING	1	100			1	100
POST CLAIM UNDERWRITING			1	100	1	100
TOTAL	1	50	1	50	2	100

DIAMOND STATE	D	ISPOSI	TION				
INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
AGENT HANDLING			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

		DIS	POSITIO	N		
ECONOMY PREMIER ASSURANCE COMPANY	CLAIM SETTLED		CONT PROVISIO ISS	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	2	100			2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	2	67	1	33	3	100

ELECTRIC	D	ISPOS	ITION				
INSURANCE COMPANY		COMPANY IN COMPLIANCE		PANY FION ELD	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
NONRENEWAL			1	100	1	100	
DELAYS	1	100			1	100	
TOTAL	1	50	1	50	2	100	

EMPIRE FIRE AND MARINE INSURANCE COMPANY	DISPOSITE COMPROMISED STLMNT/RSLTN		TION COMI POSIT	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DENIAL OF CLAIM			1	100	1	100	
INFORMATION REQUESTED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

EMPIRE GENERAL LIFE ASSURANCE	DISPOS				
CORPORATION	INFORMATION FURNISHED/EXPANDED		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
AGENT HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

ENCOMPASS INDEMNITY COMPANY	DISP IO COVE EXTE	N RAGE	TOT	
	NMBR	PCI	NMBR	PCI
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION															
ENCOMPASS INSURANCE COMPANY	POL ISSUED	LICY P/RSTRD	ADVI COMPLA		COMPR STLMN	OMISED T/RSLTN	ADDIT PAYN			MATION EXPANDED		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	ТОТА	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING													1	100	1	100
CANCELLATION					1	100									1	100
NONRENEWAL	1	100													1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	40	1	20	1	20	1	20					5	100
DENIAL OF CLAIM											1	100			1	100
OTHER: POLICYHOLDER SERVICE													1	100	1	100
TOTAL	1	10	2	20	2	20	1	10	1	10	1	10	2	20	10	100

ENUMCLAW PROPERTY AND CASUALTY INSURANCE COMPANY	DISP IO QUES OF F	N TION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION													
EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	REFU	ND	CLA SETT		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING											1	100	1	100
CANCELLATION											1	100	1	100
MISREPRESENTATION									1	100			1	100
MISSTATEMENT ON APPLICATION							1	100					1	100
DENIAL OF CLAIM			1	100									1	100
PREMIUM NOTICE/BILLING											1	100	1	100
INFORMATION REQUESTED					1	100							1	100
PREMIUM REFUNDED	2	67									1	33	3	100
COVERAGE QUESTION											1	100	1	100
TOTAL	2	18	1	9	1	9	1	9	1	9	5	45	11	100

	DISPO	SITIO		
FAIRMONT INSURANCE COMPANY		ISED AINANT	ТОТ	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

		DISPOSITION														
FARMERS INSURANCE COMPANY OF OREGON	ADVI COMPL	_~	COMPRO STLMNT		ADDIT PAYM	TIONAL MENT	REFU	J ND		ERED N/MEDIATION	COVE EXTE	RAGE NDED	UNABL ASSI	ST	REOPI	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	8	38	<u> </u>	ĺ'	'		4	19							1	(
REFUSAL TO INSURE					7											
CANCELLATION	3	25					2	17								
NONRENEWAL	2	33			7								1	17		
CREDIT REPORTING	3	33	1	11												
DELAYS	5	10	8	17	3	6					1	2				
ENDORSEMENT/RIDER																
AGENT HANDLING	1	33					1	33					1	33		
FAILURE TO PLACE															1	50
UNSATISFACTORY SETTLEMENT/OFFER	28	21	18	13	5	4			1	1			3	2		
POST CLAIM UNDERWRITING			1	50									1	50		
SUBROGATION			1	33												
DENIAL OF CLAIM	10	17	1	2									1	2	2	3
USUAL, CUSTOMARY, REASONABLE										_						
OTHER: CLAIM HANDLING	1	14														
PREMIUM NOTICE/BILLING	3	25	1	8	7		2	17							Ţ	
INFORMATION REQUESTED					7										Ţ	
PREMIUM REFUNDED					7		1	100							Ţ	
OTHER: POLICYHOLDER SERVICE																
TOTAL	64	20	31	10	8	2	10	3	1	0	1	0	7	2	3	1

	DISPOSITION															
FARMERS INSURANCE COMPANY OF OREGON	CANCEL UPH	LATION ELD	CLA SETT		TO PR	REFERRED IO PROPER INFORMATIO AGENCY FURNISHED/EXPA			DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING							3	14							2	10
REFUSAL TO INSURE							1	50								
CANCELLATION	1	8														
NONRENEWAL											2	33				
CREDIT REPORTING							2	22							1	11
DELAYS			13	27			1	2	4	8					5	10
ENDORSEMENT/RIDER																
AGENT HANDLING																
FAILURE TO PLACE															1	50
UNSATISFACTORY SETTLEMENT/OFFER			15	11			6	4							2	1
POST CLAIM UNDERWRITING																
SUBROGATION			1	33												
DENIAL OF CLAIM			4	7	2	3	3	5								
USUAL, CUSTOMARY, REASONABLE																
OTHER: CLAIM HANDLING																
PREMIUM NOTICE/BILLING													2	17		
INFORMATION REQUESTED																
PREMIUM REFUNDED																
OTHER: POLICYHOLDER SERVICE																
TOTAL	1	0	33	10	2	1	16	5	4	1	2	1	2	1	11	3

	DISPOSITION															
FARMERS INSURANCE COMPANY OF OREGON	QUES' OF FA		CONT PROVISIO ISS	N/LEGAL	COMPA		COME POSIT UPHI	ΓΙΟN	ENDORS PROC		RECO	VERY	INSUFFICIENT INFORMATION		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	1				1	5	3	14							21	100
REFUSAL TO INSURE													1	50	2	100
CANCELLATION			1	8			5	42							12	100
NONRENEWAL							1	17							6	100
CREDIT REPORTING					1	11	1	11							9	100
DELAYS			1	2	2	4	5	10							48	100
ENDORSEMENT/RIDER									1	100					1	100
AGENT HANDLING															3	100
FAILURE TO PLACE															2	100
UNSATISFACTORY SETTLEMENT/OFFER	36	27	5	4	2	1	11	8			1	1	1	1	134	100
POST CLAIM UNDERWRITING															2	100
SUBROGATION							1	33							3	100
DENIAL OF CLAIM	21	36			4	7	10	17							58	100
USUAL, CUSTOMARY, REASONABLE					1	100									1	100
OTHER: CLAIM HANDLING	1	14			3	43	2	29							7	100
PREMIUM NOTICE/BILLING					1	8	3	25							12	100
INFORMATION REQUESTED							1	100							1	100
PREMIUM REFUNDED															1	100
OTHER: POLICYHOLDER SERVICE							3	100							3	100
TOTAL	58	18	7	2	15	5	46	14	1	0	1	0	2	1	326	100

	DISPO	SITIO		
FARMERS INSURANCE EXCHANGE		ISED AINANT	ТОТ	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

FARMERS NEW WORLD LIFE INSURANCE COMPANY	INFORM FURNISHED	MATION		RED FOR LINARY	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
REPLACEMENT					1	100	1	100	
MISREPRESENTATION			1	100			1	100	
INFORMATION REQUESTED	1	100					1	100	
TOTAL	1	33	1	33	1	33	3	100	

FEDERAL HOME	DISP TIC						
LIFE INSURANCE COMPANY	CLA SETT		TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
DENIAL OF CLAIM	1	100	1	100			
TOTAL	1	100	1	100			

FEDERAL	DISPOS	SITION		
INSURANCE COMPANY	INFORM FURNISHED	TOT	AL	
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

FEDERATED MUTUAL INSURANCE	DISP	N			
COMPANY	QUES OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY	DISP TIC REFU	N IND	TOT.	
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	DISP TIC CLA SETT	IM	TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

FIDELITY NATIONAL TITLE	DISPO	SITIO N ISED			
INSURANCE COMPANY		AINANT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

	DI	SPO	SITIO	N			
FIDELITY SECURITY LIFE INSURANCE COMPANY	REFU	J ND	COMF POSIT UPHI	TION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
MISREPRESENTATION	1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	33	2	67	3	100	

							D	ISP	OSITION							
FINANCIAL INDEMNITY COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN				ENTERED ARBITRATION/MEDIATION		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	1	33	1	33												
CANCELLATION											1	50				
NONRENEWAL					1	50										
DELAYS			1	10					1	10			1	10	1	10
AGENT HANDLING	1	100														
UNSATISFACTORY SETTLEMENT/OFFER			1	10	1	10									2	20
DENIAL OF CLAIM			1	17	1	17										
OTHER: CLAIM HANDLING																
PREMIUM NOTICE/BILLING			1	50												
PREMIUM REFUNDED							1	100								
PAYMENT NOT CREDITED																
OTHER: POLICYHOLDER SERVICE																
TOTAL	2	5	5	13	3	8	1	3	1	3	1	3	1	3	3	8

						DI	ISPOSITI	ON								
FINANCIAL INDEMNITY COMPANY	NO AC REQUESTED	CTION D/REQUIRED	DISCIPI	RED FOR LINARY FION	QUEST OF FA		CONT PROVISIO ISS	N/LEGAL	COMPA COMPI	ANY IN LIANCE	COMF POSIT UPHI	ΓΙΟΝ	INSUFF.		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING		1	'	'	1 '	'	'				1	33			3	100
CANCELLATION											1	50			2	100
NONRENEWAL		1							1	50					2	100
DELAYS					2	20			1	10	3	30			10	100
AGENT HANDLING															1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	20	1	10			3	30			10	100
DENIAL OF CLAIM											3	50	1	17	6	100
OTHER: CLAIM HANDLING	1	100													1	100
PREMIUM NOTICE/BILLING		1									1	50			2	100
PREMIUM REFUNDED															1	100
PAYMENT NOT CREDITED			1	100											1	100
OTHER: POLICYHOLDER SERVICE											1	100			1	100
TOTAL	1	3	1	3	4	10	1	3	2	5	13	33	1	3	40	100

FINANCIAL PACIFIC INSURANCE COMPANY	ľ	SITIO N OMISED I/RSLTN	TOT	AL PCT
REASON				
AUDIT DISPUTE	1	100	1	100
TOTAL	1	100	1	100

FIREMAN'S FUND INSURANCE	DISPO	SITIO N			
COMPANY		OMISED I/RSLTN	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.	DISP TIC REFU) N IND	TOT	
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

FIRST AMERICAN HOME BUYERS PROTECTION CORPORATION	DISPO IO COMI POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

FIRST AMERICAN TITLE INSURANCE COMPANY	CONT PROVISIO ISS	SITION RACT DN/LEGAL UE	тот.	
	NMBR	PCT	NMBR	PCT
REASON				
FRAUD/FORGERY	1	100	1	100
TOTAL	1	100	1	100

FIRST COLONY LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	MATION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
REFUSAL TO INSURE	1	100	1	100
TOTAL	2	100	2	100

	D					
FIRST FINANCIAL INSURANCE COMPANY		ISED AINANT	COMI POSIT UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

FIRST INVESTORS LIFE INSURANCE COMPANY	DISP IO COMI POSI UPHI	N PANY ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

	DISP TIC			
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	CLAIM SETTLED		тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

FIRST PENN-PACIFIC LIFE INSURANCE	DISPOS					
COMPANY	INFORM FURNISHED	TOTAL				
	NMBR	PCT	NMBR	PCT		
REASON						
AGENT HANDLING	1	100	1	100		
TOTAL	1	100	1	100		

FLORISTS' MUTUAL INSURANCE	DISPO	SITIO N					
COMPANY		OMISED T/RSLTN	TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
DENIAL OF CLAIM	1	100	1	100			
TOTAL	1	100	1	100			

FOREMOST INSURANCE							DIS	POSITION					СОМІ	DA NISZ			-	
COMPANY	ADVI COMPLA	ISED AINANT	COMPRO STLMNT		CLAIM SETTLED FU				QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		N		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								,			i^{-1}							
PREMIUM & RATING	1	25		1	'	'	1	25	1 1		1	25	1	25		'	4	100
CREDIT REPORTING								1			1 7		1	100			1	100
OTHER: UNDERWRITING															1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25							1	25			2	50			4	100
DENIAL OF CLAIM			1	20	1	20			2	40	1	20					5	100
PREMIUM REFUNDED	1	50											1	50			2	100
TOTAL	3	18	1	6	1	6	1	6	3	18	2	12	5	29	1	6	17	100

		DISPOSITION										
FOREMOST SIGNATURE INSURANCE COMPANY	REFU	REFUND 1		CLAIM REOPENED		IM LED	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	100									1	100
DELAYS					1	50			1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100
DENIAL OF CLAIM							1	50	1	50	2	100
TOTAL	1	17	1	17	1	17	1	17	2	33	6	100

FORTIS BENEFITS INSURANCE COMPANY	POL ISSUED				COMPANY POSITION UPHELD		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
PREMIUM NOTICE/BILLING			1	100			1	100
CASH VALUE			1	100			1	100
PREMIUM REFUNDED					1	100	1	100
TOTAL	1	20	2	40	2	40	5	100

						DIS	POSIT	ION						
FORTIS INSURANCE COMPANY	POLICY ISSUED/RSTRD		COMPROSTLMN		ADDITIONAL PAYMENT		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		UNDERWRITIN PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING														
REFUSAL TO INSURE													1	14
CANCELLATION														
DELAYS											3	50		
UNFAIR DISCRIMINATION														
RECISSION	1	25												
AGENT HANDLING							1	100						
MISREPRESENTATION							1	100						
UNSATISFACTORY SETTLEMENT/OFFER					2	20					2	20		
DENIAL OF CLAIM			1	7					1	7	4	27		
USUAL, CUSTOMARY, REASONABLE											1	20		
COST CONTAINMENT			1	50										
PREMIUM NOTICE/BILLING							1	33						
INFORMATION REQUESTED														
PREMIUM REFUNDED							2	100						
COVERAGE QUESTION														
TOTAL	1	2	2	3	2	3	5	8	1	2	10	15	1	2

					DISP	OSIT	ION							
FORTIS INSURANCE COMPANY	INFORM FURNISHED		REFERR DISCIPI ACT	LINARY	QUES' OF F		CONT PROVISIO ISS	N/LEGAL	POSI	COMPANY POSITION UPHELD		VERY	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	2	67	1	33									3	100
REFUSAL TO INSURE	1	14							5	71			7	100
CANCELLATION									2	100			2	100
DELAYS	1	17							1	17	1	17	6	100
UNFAIR DISCRIMINATION	1	100											1	100
RECISSION	1	25	1	25					1	25			4	100
AGENT HANDLING													1	100
MISREPRESENTATION													1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	10					1	10	4	40			10	100
DENIAL OF CLAIM	2	13	2	13	1	7			4	27			15	100
USUAL, CUSTOMARY, REASONABLE	2	40					2	40					5	100
COST CONTAINMENT	1	50											2	100
PREMIUM NOTICE/BILLING	2	67		_			_						3	100
INFORMATION REQUESTED	1	100											1	100
PREMIUM REFUNDED													2	100
COVERAGE QUESTION	2	100											2	100
TOTAL	17	26	4	6	1	2	3	5	17	26	1	2	65	100

GARDEN STATE LIFE INSURANCE COMPANY	DISPO IO COME POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
RECISSION	2	100	2	100
TOTAL	2	100	2	100

GE LIFE AND ANNUITY ASSURANCE COMPANY	_	DISPOSITION CLAIM INFORMATION SETTLED FURNISHED/EXPANDED					
	NMBR	PCT	NMBR	PCT	NMBR		
REASON							
MISREPRESENTATION			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

						DISP	OSITI	ON								
GEICO CASUALTY COMPANY	POL ISSUED	ICY /RSTRD	ADV. COMPL		COMPROSTLMN		REFU	J ND	CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	ENDORS PROC	SEMENT ESSED	ТОТА	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
REFUSAL TO INSURE	1	100													1	100
CREDIT REPORTING											1	100			1	100
DELAYS			1	50					1	50					2	100
ENDORSEMENT/RIDER													1	100	1	100
POLICY DELIVERY							1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50									2	100
TOTAL	1	13	2	25	1	13	1	13	1	13	1	13	1	13	8	100

				DIS	POSIT	ION				
GEICO GENERAL INSURANCE COMPANY	_	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		IM LED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	33	1	33		
CANCELLATION	1	33	1	33						
DELAYS									1	50
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER			1	13	1	13			3	38
DENIAL OF CLAIM			1	33						
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING							1	100		
TOTAL	1	5	3	14	2	9	2	9	4	18

			DISP	OSIT	ON					
GEICO GENERAL INSURANCE COMPANY		MATION /EXPANDED	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	33					3	100
CANCELLATION							1	33	3	100
DELAYS			1	50					2	100
OTHER: UNDERWRITING							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13	1	13			1	13	8	100
DENIAL OF CLAIM			1	33			1	33	3	100
OTHER: CLAIM HANDLING					1	100			1	100
PREMIUM NOTICE/BILLING									1	100
TOTAL	1	5	4	18	1	5	4	18	22	100

					DISP	OSITIO	N							
GEICO INDEMNITY COMPANY	POL ISSUED		COMPROSTLMN		CANCEI NOT WITHI	_	QUES' OF FA		COMI POSIT UPHI	TION	ОТН	ER	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	50									1	50	2	100
CANCELLATION					1	100							1	100
OTHER: UNDERWRITING			1	50					1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER							2	100					2	100
DENIAL OF CLAIM							1	50	1	50			2	100
TOTAL	1	11	1	11	1	11	3	33	2	22	1	11	9	100

GENERAL AMERICAN LIFE INSURANCE COMPANY	POL	DISPOSITION COMPANY POLICY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM NOTICE/BILLING	1	100			1	100
INFORMATION REQUESTED			1	100	1	100
TOTAL	1	50	1	50	2	100

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	D I CLA SETT	TOT	TAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
AGENT HANDLING			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

GENERAL GUARANTY INSURANCE COMPANY	DISP TIC REFU	N IND	TOT.	
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

GENERAL LIFE INSURANCE COMPANY	DISPO IO	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1 100		1	100
TOTAL	1	100	1	100

		D	ISPOS	SITIO	N			
GLENS FALLS INSURANCE COMPANY (THE)	ADVISED COMPLAINANT		COVERAGE EXTENDED		REFERRED FOR DISCIPLINARY ACTION		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	50	1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
PREMIUM NOTICE/BILLING	1	100					1	100
TOTAL	2	50	1	25	1	25	4	100

GLOBE LIFE AND	DISPOS			
ACCIDENT INSURANCE COMPANY	INFORM FURNISHED	MATION /EXPANDED	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
HIGH PRESSURE TACTICS	1	100	1	100
TOTAL	1	100	1	100

GMAC DIRECT	DI	SPO	SITIO	N			
INSURANCE COMPANY	REFU	I ND	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	DISPOSITION								
GOVERNMENT EMPLOYEES INSURANCE COMPANY	ADVISED COMPLAINANT		1	OMISED I/RSLTN	REFU	REFUND ARBITRATION/MEDI			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING	1	25	2	50					
CANCELLATION			1	100					
NONRENEWAL									
DELAYS							1	14	
UNSATISFACTORY SETTLEMENT/OFFER			1	20					
DENIAL OF CLAIM									
PREMIUM REFUNDED					1	100			
QUALITY OF CARE			1	100					
TOTAL	1	4	5	21	1	4	1	4	

	DISPOSITION											
GOVERNMENT EMPLOYEES INSURANCE COMPANY	CLA SETT		QUES OF F		RAT PROB RESO	LEM		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	25					4	100
CANCELLATION											1	100
NONRENEWAL							1	100			1	100
DELAYS	3	43							3	43	7	100
UNSATISFACTORY SETTLEMENT/OFFER	1	20	3	60							5	100
DENIAL OF CLAIM			3	75					1	25	4	100
PREMIUM REFUNDED											1	100
QUALITY OF CARE											1	100
TOTAL	4	17	6	25	1	4	1	4	4	17	24	100

GRANGE INSURANCE ASSOCIATION	COMI POSIT	DISPOSIT ION COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT		
REASON						
SUBROGATION	1	100	1	100		
DENIAL OF CLAIM	1	100	1	100		
TOTAL	2	100	2	100		

GRANITE STATE INSURANCE COMPANY	POL	DISPOSITION POLICY ADVISED COMPLAINANT				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
CANCELLATION	1	100			1	100
TOTAL	1	50	1	50	2	100

GREAT AMERICAN		DISPOSITION							
INSURANCE COMPANY	CLA SETT		QUESTION CONTRACT PROVISION/LEG ISSUE		N/LEGAL	тот.	AL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
DELAYS	1	100					1	100	
DENIAL OF CLAIM			1	50	1	50	2	100	
TOTAL	1	33	1	33	1	33	3	100	

GREAT AMERICAN LIFE ASSURANCE COMPANY	DISP TIC CLA SETT) N IM LED	тот	
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISP				
GREAT AMERICAN LIFE INSURANCE COMPANY	QUES OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM NOTICE/BILLING	1	100	1	100	
TOTAL	1	100	1	100	

GREAT AMERICAN SECURITY INSURANCE COMPANY	DISP IO COMI POSI UPH	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

GREAT FIDELITY LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	TOTAL		
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

GREAT SOUTHERN LIFE INSURANCE COMPANY		DISPOSITION COMPROMISED INFORMATION STLMNT/RSLTN FURNISHED/EXPANDED				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	100			1	100
DELAYS/NO RESPONSE			1	100	1	100
TOTAL	1	50	1	50	2	100

GREAT WESTERN INSURANCE COMPANY	DISPOSITION INFORMATION FURNISHED/EXPANDED NMBR PCT			TOTAL NMBR PCT		
REASON	INIVIDA	rcı	INIVIDA	rcı		
PREMIUM & RATING	1	100	1	100		
TOTAL	1	100	1	100		

GREAT-WEST HEALTHCARE OF OREGON, INC.	INFORM	ISPOSITIOM MATION /EXPANDED	COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM			1	100	1	100
COORDINATION OF BENEFITS	1	100			1	100
TOTAL	1	50	1	50	2	100

GREAT-WEST LIFE	D	ISPOS	SITIO	N			
ASSURANCE COMPANY (THE)		DELAY RESOLVED		PANY FION ELD	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS			1	100	1	100	
DELAYS/NO RESPONSE	1	100			1	100	
TOTAL	1	50	1	50	2	100	

GROCERS INSURANCE COMPANY	DISPO IO QUES OF F	N TION	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

GUARANTEE RESERVE		DISPOSITION								
LIFE INSURANCE COMPANY	CLA SETT		INFORM FURNISHED	COMI POSIT UPHI	ΓΙΟN	тот	AL			
	NMBR PCT NMBR PCT					PCT	NMBR	PCT		
REASON										
DELAYS	1	100					1	100		
PREMIUM NOTICE/BILLING					1	100	1	100		
CASH VALUE			1	100			1	100		
TOTAL	1	33	1	33	1	33	3	100		

GUARANTEE TRUST LIFE		DISPOSITION								
INSURANCE COMPANY		CLAIM INFORMATION SETTLED FURNISHED/EXPANDED								
	NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON										
DENIAL OF CLAIM	1	1 50 1 50								
TOTAL	1	50	1	50	2	100				

		DISPOSITION														
GUARANTY NATIONAL INSURANCE COMPANY		ISED AINANT	REFU	IND	COVE	_	CLA SETT		INFORM FURNISHED		COMPI		COMI POSIT UPHI	ΓΙΟΝ	TOTA	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
DELAYS							1	50					1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	3	43							2	29	1	14	1	14	7	100
DENIAL OF CLAIM					1	50							1	50	2	100
PREMIUM REFUNDED			1	100											1	100
TOTAL	3	25	1	8	1	8	1	8	2	17	1	8	3	25	12	100

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)		MATION EXPANDED	DEL RESO		COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50	2	100
DENIAL OF CLAIM	1	50			1	50	2	100
TOTAL	2	40	1	20	2	40	5	100

GUIDEONE LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	TOTAL		
	NMBR	PCT	NMBR	PCT
REASON				
MISLEADING ADVERTISING	1	100	1	100
TOTAL	1	100	1	100

GUIDEONE MUTUAL INSURANCE COMPANY	DISP TIC CLA SETT	IM	тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	D					
GULF INSURANCE COMPANY	COMPROSTLMN	OMISED T/RSLTN	CLA SETT		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
PREMIUM NOTICE/BILLING	1	100			1	100
TOTAL	1	50	1	50	2	100

HARCO NATIONAL INSURANCE COMPANY	D I CLA SETT	IM	SITIO QUES OF F	TION	TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
DELAYS	1	100			1	100		
DENIAL OF CLAIM			1	100	1	100		
TOTAL	1	50	1	50	2	100		

				DISP	OSITI	ON						
HARTFORD ACCIDENT AND INDEMNITY COMPANY		ISED AINANT	COMPROSTLMN	OMISED T/RSLTN	UNABL ASSI	_	QUES OF F.		COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION			2	67	1	33					3	100
NONRENEWAL									1	100	1	100
CREDIT REPORTING	1	100									1	100
DELAYS									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100	1	100
DENIAL OF CLAIM							1	100			1	100
PREMIUM REFUNDED			1	100							1	100
TOTAL	1	11	3	33	1	11	1	11	3	33	9	100

					DISPOSI	TION						
HARTFORD CASUALTY INSURANCE COMPANY	COMPROSTLMNT		CLA SETT		INFORM FURNISHED		PREM PROB RESO	LEM	COMF POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
NONRENEWAL					1	100					1	100
CREDIT REPORTING					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50							2	100
DENIAL OF CLAIM									1	100	1	100
PREMIUM NOTICE/BILLING							1	100			1	100
TOTAL	1	17	1	17	2	33	1	17	1	17	6	100

	D					
HARTFORD FIRE INSURANCE COMPANY		ISED AINANT	CLA SETT		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

						D	ISPOS	SITIC	O N					
HARTFORD INSURANCE COMPANY OF THE MIDWEST	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	3	20					1	7	2	13			3	20
CANCELLATION			1	17									2	33
NONRENEWAL	1	100												
DELAYS			2	29							5	71		
ENDORSEMENT/RIDER													1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	14	2	14	1	7					1	7	1	7
SUBROGATION														
DENIAL OF CLAIM														
OTHER: CLAIM HANDLING														
PREMIUM NOTICE/BILLING	1	25					1	25						
TOTAL	7	13	5	9	1	2	2	4	2	4	6	11	7	13

						DISP	OSITIO	N						
HARTFORD INSURANCE COMPANY OF THE MIDWEST	PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		AL COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	7							3	20	2	13	15	100
CANCELLATION									2	33	1	17	6	100
NONRENEWAL													1	100
DELAYS													7	100
ENDORSEMENT/RIDER													1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	7	4	29			1	7	1	7	14	100
SUBROGATION											1	100	1	100
DENIAL OF CLAIM					1	33	1	33			1	33	3	100
OTHER: CLAIM HANDLING											1	100	1	100
PREMIUM NOTICE/BILLING	1	25							1	25			4	100
TOTAL	2	4	1	2	5	9	1	2	7	13	7	13	53	100

	D					
HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	INFORN FURNISHED		COMI POSIT UPHI	TION	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	33	2	67	3	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	2	40	3	60	5	100

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	_	DISPOSITION CONTRACT POLICY ISSUED/RSTRD COMPANY POSITION ISSUE POSITION UPHELD								
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
REFUSAL TO INSURE	1	100					1	100		
DENIAL OF CLAIM					1	100	1	100		
CASH VALUE			1	100			1	100		
TOTAL	1	33	1	33	1	33	3	100		

HARTFORD LIFE	DISP				
INSURANCE COMPANY	QUES' OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
GROUP CONVERSION	1	100	1	100	
TOTAL	1	100	1	100	

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY (THE)	DISPO N COMPR STLMNT	OMISED	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	D	DISPOSITION								
HCC LIFE INSURANCE COMPANY	INFORN FURNISHED	COMI POSIT UPHI	ΓΙΟΝ	TOTAL						
	NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON										
TWISTING			1	100	1	100				
PREMIUM NOTICE/BILLING	1	100			1	100				
TOTAL	1	50	1	50	2	100				

						DISI	POSIT	ION				
HEALTH NET HEALTH PLAN OF OREGON, INC.	STLMNT/RSLTN		ADDIT PAYN	-	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DEL RESO	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION												
DELAYS							2	67			1	33
UNFAIR DISCRIMINATION												
CONTINUATION OF BENEFITS									1	100		
MISREPRESENTATION												
UNSATISFACTORY SETTLEMENT/OFFER			2	11			7	39	4	22		
MEDICAL NECESSITY	1	100										
DENIAL OF CLAIM							3	18	7	41		
COORDINATION OF BENEFITS			1	100								
PCP REFERRALS												
EXPERIMENTAL												
COST CONTAINMENT	1	11					1	11	4	44		
OTHER: CLAIM HANDLING												
DELAYS/NO RESPONSE											1	100
PREMIUM REFUNDED					1	100						
COVERAGE QUESTION									1	100		
TOTAL	2	3	3	5	1	2	13	21	17	27	2	3

	DISPOSITION											
HEALTH NET HEALTH PLAN OF OREGON, INC.	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION					1	50	1	50			2	100
DELAYS											3	100
UNFAIR DISCRIMINATION							1	100			1	100
CONTINUATION OF BENEFITS											1	100
MISREPRESENTATION			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER							5	28			18	100
MEDICAL NECESSITY											1	100
DENIAL OF CLAIM							6	35	1	6	17	100
COORDINATION OF BENEFITS											1	100
PCP REFERRALS	1	100									1	100
EXPERIMENTAL							3	100			3	100
COST CONTAINMENT							3	33			9	100
OTHER: CLAIM HANDLING							2	100			2	100
DELAYS/NO RESPONSE											1	100
PREMIUM REFUNDED											1	100
COVERAGE QUESTION											1	100
TOTAL	1	2	1	2	1	2	21	33	1	2	63	100

HEALTH NET LIFE INSURANCE COMPANY	CLA SETT	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

HOMESITE INSURANCE	DISPO N ADV	N				
COMPANY	COMPL		TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
NONRENEWAL	1	100	1	100		
TOTAL	1	100	1	100		

HORACE MANN									DISF	osi	TION							
INSURANCE COMPANY	POL ISSUED			OMISED T/RSLTN	REFU	J ND	CLA REOP		CLA SETT			CTION D/REQUIRED	QUES OF F.		COMPA COMPL		COMF POSIT UPHI	TION
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																		
PREMIUM & RATING	1	100																
REFUSAL TO INSURE															1	100		
NONRENEWAL																	1	100
DELAYS			1	33			1	33					1	33				
OTHER: UNDERWRITING					1	100												
AGENT HANDLING											1	100						
UNSATISFACTORY SETTLEMENT/OFFER			1	33					1	33			1	33				
TOTAL	1	9	2	18	1	9	1	9	1	9	1	9	2	18	1	9	1	9

HORACE MANN INSURANCE COMPANY	тот	
	NMBR	PCT
REASON		
PREMIUM & RATING	1	100
REFUSAL TO INSURE	1	100
NONRENEWAL	1	100
DELAYS	3	100
OTHER: UNDERWRITING	1	100
AGENT HANDLING	1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	100
TOTAL	11	100

HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	REFERE DISCIP	SITIO N RED FOR LINARY TION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

HOUSEHOLD LIFE INSURANCE COMPANY		OSIT N PANY FION ELD	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

HUMANA INSURANCE COMPANY	DISPOS INFORM FURNISHED NMBR	IATION	TOT	
REASON				
CONTINUATION OF BENEFITS	1	100	1	100
TOTAL	1	100	1	100

IDS LIFE INSURANCE	DISP TIC				
COMPANY	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

IL ANNUITY AND INSURANCE	DISPO	SITIO N			
COMPANY	COMPROSTLMNT	OMISED T/RSLTN	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
CASH VALUE	1	100	1	100	
TOTAL	1	100	1	100	

							DISP	OSIT	TION									
ILLINOIS NATIONAL INSURANCE CO.	ADVI COMPL		COMPRO STLMNT			TIONAL MENT	REFU	J ND	CLA SETT		QUES' OF FA			ANY IN LIANCE	COMI POSIT UPH	ΓΙΟN	TOTA	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																		,
PREMIUM & RATING						1 '	1	50							1	50	2	100
CANCELLATION							1	100									1	100
DELAYS	1	20	1	20					2	40					1	20	5	100
UNSATISFACTORY SETTLEMENT/OFFER			2	29	1	14			2	29	1	14	1	14			7	100
DENIAL OF CLAIM	1	20									2	40			2	40	5	100
PREMIUM NOTICE/BILLING							1	100									1	100
PREMIUM REFUNDED	1	50					1	50									2	100
TOTAL	3	13	3	13	1	4	4	17	4	17	3	13	1	4	4	17	23	100

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	ADV	SITIO N ISED AINANT PCT	TOT.	AL PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

INDEPENDENT ORDER OF FORESTERS	D INFORM FURNISHED	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	100			1	100
CANCELLATION			1	100	1	100
CASH VALUE	1	100			1	100
TOTAL	2	67	1	33	3	100

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY		ISED AINANT	CONT PROVISIO ISS	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	2	50	2	50	4	100
TOTAL	2	50	2	50	4	100

INDIANAPOLIS LIFE INSURANCE COMPANY	DISPO N COMPR STLMN	TOTAL				
	NMBR	PCT	NMBR	PCT		
REASON						
CASH VALUE	1	100	1	100		
TOTAL	1	100	1	100		

	DISPOSITION							
INFINITY INSURANCE COMPANY	ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM SETTLED		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	2	67			1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER					2	100	2	100
PREMIUM NOTICE/BILLING			1	100			1	100
TOTAL	2	33	1	17	3	50	6	100

ING LIFE INSURANCE AND ANNUITY COMPANY	DISP IO DEI RESO	AY	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

ING USA ANNUITY & LIFE INSURANCE COMPANY	INFORM	DISPOSITION INFORMATION FURNISHED/EXPANDED		TOTAL		
	NMBR	PCT	NMBR	PCT		
REASON						
NOT LICENSED	1	100	1	100		
TOTAL	1	100	1	100		

INCHED ANCE COMPANY OF THE STATE	INSURANCE COMPANY OF THE STATE POLICY GOVERNMENT OF THE STATE											
OF PENNSYLVANIA	_	POLICY COMPROMISED ISSUED/RSTRD STLMNT/RSLTN REFUND F		INFORMATION FURNISHED/EXPANDED			COMPANY IN COMPLIANCE		AL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	100					1	100
CANCELLATION	1	100									1	100
DELAYS									1	100	1	100
SURCHARGE					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50			1	50			2	100
TOTAL	1	17	1	17	2	33	1	17	1	17	6	100

INTEGON GENERAL INSURANCE CORPORATION	DISPOSITIO N COMPROMISED STLMNT/RSLTN		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
CANCELLATION	1	100	1	100	
TOTAL	1	100	1	100	

	DI	SPO	N			
INTEGON INDEMNITY CORPORATION	UNABLE TO ASSIST		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

INTEGRITY LIFE INSURANCE COMPANY	INFORM	DISPOSITION INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	
REASON					
AGENT HANDLING	1	100	1	100	
CASH VALUE	1	100	1	100	
TOTAL	2	100	2	100	

INTERSTATE INDEMNITY COMPANY	DISPOSITION POLICY ADVISED COMPANY ANALYTICATION				POLICY ADVISED					
COMPANI	ISSUED	CD/RSTRD COMPLAINANT		TOTAL						
	NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON										
NONRENEWAL	1	100			1	100				
DELAYS			1	100	1	100				
TOTAL	1	50	1	50	2	100				

JACKSON NATIONAL LIFE INSURANCE COMPANY				DELAY		
COMIANI	STLMNT/RSLTN		RESOLVED		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
AGENT HANDLING	1	100			1	100
DELAYS/NO RESPONSE			1	100	1	100
TOTAL	1	50	1	50	2	100

JEFFERSON NATIONAL LIFE INSURANCE COMPANY		SITION MATION /EXPANDED	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION									
JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	ADDIT PAYN	IONAL MENT	INFORN FURNISHED		QUES OF F.		COMF POSIT UPHI	ΓΙΟΝ	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM					1	100			1	100
PREMIUM NOTICE/BILLING			1	100					1	100
INFORMATION REQUESTED			1	100					1	100
ABUSIVE SERVICE							1	100	1	100
TOTAL	1	20	2	40	1	20	1	20	5	100

JEFFERSON-PILOT LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	TOTAL		
	NMBR	PCT	NMBR	PCT
REASON				
REPLACEMENT	1	100	1	100
ABUSIVE SERVICE	1	100	1	100
TOTAL	2	100	2	100

JEWELERS MUTUAL INSURANCE COMPANY	DISPO IO COMI POSIT UPHI NMBR	N PANY TION	TOT.	
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

					D	ISPOSITIO	O N							
JOHN ALDEN LIFE INSURANCE COMPANY	COMPROSTLMN	OMISED I/RSLTN	CLA SETT			MATION /EXPANDED	DEI RESO		DISCIP	RED FOR LINARY TION	COMF POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	100											1	100
DELAYS							1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50					1	50	2	100
DENIAL OF CLAIM			1	50					1	50			2	100
TOTAL	1	17	1	17	1	17	1	17	1	17	1	17	6	100

IOUN HANGOGK I HEE			DISPOSI	TION				
JOHN HANCOCK LIFE INSURANCE COMPANY		OMISED T/RSLTN	INFORM FURNISHED	DEL RESO		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS					1	100	1	100
OTHER: CLAIM HANDLING			1	100			1	100
PREMIUM REFUNDED	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

JOHN HANCOCK LIFE	DISPO	SITIO N		
INSURANCE COMPANY (U.S.A.)	COMPROSTLMNT	OMISED T/RSLTN	TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

]	DISPO	SITIO	N				
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG)	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFU	IND	CLA SETT		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	25										
REFUSAL TO INSURE												
CANCELLATION	1	33										
DELAYS									1	50		
UNSATISFACTORY SETTLEMENT/OFFER			1	17					1	17		
DENIAL OF CLAIM					1	5			4	21	1	5
USUAL, CUSTOMARY, REASONABLE									1	50		
COORDINATION OF BENEFITS												
ASSIGNMENT OF BENEFITS			1	100								
COST CONTAINMENT									1	50		
PREMIUM NOTICE/BILLING							1	100				
PREMIUM REFUNDED												
COVERAGE QUESTION												
ACCESS TO CARE									1	17		
QUALITY OF CARE												
ABUSIVE SERVICE												
OTHER: POLICYHOLDER SERVICE												
TOTAL	2	3	2	3	1	2	1	2	9	14	1	2

					DIS	POSIT	ION							
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG)	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING											3	75	4	100
REFUSAL TO INSURE									1	50	1	50	2	100
CANCELLATION											2	67	3	100
DELAYS			1	50									2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	33									2	33	6	100
DENIAL OF CLAIM	5	26									8	42	19	100
USUAL, CUSTOMARY, REASONABLE	1	50											2	100
COORDINATION OF BENEFITS											1	100	1	100
ASSIGNMENT OF BENEFITS													1	100
COST CONTAINMENT	1	50											2	100
PREMIUM NOTICE/BILLING													1	100
PREMIUM REFUNDED											1	100	1	100
COVERAGE QUESTION	1	50									1	50	2	100
ACCESS TO CARE	4	67			1	17							6	100
QUALITY OF CARE	7	88					1	13					8	100
ABUSIVE SERVICE	1	50									1	50	2	100
OTHER: POLICYHOLDER SERVICE	1	100											1	100
TOTAL	23	37	1	2	1	2	1	2	1	2	20	32	63	100

WANGAG CHTW I HEE		DI	SPOSITIO	N			
KANSAS CITY LIFE INSURANCE COMPANY	CLA SETT			MATION /EXPANDED	TOT.	TAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
MISLEADING ADVERTISING			1	100	1	100	
TOTAL	1	50	1	50	2	100	

KEMPER CASUALTY INSURANCE COMPANY	COMP	DISPO ANY IN LIANCE	SITION INSUFF INFORM	ICIENT	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
TOTAL	1	50	1	50	2	100	

KEYPORT LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED		тот	
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

LAFAYETTE LIFE	DISPOS	SITION		
INSURANCE COMPANY (THE)	INFORM FURNISHED	тот	AL	
	NMBR	PCT	NMBR	PCT
REASON				
HIGH PRESSURE TACTICS	1	100	1	100
TOTAL	1	100	1	100

LANCER INSURANCE COMPANY	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50	2	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

LAWYERS TITLE INSURANCE		OSITI N			
CORPORATION		O ICTION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER:MRKTNG & SALES	1	100	1	100	
TOTAL	1	100	1	100	

LEADER		D	ISPOSI	TION				
INSURANCE COMPANY	ADV COMPL	ISED AINANT		OMISED T/RSLTN	CLA SETT		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	33	1	33	1	33	3	100
TOTAL	1	33	1	33	1	33	3	100

LIBERTY INSURANCE	DI	SPO	SITIO	N		
CORPORATION	REFU	REFUND CLAIM SETTLE				AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	100			1	100
DELAYS			1	100	1	100
TOTAL	1	50	1	50	2	100

LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0	IONAL	TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
DENIAL OF CLAIM	1	100	1	100			
TOTAL	1	100	1	100			

							DISPO	SITIC) N				SETTLED										
LIBERTY MUTUAL FIRE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	ADVISED COMPROMISED ADDITIONAL ENTERED COMPLAINANT STLMNT/RSLTN PAYMENT ARBITRATION/MEDIATION		UNABLE TO ASSIST																		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT									
REASON																							
PREMIUM & RATING					1	100																	
CANCELLATION	1	100																					
DELAYS			1	25									1	25									
ENDORSEMENT/RIDER			1	100																			
OTHER: UNDERWRITING																							
UNSATISFACTORY SETTLEMENT/OFFER					1	9	1	9	1	9	1	9	1	9									
DENIAL OF CLAIM											2	40											
OTHER: CLAIM HANDLING					1	100																	
TOTAL	1	4	2	8	3	12	1	4	1	4	3	12	2	8									

LIBERTY MUTUAL FIRE INSURANCE	DISPOSITION CONTRACT COMPANY													
COMPANY	INFORM FURNISHED	/ATION /EXPANDED	QUES OF F		PROVISIO ISS	N/LEGAL		ANY IN LIANCE	POSIT UPH	ΓΙΟΝ	JURISD	_	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING													1	100
CANCELLATION													1	100
DELAYS	1	25	1	25									4	100
ENDORSEMENT/RIDER													1	100
OTHER: UNDERWRITING									1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	18	1	9	1	9	1	9	1	9	11	100
DENIAL OF CLAIM			1	20			1	20	1	20			5	100
OTHER: CLAIM HANDLING													1	100
TOTAL	1	4	4	16	1	4	2	8	3	12	1	4	25	100

LIBERTY MUTUAL INSURANCE COMPANY	DISPO IO QUES OF F	N TION	TOT.	AL PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

LIDEDTS NODTHWEST INCIDANCE	DISPOSITION											
LIBERTY NORTHWEST INSURANCE CORPORATION	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLA SETT		INFORM FURNISHED	AATION /EXPANDED	QUESTION OF FACT		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION	1	100									1	100
DELAYS	1	50			1	50					2	100
AGENT HANDLING			1	100							1	100
MISREPRESENTATION									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100			1	100
PREMIUM REFUNDED	1	100									1	100
TOTAL	3	43	1	14	1	14	1	14	1	14	7	100

LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPO IO COMI POSIT UPHI	N PANY FION	тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

LIFE INSURANCE COMPANY OF THE SOUTHWEST	REFERE DISCIPI	SITIO N RED FOR LINARY TION PCT	TOT.	AL PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

LIFE INVESTORS INSURANCE	D	ISPOSITI	O N			
COMPANY OF AMERICA	INFORM FURNISHED		COMI POSIT UPHI	ΓΙΟΝ	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

LIFEWISE ASSURANCE COMPANY	DISPO IO QUEST OF F	N TION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

							DISP	OSI	ΓΙΟΝ					
LIFEWISE HEALTH PLAN OF OREGON INC. (SEE MSG)	POL ISSUED	/RSTRD	COMPROSTLMNT	T/RSLTN	ADDIT PAYN	MENT	REFU		CLA SETT	LED	PRAC RESO	LVED	INFORM FURNISHED	EXPANDED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING													1	100
REFUSAL TO INSURE	3	13									1	4	9	39
CANCELLATION														
DELAYS							1	20	2	40			1	20
RECISSION	2	29												
AGENT HANDLING			1	100										
MISREPRESENTATION													1	50
UNSATISFACTORY SETTLEMENT/OFFER			2	10	5	24			5	24			6	29
MEDICAL NECESSITY														
DENIAL OF CLAIM			1	10	1	10			3	30			1	10
USUAL, CUSTOMARY, REASONABLE			1	9					2	18			3	27
COORDINATION OF BENEFITS									2	33				
PCP REFERRALS														
EXPERIMENTAL													1	100
COST CONTAINMENT									1	33			2	67
DELAYS/NO RESPONSE													1	100
PREMIUM REFUNDED							2	67						
COVERAGE QUESTION														
ACCESS TO CARE														
TOTAL	5	5	5	5	6	6	3	3	15	14	1	1	26	25

					DISPO	SITI	O N					
LIFEWISE HEALTH PLAN OF OREGON INC. (SEE MSG)	DEL RESO		REFERR DISCIPI ACT		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											1	100
REFUSAL TO INSURE									10	43	23	100
CANCELLATION									4	100	4	100
DELAYS	1	20									5	100
RECISSION									5	71	7	100
AGENT HANDLING											1	100
MISREPRESENTATION			1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER									3	14	21	100
MEDICAL NECESSITY							1	100			1	100
DENIAL OF CLAIM									4	40	10	100
USUAL, CUSTOMARY, REASONABLE					1	9	2	18	2	18	11	100
COORDINATION OF BENEFITS									4	67	6	100
PCP REFERRALS									2	100	2	100
EXPERIMENTAL											1	100
COST CONTAINMENT											3	100
DELAYS/NO RESPONSE											1	100
PREMIUM REFUNDED									1	33	3	100
COVERAGE QUESTION									1	100	1	100
ACCESS TO CARE									1	100	1	100
TOTAL	1	1	1	1	1	1	3	3	37	36	104	100

		DISPOSITION								
LINCOLN BENEFIT LIFE COMPANY	REFU	IND	INFORM FURNISHED		DEL RESO		TOTAL			
	NMBR PCT		NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
DENIAL OF CLAIM					1	100	1	100		
CASH VALUE			1	100			1	100		
DELAYS/NO RESPONSE	1	100					1	100		
TOTAL	1	33	1	33	1	33	3	100		

LINCOLN GENERAL INSURANCE COMPANY	DISP TIC CLA SETT) N IM	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	2	100	2	100
TOTAL	2	100	2	100

	DISP			
LINCOLN HERITAGE LIFE INSURANCE COMPANY	COMI POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

LM PROPERTY AND				DI	SPOSI	TIO	N					
CASUALTY INSURANCE COMPANY	POL ISSUED	-	ADV: COMPL		UNABL ASSI		CANCEL UPH	LATION ELD	RAT PROB RESO	LEM	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	50					1	50	2	100
NONRENEWAL			1	33	1	33	1	33			3	100
COMPANY/AGENT DISPUTE	1	100									1	100
TOTAL	1	17	2	33	1	17	1	17	1	17	6	100

MADISON NATIONAL LIFE	D	ISPOSITIO	O N			
INSURANCE COMPANY, INC.		MATION /EXPANDED	COMI POSIT UPHI	ΓΙΟΝ	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION			1	100	1	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	50	1	50	2	100

				D	ISPOS	OITIO	N					
MARKEL INSURANCE COMPANY	ADV: COMPL		COMPROSTLMN		COVE EXTE	RAGE NDED	QUES OF F.			RACT ON/LEGAL UE	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
NONRENEWAL	1	100									1	100
DELAYS			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100			1	100
DENIAL OF CLAIM					1	50			1	50	2	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

					DI	SPO	SITIO	N						
MARYLAND CASUALTY COMPANY	ADV. COMPL		UNABL ASSI	_	CLA SETT		QUES OF F			ANY IN LIANCE	COMI POSIT UPH	ΓΙΟΝ	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING											1	100	1	100
REFUSAL TO INSURE									1	100			1	100
NONRENEWAL			1	100									1	100
DELAYS	1	50			1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100					1	100
DENIAL OF CLAIM	1	100											1	100
TOTAL	2	29	1	14	1	14	1	14	1	14	1	14	7	100

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	DISPO IO COME POSIT UPHI	N PANY FION	TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
AGENT HANDLING	1	100	1	100			
MISREPRESENTATION	1	100	1	100			
DENIAL OF CLAIM	1	100	1	100			
TOTAL	3	100	3	100			

MAYFLOWER NATIONAL LIFE INSURANCE		DISPOSITION COMPANY									
COMPANY	REFU	ND.	INFORN FURNISHED	MATION EXPANDED	POSITI UPHI	ΓΙΟN	тот	AL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON											
PREMIUM & RATING			1	100			1	100			
RECISSION					1	100	1	100			
MISLEADING ADVERTISING	1	100					1	100			
TOTAL	1	33	1	33	1	33	3	100			

]	DISP	OSIT	I O N				
MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	COMPROSTLMN		ADDIT PAYN	IONAL MENT	REFU	J ND	UNABLE TO ASSIST		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
DELAYS									1	50		
AGENT HANDLING												
MISREPRESENTATION	1	25										
TWISTING												
HIGH PRESSURE TACTICS												
MISSTATEMENT ON APPLICATION											1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	15					2	15		
DENIAL OF CLAIM									1	25	1	25
DELAYS/NO RESPONSE												
PREMIUM REFUNDED					1	50						
COVERAGE QUESTION							1	50				
ABUSIVE SERVICE					1	100						
TOTAL	1	3	2	6	2	6	1	3	4	12	2	6

				DISP	OSITIO	O N						
MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	INFORM FURNISHED		DEL RESO			RED FOR LINARY YON	QUES' OF F.		COMI POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	100									1	100
DELAYS			1	50							2	100
AGENT HANDLING	1	100									1	100
MISREPRESENTATION	2	50					1	25			4	100
TWISTING							1	100			1	100
HIGH PRESSURE TACTICS							1	100			1	100
MISSTATEMENT ON APPLICATION											1	100
UNSATISFACTORY SETTLEMENT/OFFER	4	31							5	38	13	100
DENIAL OF CLAIM	1	25			1	25					4	100
DELAYS/NO RESPONSE	1	100									1	100
PREMIUM REFUNDED									1	50	2	100
COVERAGE QUESTION	1	50									2	100
ABUSIVE SERVICE											1	100
TOTAL	11	32	1	3	1	3	3	9	6	18	34	100

MERIT LIFE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	2	100	2	100

MERITPLAN	DI	SPO				
INSURANCE COMPANY	REFU	ND	CLA SETT		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
FORCED PLACEMENT	1	100			1	100
TOTAL	1	50	1	50	2	100

	DISP TIC			
METROPOLITAN CASUALTY INSURANCE COMPANY	CLA SETT		тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

		DISPOSITION								
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN			LATION TICE DRAWN	_	QUESTION POSITION OF FACT UPHELD		TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25			2	50	1	25	4	100
TOTAL	1	20	1	20	2	40	1	20	5	100

METROPOLITAN GENERAL INSURANCE COMPANY	DISPOS INFORM FURNISHED		тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

							DI	ISPOSITIO	N							
METROPOLITAN LIFE INSURANCE COMPANY		OMISED I/RSLTN	ADDIT:	TIONAL MENT	CLA SETT			MATION D/EXPANDED	DEL RESOI		QUES' OF FA		COMP POSIT UPHI	ΓΙΟN	N JURISD	O ICTION
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
DELAYS	1	33		1	1 '		1	33	1	33						
ENDORSEMENT/RIDER													1	100		
UNSATISFACTORY SETTLEMENT/OFFER											1	50			1	50
DENIAL OF CLAIM					3	75									1	25
COORDINATION OF BENEFITS							1	100								
COST CONTAINMENT					1	50	1	50	_							
OTHER: CLAIM HANDLING							1	100								
CASH VALUE							1	100								
INFORMATION REQUESTED							2	100								
ABUSIVE SERVICE			1	100												
TOTAL	1	6	1	6	4	22	7	39	1	6	1	6	1	6	2	11

METROPOLITAN LIFE INSURANCE COMPANY	тот	AL
	NMBR	PCT
REASON		
DELAYS	3	100
ENDORSEMENT/RIDER	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100
DENIAL OF CLAIM	4	100
COORDINATION OF BENEFITS	1	100
COST CONTAINMENT	2	100
OTHER: CLAIM HANDLING	1	100
CASH VALUE	1	100
INFORMATION REQUESTED	2	100
ABUSIVE SERVICE	1	100
TOTAL	18	100

				1	DISPO	SITI	ON			
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFU	J ND	CLAIM SETTLED		INFORMATION FURNISHED/EXPAND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					2	40				
CANCELLATION	1	33								
NONRENEWAL										
CREDIT REPORTING	1	100								
DELAYS	1	33	1	33					1	33
OTHER: UNDERWRITING									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13					1	13		
DENIAL OF CLAIM	1	25								
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED										
TOTAL	5	17	1	3	2	7	1	3	2	7

				D 1	ISPOS	ITIO	N					
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	PREM PROB RESO	LEM	DISCIP	RED FOR LINARY YION	QUES OF F.		COMPI	ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟN	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING									3	60	5	100
CANCELLATION							1	33	1	33	3	100
NONRENEWAL							1	100			1	100
CREDIT REPORTING											1	100
DELAYS											3	100
OTHER: UNDERWRITING											1	100
UNSATISFACTORY SETTLEMENT/OFFER					5	63	1	13			8	100
DENIAL OF CLAIM									3	75	4	100
PREMIUM NOTICE/BILLING	1	100									1	100
PREMIUM REFUNDED			1	50					1	50	2	100
TOTAL	1	3	1	3	5	17	3	10	8	28	29	100

					DI	SPO	SITIO	N						
MID-CENTURY INSURANCE COMPANY	ADV: COMPL	ISED AINANT	COMPROSTLMNT	OMISED T/RSLTN	CLA SETT		QUES' OF F.			RACT ON/LEGAL UE	COMI POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING											1	100	1	100
CANCELLATION							1	100					1	100
DELAYS	1	50			1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25			1	25			2	50			4	100
SUBROGATION			1	100									1	100
DENIAL OF CLAIM	3	75							1	25			4	100
TOTAL	5	38	1	8	2	15	1	8	3	23	1	8	13	100

MIDLAND NATIONAL LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	IATION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

	DISPO	SITIO		
MILLERS INSURANCE COMPANY (THE)	ENDORS PROC	SEMENT ESSED	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
ENDORSEMENT/RIDER	1	100	1	100
TOTAL	1	100	1	100

MINNESOTA LIFE INSURANCE COMPANY		DISPOSITION INFORMATION DELAY POSITION FURNISHED/EXPANDED RESOLVED UPHELD							
			-				TOT		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
RECISSION					1	100	1	100	
COVERAGE QUESTION	1	100					1	100	
ABUSIVE SERVICE			1	100			1	100	
TOTAL	1	33	1	33	1	33	3	100	

MONTGOMERY WARD LIFE INSURANCE COMPANY		SITION MATION /EXPANDED	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

MONUMENTAL LIFE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
REFUSAL TO INSURE	1	100	1	100	
CASH VALUE	1	100	1	100	
PREMIUM REFUNDED	1	100	1	100	
TOTAL	3	100	3	100	

						DISP	OSIT	ION						
MUTUAL OF ENUMCLAW INSURANCE COMPANY	POL ISSUED	-	ADV.	ISED AINANT		OMISED T/RSLTN	COVE EXTE	_	UNABL ASSI	-	CLA REOP		NONRE UPH	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING			1	20	1	20								
CANCELLATION	1	25	1	25										
NONRENEWAL			1	13					3	38			1	13
DELAYS					2	40					1	20		
OTHER: UNDERWRITING														
AGENT HANDLING			1	100										
UNSATISFACTORY SETTLEMENT/OFFER			1	25										
DENIAL OF CLAIM							1	14			1	14		
COVERAGE QUESTION														
OTHER: POLICYHOLDER SERVICE														
TOTAL	1	3	5	14	3	8	1	3	3	8	2	5	1	3

		DISPOSITION												
MUTUAL OF ENUMCLAW INSURANCE COMPANY	CLA SETT		INFORM FURNISHED		NOT	LATION TICE DRAWN	QUES OF F		COMPA COMPI	ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING									1	20	2	40	5	100
CANCELLATION					1	25					1	25	4	100
NONRENEWAL									2	25	1	13	8	100
DELAYS	1	20					1	20					5	100
OTHER: UNDERWRITING											1	100	1	100
AGENT HANDLING													1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	25			1	25			1	25	4	100
DENIAL OF CLAIM	1	14					2	29			2	29	7	100
COVERAGE QUESTION			1	100									1	100
OTHER: POLICYHOLDER SERVICE									1	100			1	100
TOTAL	2	5	2	5	1	3	4	11	4	11	8	22	37	100

		DISPOSITION										
MUTUAL OF OMAHA INSURANCE COMPANY	POL ISSUED	-	REFU	J ND	CLA SETT		DEL RESO		COMI POSIT UPHI	TION	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION	2	100									2	100
DELAYS					1	50	1	50			2	100
MISREPRESENTATION			2	100							2	100
DENIAL OF CLAIM									1	100	1	100
PREMIUM NOTICE/BILLING			1	100							1	100
TOTAL	2	25	3	38	1	13	1	13	1	13	8	100

NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	DISP TIC CLA SETT	IM	TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

NATIONAL CASUALTY COMPANY	COMPR STLMN			TICIENT MATION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
AGENT HANDLING	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

NATIONAL CONTINENTAL INSURANCE COMPANY	DISPO IO QUES OF F	N TION ACT	тот	
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

NATIONAL FARMERS UNION LIFE	D	DISPOSITION							
INSURANCE COMPANY		INFORMATION COMPANY POSITION FURNISHED/EXPANDED UPHELD							
	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON									
CANCELLATION	1	100			1	100			
PREMIUM REFUNDED			1	100	1	100			
TOTAL	1	50	1	50	2	100			

NATIONAL GENERAL	D I	ISPOSI	TION			
ASSURANCE COMPANY		ISED AINANT	REFU	ND	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

	D	ISPOS	N			
NATIONAL GENERAL INSURANCE COMPANY	QUES OF F.		COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
OTHER: CLAIM HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

	DI	SPO	SITIO	N		
NATIONAL HEALTH INSURANCE COMPANY	CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
DELAYS	1	50	1	50	2	100
RECISSION			2	100	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
DENIAL OF CLAIM			1	100	1	100
PREMIUM REFUNDED			2	100	2	100
TOTAL	2	20	8	80	10	100

NATIONAL INDEMNITY COMPANY	DISPO IO COME POSIT UPHI	N PANY TION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DI	SPO	SITIO	N		
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	CLA SETT		COMI POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
PREMIUM REFUNDED			1	100	1	100
TOTAL	1	50	1	50	2	100

NATIONAL STATES INSURANCE COMPANY		SITION MATION //EXPANDED	тот	AL	
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

NATIONAL UNION FIRE INSURANCE		DISPOSITION								
COMPANY OF PITTSBURG	COMPROSTLMNT	OMISED T/RSLTN	CLA SETT		QUES' OF F.		POSITI UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	100	1	100
DELAYS			1	50			1	50	2	100
DENIAL OF CLAIM					1	100			1	100
ABUSIVE SERVICE	1	100							1	100
TOTAL	1	20	1	20	1	20	2	40	5	100

NATIONAL WESTERN LIFE INSURANCE COMPANY	DISP TIC CLA SETT) N IM LED	тот	
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

		DIS	POSIT	TION					
NATIONWIDE ASSURANCE COMPANY		ADVISED COMPLAINANT		REFUND		E TO ST	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING	1	33	1	33	1	33	3	100	
PREMIUM NOTICE/BILLING			1	100			1	100	
TOTAL	1	25	2	50	1	25	4	100	

NATIONWIDE LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	MATION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

NATIONWIDE MUTUAL FIRE					DISPOSI	T I O N						
INSURANCE COMPANY	ADV COMPL	ISED AINANT	COMPRO STLMNT		ENTI ARBITRATION	ERED N/MEDIATION	QUES OF F			ANY IN LIANCE	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	3	100									3	100
NONRENEWAL	1	100									1	100
DELAYS									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33	1	33			3	100
DENIAL OF CLAIM	1	100									1	100
TOTAL	5	56	1	11	1	11	1	11	1	11	9	100

]	DISPO	SIT	ION					
NATIONWIDE MUTUAL INSURANCE COMPANY	ADV COMPL	ISED AINANT	COMPROSTLMNT		ADDIT PAYN		REFU	J ND	· ·	ERED N/MEDIATION	UNABL ASSI	_	CLA SETT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	3	30					2	20			2	20		
CANCELLATION	3	43												
DELAYS													1	25
ENDORSEMENT/RIDER			1	100										
UNSATISFACTORY SETTLEMENT/OFFER	6	35	3	18	1	6			1	6			1	6
DENIAL OF CLAIM														
PREMIUM NOTICE/BILLING	1	25					1	25						
PREMIUM REFUNDED							1	100						
QUALITY OF CARE	1	100												
TOTAL	14	30	4	9	1	2	4	9	1	2	2	4	2	4

					DI	SPOSI	TION							
NATIONWIDE MUTUAL INSURANCE COMPANY	INFORM FURNISHED		PREM PROB RESO	LEM	DISCIP	RED FOR LINARY TION		RACT DN/LEGAL SUE	COMI POSIT UPH	ΓΙΟN	N JURISD	_	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING			1	10	1	10			1	10			10	100
CANCELLATION	2	29							1	14	1	14	7	100
DELAYS	1	25							2	50			4	100
ENDORSEMENT/RIDER													1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	6					1	6	2	12	1	6	17	100
DENIAL OF CLAIM									1	100			1	100
PREMIUM NOTICE/BILLING			1	25					1	25			4	100
PREMIUM REFUNDED													1	100
QUALITY OF CARE													1	100
TOTAL	4	9	2	4	1	2	1	2	8	17	2	4	46	100

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	DISP TIC UNABL ASSI NMBR	N E TO	TOT.	
REASON				
	1			100
CANCELLATION	1	100	1	100

NAVIGATORS INSURANCE COMPANY	COMPR	DISPOSITIO N COMPROMISED STLMNT/RSLTN NMBR PCT		AL PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

NEW ENGLAND LIFE	DI	SPO	SITIO	N			
INSURANCE COMPANY	REFU	IND	COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
AGENT HANDLING			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

NEW SOUTH INSURANCE COMPANY	DISP IO QUES	N				
1,2,7,500 111 11 10 1111 10 10 1111 111	OF F.		TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100		
TOTAL	1	100	1	100		

NEW YORK LIFE			D	OISPOSITI	O N		gove	A N/W/		
INSURANCE COMPANY	REFUND		INFORM FURNISHED	DELAY RESOLVED		COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	100	1	100
DELAYS					1	100			1	100
AGENT HANDLING							1	100	1	100
MISREPRESENTATION			1	100					1	100
DENIAL OF CLAIM			1	100					1	100
PREMIUM REFUNDED	1	50	1	50					2	100
TOTAL	1	14	3	43	1	14	2	29	7	100

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	INFORM FURNISHED	TOT	AT.			
	NMBR	PCT	ACT NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
DELAYS			1	100	1	100
TOTAL	1	50	1	50	2	100

NORTH AMERICAN SPECIALTY INSURANCE	DISPOSI TION				
COMPANY (NH)	REFU	IND	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
CANCELLATION	1	100	1	100	
TOTAL	1	100	1	100	

NORTH COAST LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED NMBR	TOT.		
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

					D	ISPO	OSITI	O N				
NORTH PACIFIC INSURANCE CO.	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	50					1	50
CANCELLATION												
NONRENEWAL	1	33										
DELAYS	1	20	1	20					1	20		
AUDIT DISPUTE			1	100								
ENDORSEMENT/RIDER			1	100								
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER	4	50	1	13								
DENIAL OF CLAIM							1	33				
PREMIUM NOTICE/BILLING					1	50					1	50
TOTAL	6	22	4	15	2	7	1	4	1	4	2	7

				D	SPOS	ITIO	N					
NORTH PACIFIC INSURANCE CO.	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											2	100
CANCELLATION									1	100	1	100
NONRENEWAL			1	33			1	33			3	100
DELAYS	1	20			1	20					5	100
AUDIT DISPUTE											1	100
ENDORSEMENT/RIDER											1	100
AGENT HANDLING					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	13			2	25	8	100
DENIAL OF CLAIM					2	67					3	100
PREMIUM NOTICE/BILLING											2	100
TOTAL	1	4	1	4	5	19	1	4	3	11	27	100

NORTHBROOK INDEMNITY	DISPOS				
COMPANY	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

NORTHERN INSURANCE COMPANY OF NEW		DISPOSITION ADVISED					
YORK	COMPLAINANT		REFU	IND	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

NORTHLAND INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
REFUSAL TO INSURE	1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	2	100	2	100	

NORTHWEST PHYSICIANS MUTUAL INSURANCE COMPANY	DISP IO COMI POSI UPHI	PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

NORTHWESTERN	D	ISPOS	SITIO	N				
MUTUAL LIFE INSURANCE CO	DEL RESO		COMI POSIT UPHI	ΓΙΟΝ	TOT.	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
DELAYS	1	100			1	100		
DENIAL OF CLAIM			2	100	2	100		
TOTAL	1	33	2	67	3	100		

	DISPO	SITIO			
NORTHWESTERN PACIFIC INDEMNITY COMPANY		ISED AINANT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

					D 1	SPO	SITION			
ODS HEALTH PLAN, INC.	ADDIT PAYN	-	REFU	J ND	CLA SETT		INFORM FURNISHED		REFERR DISCIPI ACT	LINARY
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE										
CANCELLATION							1	33		
DELAYS					2	67				
RECISSION							1	100		
UNSATISFACTORY SETTLEMENT/OFFER	2	17			3	25	2	17		
MEDICAL NECESSITY					1	33				
SUBROGATION					1	100				
DENIAL OF CLAIM					5	50	2	20		
USUAL, CUSTOMARY, REASONABLE							1	100		
COORDINATION OF BENEFITS										
EXPERIMENTAL										
COST CONTAINMENT							1	50		
OTHER: CLAIM HANDLING										
INFORMATION REQUESTED									1	100
PREMIUM REFUNDED			1	50						
TOTAL	2	5	1	2	12	28	8	19	1	2

				DISPOSI	TION					
ODS HEALTH PLAN, INC.	QUES' OF F.		CONT PROVISIO ISS	N/LEGAL	COMI POSIT UPHI	ΓΙΟΝ	N JURISD	-	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE					1	100			1	100
CANCELLATION					2	67			3	100
DELAYS					1	33			3	100
RECISSION									1	100
UNSATISFACTORY SETTLEMENT/OFFER					3	25	2	17	12	100
MEDICAL NECESSITY	1	33	1	33					3	100
SUBROGATION									1	100
DENIAL OF CLAIM					3	30			10	100
USUAL, CUSTOMARY, REASONABLE									1	100
COORDINATION OF BENEFITS					1	100			1	100
EXPERIMENTAL			1	100					1	100
COST CONTAINMENT			1	50					2	100
OTHER: CLAIM HANDLING					1	100			1	100
INFORMATION REQUESTED									1	100
PREMIUM REFUNDED					1	50			2	100
TOTAL	1	2	3	7	13	30	2	5	43	100

							DISP	OSIT	TION									
OHIO CASUALTY INSURANCE COMPANY	ADV: COMPL	ISED AINANT	COMPROSTLMN		ADDIT PAYN	IONAL MENT	REFU	I ND	CLA SETT		PREM PROB RESOI	LEM	QUES' OF FA		COMPA		TOTA	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																		
PREMIUM & RATING											1	100					1	100
CANCELLATION							1	100									1	100
DELAYS					1	33			2	67							3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33											1	33	1	33	3	100
DENIAL OF CLAIM			1	100													1	100
OTHER: CLAIM HANDLING															1	100	1	100
TOTAL	1	10	1	10	1	10	1	10	2	20	1	10	1	10	2	20	10	100

OHIO NATIONAL LIFE INSURANCE COMPANY (THE)	DISP IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100

			DISP	OSIT	ION			
OLD AMERICAN INSURANCE COMPANY	CLAIM REOPENED		DEL RESO		NONFOR PROF RESO	BLEM	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS]		1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
CASH VALUE					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

OLD REPUBLIC	~ _	OSITI N		
SURETY COMPANY	_	ICY /RSTRD	TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

OLD STANDARD LIFE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	тот	TOTAL		
	NMBR	PCT	NMBR	PCT		
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100		
TOTAL	1	100	1	100		

OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	ADV	SITIO N ISED AINANT	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

					DIS	POSIT	TION							
OMNI INSURANCE COMPANY	ADV. COMPL	ISED AINANT	COMPROSTLMN	OMISED I/RSLTN	CLA REOP		CLA SETT		COMPL		COMF POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	50	1	50									2	100
CANCELLATION									1	100			1	100
NONRENEWAL									1	100			1	100
DELAYS			1	33	1	33	1	33					3	100
UNSATISFACTORY SETTLEMENT/OFFER											1	100	1	100
TOTAL	1	13	2	25	1	13	1	13	2	25	1	13	8	100

ONEBEACON AMERICA		D	ISPOS	SITIC	O N			
INSURANCE COMPANY	REFU	IND	UNABL ASSI	_	QUES' OF F		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DENIAL OF CLAIM			1	50	1	50	2	100
PREMIUM REFUNDED	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

				DI	SPOSI	TION						
ONEBEACON INSURANCE COMPANY	ADV COMPL	ISED AINANT	CLA SETT		DEL RESO		QUES OF FA		COMP POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING									1	100	1	100
DELAYS	1	33	1	33	1	33					3	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100			1	100
DENIAL OF CLAIM							1	100			1	100
TOTAL	1	17	1	17	1	17	2	33	1	17	6	100

OREGON AUTOMOBILE INSURANCE	A DAY		SITION	OMICED		
COMPANY	COMPL	ISED AINANT	STLMN	OMISED I/RSLTN	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
NONRENEWAL	1	100			1	100
AUDIT DISPUTE			1	100	1	100
TOTAL	1	50	1	50	2	100

	DISP IO			
OREGON DENTAL SERVICE	CLA REOP		ТОТ	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

							DISI	POSIT	ION									
OREGON MEDICAL INSURANCE POOL BOARD	POL ISSUED	_		OMISED T/RSLTN	ADDIT PAYN		COVE EXTE		QUES OF F		COME POSIT UPHI	ΓΙΟΝ	N JURISD	O ICTION	ОТН	ER	TOTA	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																		
PREMIUM & RATING													1	100			1	100
REFUSAL TO INSURE	1	25									1	25	2	50			4	100
CANCELLATION	2	100															2	100
AGENT HANDLING			1	100													1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	100											2	100
DENIAL OF CLAIM											1	50	1	50			2	100
COST CONTAINMENT									1	25			3	75			4	100
COVERAGE QUESTION							1	100									1	100
ACCESS TO CARE															1	100	1	100
TOTAL	3	17	1	6	2	11	1	6	1	6	2	11	7	39	1	6	18	100

OREGON MUTUAL							DI	SPOS	SITIO	N								
INSURANCE COMPANY	_	LICY D/RSTRD		ISED AINANT		OMISED I/RSLTN	CLA SETT		QUES' OF F.		PROVISIO	RACT ON/LEGAL SUE		ANY IN LIANCE	COMP POSIT UPHI	ΓΙΟN	ТОТА	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																		
PREMIUM & RATING			1	33											2	67	3	100
CANCELLATION	1	50											1	50			2	100
NONRENEWAL			1	25									1	25	2	50	4	100
CREDIT REPORTING					1	100											1	100
DELAYS							2	100									2	100
AUDIT DISPUTE															1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	17	2	33	1	17	1	17	1	17					6	100
DENIAL OF CLAIM									1	50					1	50	2	100
OTHER: CLAIM HANDLING													1	100			1	100
TOTAL	1	5	3	14	3	14	3	14	2	9	1	5	3	14	6	27	22	100

	DI	SPO	SITIO	N		
ORION INSURANCE COMPANY	CLA SETT		QUES' OF F		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

PACIFIC HOSPITAL					DISPOSI	TION						
ASSOCIATION (SEE MSG)		OMISED I/RSLTN	CLA SETT		INFORN FURNISHED		DEL RESO		COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE					1	20			4	80	5	100
CANCELLATION									2	100	2	100
DELAYS							1	100			1	100
RECISSION									1	100	1	100
AGENT HANDLING	1	100									1	100
DENIAL OF CLAIM			2	40	1	20			2	40	5	100
COST CONTAINMENT					1	50			1	50	2	100
ACCESS TO CARE									1	100	1	100
TOTAL	1	6	2	11	3	17	1	6	11	61	18	100

PACIFIC	D	ISPOSIT	ION			
LIFE & ANNUITY COMPANY	PROVISIO	RACT ON/LEGAL UE	COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MEDICAL NECESSITY	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

	D	ISPOSITI	O N			
PACIFIC LIFE INSURANCE COMPANY	INFORM FURNISHED	MATION /EXPANDED	COME POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MISREPRESENTATION	1	100			1	100
POLICY DELIVERY			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
CASH VALUE	1	100			1	100
TOTAL	2	50	2	50	4	100

							DIS	SPOSI	TION					
PACIFICARE OF OREGON, INC.	POL ISSUED		COMPROSTLMN		REFU	JND	COVE EXTE	RAGE NDED	CLA SETT			CTION D/REQUIRED		VRITING CTICE LVED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
REFUSAL TO INSURE			1	50										
CANCELLATION	2	100												
DELAYS									4	36				
GROUP CONVERSION									1	100				
MISREPRESENTATION														
POLICY DELIVERY														
OTHER:MRKTNG & SALES														
UNSATISFACTORY SETTLEMENT/OFFER									2	18	2	18		
DENIAL OF CLAIM									3	25				
COORDINATION OF BENEFITS									1	50				
PCP REFERRALS														
COST CONTAINMENT									1	50				
PREMIUM NOTICE/BILLING	1	50												
DELAYS/NO RESPONSE														
INFORMATION REQUESTED														
PREMIUM REFUNDED					2	100								
ACCESS TO CARE														
QUALITY OF CARE							1	100						
ABUSIVE SERVICE													1	50
TOTAL	3	5	1	2	2	3	1	2	12	20	2	3	1	2

					DISP	OSITI	O N							
PACIFICARE OF OREGON, INC.	INFORM FURNISHED		DEL RESO		DISCIP	RED FOR LINARY TION	QUES OF F		COMI POSIT UPH	ΓΙΟN		O ICTION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
REFUSAL TO INSURE					1	50							2	100
CANCELLATION													2	100
DELAYS			4	36	2	18			1	9			11	100
GROUP CONVERSION													1	100
MISREPRESENTATION							1	100					1	100
POLICY DELIVERY			1	100									1	100
OTHER:MRKTNG & SALES	1	100											1	100
UNSATISFACTORY SETTLEMENT/OFFER	4	36							2	18	1	9	11	100
DENIAL OF CLAIM	6	50							3	25			12	100
COORDINATION OF BENEFITS			1	50									2	100
PCP REFERRALS									1	100			1	100
COST CONTAINMENT	1	50											2	100
PREMIUM NOTICE/BILLING	1	50											2	100
DELAYS/NO RESPONSE					1	100							1	100
INFORMATION REQUESTED	3	100											3	100
PREMIUM REFUNDED													2	100
ACCESS TO CARE	1	100											1	100
QUALITY OF CARE													1	100
ABUSIVE SERVICE			1	50									2	100
TOTAL	17	29	7	12	4	7	1	2	7	12	1	2	59	100

PAN-AMERICAN	DISP						
LIFE INSURANCE COMPANY	COMI POSIT UPHI	ΓΙΟΝ	TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
DENIAL OF CLAIM	1	100	1	100			
TOTAL	1	100	1	100			

	1						DISPO) SIT	ION							
PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION	COMPLAINANT S			COMPROMISED STLMNT/RSLTN		LE TO	CLAIM SETTLED		INFORM FURNISHED	- '	QUEST OF FA		COMPANY POSITION UPHELD		TOTA	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON	1	1	1				1									
DELAYS	1 1	14	2	29	1	1	3	43	1	14	1	1	1	1'	7	100
UNSATISFACTORY SETTLEMENT/OFFER	1	17	2	33	1	17	1	17	1	17					6	100
DENIAL OF CLAIM				(1	50			1	50			2	100
OTHER: CLAIM HANDLING	1	1											1	100	1	100
TOTAL	2	13	4	25	1	6	5	31	2	13	1	6	1	6	16	100

PENN TREATY NETWORK			DISPO	SITION					
AMERICA INSURANCE COMPANY	CLA SETT		INFORN FURNISHED	MATION /EXPANDED	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING			1	100			1	100	
DELAYS	1	50			1	50	2	100	
DENIAL OF CLAIM					1	100	1	100	
INFORMATION REQUESTED			1	100			1	100	
TOTAL	1	20	2	40	2	40	5	100	

PENN-AMERICA	D	ISPOS	ITION				
INSURANCE COMPANY	POL ISSUED	-	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
NONRENEWAL	1	100			1	100	
AUDIT DISPUTE			1	100	1	100	
TOTAL	1	50	1	50	2	100	

PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	DISPO O N JURISD NMBR	0	TOT.	AL PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

PEOPLES BENEFIT LIFE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	TOTAL NMBR PCT				
	NMBR	PCT	NMBR	PCT			
REASON							
CASH VALUE	1	100	1	100			
TOTAL	1	100	1	100			

PHOENIX LIFE INSURANCE COMPANY	INFORM	SITION MATION /EXPANDED	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
AGENT HANDLING	1	100	1	100		
TOTAL	1	100	1	100		

		DISPOSITION												
PHP HEALTH PLAN, INC.				INFORN FURNISHED	MATION /EXPANDED	PROVISIO			ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	NMBR PCT		PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
REFUSAL TO INSURE	1	50							1	50			2	100
DENIAL OF CLAIM			1	25	1	25	1	25			1	25	4	100
TOTAL	1	17	1	17	1	17	1	17	1	17	1	17	6	100

PHYSICIANS MUTUAL INSURANCE COMPANY	DISP IO COMI POSI UPHI	N PANY FION	TOT.	
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

PIONEER AMERICAN	DISP (N					
INSURANCE COMPANY	POSIT UPHI		TOTAL NMBR PCT				
	NMBR	PCT	NMBR	PCT			
REASON							
PREMIUM NOTICE/BILLING	1	100	1	100			
TOTAL	1	100	1	100			

PRIMERICA LIFE INSURANCE COMPANY	INFORM FURNISHED	MATION	DISCIP	O N RED FOR LINARY TION	QUES OF F.		тот		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING	1	100					1	100	
CANCELLATION					1	100	1	100	
AGENT HANDLING	1	50	1	50			2	100	
TOTAL	2	50	1	25	1	25	4	100	

]	DISP	OSITION							
PROGRESSIVE CASUALTY INSURANCE COMPANY			NT STLMNT/RSLTN PAYMENT RI		REFU	REFUND ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLA SETT				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING			1	13			1	13								
DELAYS	4	17	1	4											10	43
AGENT HANDLING							1	100								
UNSATISFACTORY SETTLEMENT/OFFER	4	11	4	11					1	3			2	6	6	17
DENIAL OF CLAIM	4	18	2	9							1	5			1	5
UTILIZATION REVIEW					1	100										
OTHER: CLAIM HANDLING			1	25												
PREMIUM NOTICE/BILLING																
TOTAL	12	13	9	9	1	1	2	2	1	1	1	1	2	2	17	18

						DI	SPOSIT	ON								
PROGRESSIVE CASUALTY INSURANCE COMPANY		MATION D/EXPANDED	DISCIP	RED FOR LINARY TION	QUES' OF F.		CONT PROVISIO ISS	_		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	INSUFF INFORM	-	TOTA	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	1	13	1	13					1	13	2	25	1	13	8	100
DELAYS									3	13	5	22			23	100
AGENT HANDLING															1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	3			9	26	2	6	2	6	4	11			35	100
DENIAL OF CLAIM					6	27			1	5	7	32			22	100
UTILIZATION REVIEW															1	100
OTHER: CLAIM HANDLING					3	75									4	100
PREMIUM NOTICE/BILLING											1	100			1	100
TOTAL	2	2	1	1	18	19	2	2	7	7	19	20	1	1	95	100

							DIS	POSITI	O N					
PROGRESSIVE HALCYON INSURANCE COMPANY	ADV COMPL	ISED AINANT		OMISED I/RSLTN	REFU	J ND		LATION ELD	CLA SETT		FIL SUIT/RE ATTO		INFORM FURNISHED	- '
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	33			1	33								
CANCELLATION			1	33										
DELAYS			1	13					6	75				
ENDORSEMENT/RIDER	1	100												
UNSATISFACTORY SETTLEMENT/OFFER	3	18	3	18					1	6	1	6	2	12
DENIAL OF CLAIM	2	15	1	8			1	8	1	8				
OTHER: CLAIM HANDLING			1	25									2	50
PREMIUM NOTICE/BILLING			1	50										
PREMIUM REFUNDED					1	100								
TOTAL	7	13	8	15	2	4	1	2	8	15	1	2	4	8

			i			SITION			1			
PROGRESSIVE HALCYON INSURANCE COMPANY	QUES' OF F.		RAT PROB RESO	LEM	PROVISIO	RACT ON/LEGAL UE	COMPI	ANY IN LIANCE	COME POSITE UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	33							3	100
CANCELLATION							2	67			3	100
DELAYS									1	13	8	100
ENDORSEMENT/RIDER											1	100
UNSATISFACTORY SETTLEMENT/OFFER	5	29							2	12	17	100
DENIAL OF CLAIM	2	15			1	8	2	15	3	23	13	100
OTHER: CLAIM HANDLING									1	25	4	100
PREMIUM NOTICE/BILLING									1	50	2	100
PREMIUM REFUNDED											1	100
TOTAL	7	13	1	2	1	2	4	8	8	15	52	100

						DI	SPOS	ITIO	N					
PROGRESSIVE NORTHERN INSURANCE COMPANY	POL ISSUED	-	ADVI COMPL			OMISED I/RSLTN	REFU	J ND	UNABL ASSI	_	CLA SETT		INFORN FURNISHED	- '
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING			3	50	1	17	1	17					1	17
REFUSAL TO INSURE	1	100												
CANCELLATION			1	25			1	25					1	25
COUNTERSIGNATURE							1	100						
DELAYS									1	100				
HIGH PRESSURE TACTICS														
UNSATISFACTORY SETTLEMENT/OFFER					1	25					1	25		
DENIAL OF CLAIM									1	17				
PREMIUM NOTICE/BILLING							1	33					1	33
OTHER: POLICYHOLDER SERVICE														
TOTAL	1	4	4	14	2	7	4	14	2	7	1	4	3	11

			i		•	DISP	OSITIO							
PROGRESSIVE NORTHERN INSURANCE COMPANY	PREM PROB RESOI	LEM	REFERR DISCIPI ACT		QUES OF F.			RACT ON/LEGAL UE		ANY IN LIANCE	COMF POSIT UPHI	ΓΙΟN	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING													6	100
REFUSAL TO INSURE													1	100
CANCELLATION			1	25									4	100
COUNTERSIGNATURE													1	100
DELAYS													1	100
HIGH PRESSURE TACTICS			1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	25	1	25	4	100
DENIAL OF CLAIM					2	33	2	33	1	17			6	100
PREMIUM NOTICE/BILLING	1	33											3	100
OTHER: POLICYHOLDER SERVICE											1	100	1	100
TOTAL	1	4	2	7	2	7	2	7	2	7	2	7	28	100

						DISPOSIT	ION							
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	COMPROSTLMN	OMISED I/RSLTN	REFU	J ND		MATION /EXPANDED	QUES OF F			RACT ON/LEGAL SUE	COMI POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION											1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50							2	100
DENIAL OF CLAIM							1	33	1	33	1	33	3	100
QUALITY OF CARE			1	100									1	100
TOTAL	1	14	1	14	1	14	1	14	1	14	2	29	7	100

			DIS	SPOSITION	N					
PROGRESSIVE PREFERRED INSURANCE COMPANY	FIL SUIT/RE ATTO	TAINED	INFORM FURNISHED		QUES OF F		COME POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
UNSATISFACTORY SETTLEMENT/OFFER					1	50	1	50	2	100
DENIAL OF CLAIM	1	100							1	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM NOTICE/BILLING							1	100	1	100
INFORMATION REQUESTED			1	100					1	100
TOTAL	1	17	1	17	1	17	3	50	6	100

	DISP TIC				
PROGRESSIVE WEST INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

					DIS	POSI	TION							
PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	ADV COMPL	ISED AINANT		OMISED I/RSLTN	REFU	J ND	PREM PROB RESO	LEM		ANY IN LIANCE	COME POSIT UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING			1	33	1	33			1	33			3	100
REFUSAL TO INSURE											1	100	1	100
CANCELLATION			1	33			1	33			1	33	3	100
DELAYS	1	100											1	100
HIGH PRESSURE TACTICS			1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER											1	100	1	100
PREMIUM REFUNDED					1	100							1	100
TOTAL	1	9	3	27	2	18	1	9	1	9	3	27	11	100

PROTECTIVE	DISPO	SITIO		
INSURANCE COMPANY		OMISED T/RSLTN	TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

PROTECTIVE LIFE INSURANCE COMPANY	CONT PROVISIO	ISPOSIT FRACT DN/LEGAL SUE	COMI POSIT	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
REPLACEMENT			1	100	1	100
PREMIUM NOTICE/BILLING	1	100			1	100
TOTAL	1	50	1	50	2	100

]	DISPO	SIT	ION			
PROVIDENCE HEALTH PLAN	POL ISSUED	-	COMPR STLMN	OMISED T/RSLTN	UNABI ASSI	_	CLA SETT		INFORN FURNISHED	- '
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	50
REFUSAL TO INSURE					1	100				
CANCELLATION										
DELAYS							1	50		
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
UNSATISFACTORY SETTLEMENT/OFFER									1	20
MEDICAL NECESSITY							1	25	1	25
DENIAL OF CLAIM							4	19	8	38
COORDINATION OF BENEFITS			1	20			1	20	1	20
PCP REFERRALS										
EXPERIMENTAL										
COST CONTAINMENT	1	20					2	40		
PREMIUM NOTICE/BILLING							1	100		
INFORMATION REQUESTED							1	50		
TOTAL	1	2	1	2	1	2	11	19	12	21

			Ι	ISPO	SITIO) N				
PROVIDENCE HEALTH PLAN	DEL RESO		QUES' OF F		COMI POSIT UPHI	ΓΙΟΝ	N JURISD	_	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1				1	50			2	100
REFUSAL TO INSURE									1	100
CANCELLATION					1	100			1	100
DELAYS	1	50							2	100
GROUP CONVERSION							1	100	1	100
CONTINUATION OF BENEFITS					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					4	80			5	100
MEDICAL NECESSITY					2	50			4	100
DENIAL OF CLAIM			1	5	8	38			21	100
COORDINATION OF BENEFITS					2	40			5	100
PCP REFERRALS			1	25	3	75			4	100
EXPERIMENTAL					2	100			2	100
COST CONTAINMENT					2	40			5	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED							1	50	2	100
TOTAL	1	2	2	4	26	46	2	4	57	100

PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	DISP TIC CLA SETT NMBR	IM	TOT.	AL PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

PRUDENTIAL INSURANCE COMPANY OF		DISPOSITION											
AMERICA	ADDIT PAYN	IONAL MENT	CLA SETT		INFORM FURNISHED		QUES' OF F.		TOTAL				
	NMBR	NMBR PCT		PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
DELAYS			1	50			1	50	2	100			
AGENT HANDLING					1	100			1	100			
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50			2	100			
INFORMATION REQUESTED					1	100			1	100			
ABUSIVE SERVICE			1	100					1	100			
TOTAL	1	14	2	29	3	43	1	14	7	100			

PRUDENTIAL RETIREMENT		DI	SPOSITIO	N		
INSURANCE AND ANNUITY COMPANY	CLA SETT	TOT	AL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1		1	100	1	100
DELAYS/NO RESPONSE	1	100			1	100
TOTAL	1	50	1	50	2	100

PYRAMID LIFE		DISPOSITION									
INSURANCE COMPANY	CLA SETT		DEL RESO		COMI POSIT UPHI	ΓΙΟΝ	TOT	AL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON											
DELAYS	1	33	2	67			3	100			
MISREPRESENTATION					1	100	1	100			
TOTAL	1	25	2	50	1	25	4	100			

					DIS	SPOSI	TION							
QBE INSURANCE CORPORATION	ADV COMPL	ISED AINANT	REFU	J ND	COVE EXTE	_	CLA SETT		QUES OF F.		COMF POSIT UPHI	ΓΙΟΝ	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING			1	100									1	100
CANCELLATION											2	100	2	100
DELAYS					1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33					1	33	1	33			3	100
PREMIUM REFUNDED											1	100	1	100
TOTAL	1	13	1	13	1	13	1	13	1	13	3	38	8	100

	DISPO	SITIO			
QBE REINSURANCE CORPORATION		ISED AINANT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

		DIS	POSITION			
REASSURE AMERICA LIFE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	INFORM FURNISHED		TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
CASH VALUE			1	100	1	100
INFORMATION REQUESTED			1	100	1	100
TOTAL	1	25	3	75	4	100

					DIS	POSITI	ON							
RED SHIELD INSURANCE COMPANY	POL ISSUED	JCY /RSTRD		ISED AINANT		OMISED T/RSLTN	UNABL ASSI	_	CLA SETT		REFERR DISCIPI ACT		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING											1	100	1	100
REFUSAL TO INSURE							1	100					1	100
CANCELLATION	1	50	1	50									2	100
DELAYS			1	100									1	100
AGENT HANDLING			1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50			1	50			2	100
TOTAL	1	13	3	38	1	13	1	13	1	13	1	13	8	100

REDLAND INSURANCE COMPANY	DISPO IO QUES OF F	N TION	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

						DISP	OSITI	O N						
REGENCE BLUECROSS BLUESHIELD OF OREGON	POL ISSUED NMBR		COMPROSTLMNT		ADDIT PAYN NMBR	IONAL MENT PCT	REFU NMBR	ND PCT	COVERAGE EXTENDED NMBR PCT		CLAIM REOPENED NMBR PCT		CLA SETT	LED
REASON	NIVIDK	rcı	NNIDK	rcı	NIVIDE	PCI	NIVIDK	PCI	NNIDK	PCI	NVIDK	PCI	NIVIDE	PCI
PREMIUM & RATING														
REFUSAL TO INSURE	4	16	3	12										
CANCELLATION	4	20	5	25					1	5				
NONRENEWAL														
DELAYS													4	29
FORCED PLACEMENT														
UNFAIR DISCRIMINATION														
RECISSION														
GROUP CONVERSION														
CONTINUATION OF BENEFITS														
POLICY DELIVERY														
UNSATISFACTORY SETTLEMENT/OFFER			2	5	9	21							8	19
MEDICAL NECESSITY			1	14										
SUBROGATION														
DENIAL OF CLAIM			1	1					1	1	1	1	21	27
USUAL, CUSTOMARY, REASONABLE														
COORDINATION OF BENEFITS					1	11								
EXPERIMENTAL														
ASSIGNMENT OF BENEFITS														
COST CONTAINMENT					2	5			1	2			16	37
PREMIUM NOTICE/BILLING	2	67												
DELAYS/NO RESPONSE													1	100

(Continued)

	DISPOSITION											
REGENCE BLUECROSS BLUESHIELD OF OREGON	NO AC		INFORM FURNISHED		DEL RESO		REFERRED FOR DISCIPLINARY ACTION		QUES OF F		CONT PROVISIO ISS	N/LEGAL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	20								
REFUSAL TO INSURE			5	20			1	4				
CANCELLATION			5	25					1	5		
NONRENEWAL												
DELAYS			1	7	6	43						
FORCED PLACEMENT											1	50
UNFAIR DISCRIMINATION			1	50								
RECISSION												
GROUP CONVERSION			3	100								
CONTINUATION OF BENEFITS												
POLICY DELIVERY			1	100								
UNSATISFACTORY SETTLEMENT/OFFER			8	19								
MEDICAL NECESSITY			1	14								
SUBROGATION			1	100								
DENIAL OF CLAIM	1	1	14	18					1	1	6	8
USUAL, CUSTOMARY, REASONABLE												
COORDINATION OF BENEFITS												
EXPERIMENTAL									1	20	1	20
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT			10	23								
PREMIUM NOTICE/BILLING			1	33								
DELAYS/NO RESPONSE												
L												

(Continued)

					DISPO	SITIO	N					
REGENCE BLUECROSS BLUESHIELD OF OREGON	COMPA COMPI		COMI POSIT UPHI	FION ELD	N JURISD	O ICTION	RECO	VERY		TICIENT MATION	тот	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	20	3	60							5	100
REFUSAL TO INSURE			12	48							25	100
CANCELLATION			4	20							20	100
NONRENEWAL			1	100							1	100
DELAYS			2	14			1	7			14	100
FORCED PLACEMENT			1	50							2	100
UNFAIR DISCRIMINATION			1	50							2	100
RECISSION			2	100							2	100
GROUP CONVERSION											3	100
CONTINUATION OF BENEFITS			1	100							1	100
POLICY DELIVERY											1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	2	14	33	1	2					43	100
MEDICAL NECESSITY			5	71							7	100
SUBROGATION											1	100
DENIAL OF CLAIM			30	39	1	1					77	100
USUAL, CUSTOMARY, REASONABLE			1	100							1	100
COORDINATION OF BENEFITS			8	89							9	100
EXPERIMENTAL			3	60							5	100
ASSIGNMENT OF BENEFITS	1	100									1	100
COST CONTAINMENT			13	30					1	2	43	100
PREMIUM NOTICE/BILLING											3	100
DELAYS/NO RESPONSE											1	100

(Continued)

	DISPOSITION													
REGENCE BLUECROSS BLUESHIELD OF OREGON	POL ISSUED	_	COMPROSTLMN	OMISED T/RSLTN	ADDIT PAYN	IONAL MENT	REFU	ND	COVE EXTE	_	CLA REOP		CLA SETT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
INFORMATION REQUESTED									1	50				
PREMIUM REFUNDED							5	56						
COVERAGE QUESTION			1	17										
ACCESS TO CARE														
QUALITY OF CARE					1	50								
ABUSIVE SERVICE	1	20											1	20
TOTAL	11	4	13	4	13	4	5	2	4	1	1	0	51	17

		DISPOSITION REFERRED FOR CONTRAC											
REGENCE BLUECROSS BLUESHIELD OF OREGON		CTION D/REQUIRED		MATION EXPANDED	DEL RESO		1	LINARY	QUES' OF F		CONT PROVISIO ISS	N/LEGAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
INFORMATION REQUESTED													
PREMIUM REFUNDED	1	11	1	11									
COVERAGE QUESTION	1	17	3	50									
ACCESS TO CARE			1	25									
QUALITY OF CARE													
ABUSIVE SERVICE			1	20									
TOTAL	3	1	58	20	6	2	1	0	3	1	8	3	

REGENCE BLUECROSS BLUESHIELD OF	COMB	DISPOSITION COMPANY IN POSITION NO INSUFFICIENT										
OREGON		IANCE	UPH		JURISD	_	RECO	VERY	INFORM		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
INFORMATION REQUESTED			1	50							2	100
PREMIUM REFUNDED			2	22							9	100
COVERAGE QUESTION			1	17							6	100
ACCESS TO CARE			3	75							4	100
QUALITY OF CARE			1	50							2	100
ABUSIVE SERVICE			2	40							5	100
TOTAL	3	1	111	38	2	1	1	0	1	0	295	100

						DI	SPOSITIO	N						
REGENCE HMO OREGON	POL ISSUED	JCY /RSTRD	CLA SETT		REFEI TO PR AGE	OPER	INFORM FURNISHED	/ATION /EXPANDED	COMI POSIT UPHI	ΓΙΟΝ	N JURISD	O ICTION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING							3	75			1	25	4	100
REFUSAL TO INSURE									2	100			2	100
CANCELLATION	1	17					4	67	1	17			6	100
DELAYS							1	100					1	100
FORCED PLACEMENT									1	100			1	100
UNFAIR DISCRIMINATION									1	100			1	100
CONTINUATION OF BENEFITS									1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100			1	100
DENIAL OF CLAIM			1	13			1	13	4	50	2	25	8	100
COORDINATION OF BENEFITS									1	100			1	100
EXPERIMENTAL			1	50					1	50			2	100
COST CONTAINMENT			1	20	1	20	1	20	2	40			5	100
ACCESS TO CARE							1	100					1	100
TOTAL	1	3	3	9	1	3	11	32	15	44	3	9	34	100

						DISPOSIT	ION							
REGENCE LIFE AND HEALTH INSURANCE COMPANY	CLA REOP		CLA SETT		INFORM FURNISHED	IATION /EXPANDED	DEI RESO		COMI POSIT UPHI	ΓΙΟΝ	N JURISD	O ICTION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS			1	33			1	33	1	33			3	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100			1	100
MEDICAL NECESSITY									1	100			1	100
DENIAL OF CLAIM	1	33			1	33			1	33			3	100
COST CONTAINMENT											1	100	1	100
OTHER: CLAIM HANDLING									1	100			1	100
TOTAL	1	10	1	10	1	10	1	10	5	50	1	10	10	100

RELIABLE LIFE INSURANCE	DISP					
COMPANY (THE)	DEL RESO		TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DELAYS/NO RESPONSE	1	100	1	100		
TOTAL	1	100	1	100		

RELIANCE STANDARD LIFE INSURANCE COMPANY	DISP TIC CLA SETT) N IM LED	тот.	
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

				D	ISPOSITIO) N				
RELIASTAR LIFE INSURANCE COMPANY	REFUND CLAIM SETTLED				INFORN FURNISHED		COMI POSIT UPHI	ΓΙΟΝ	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	100					1	100
DENIAL OF CLAIM					1	100			1	100
PREMIUM NOTICE/BILLING	1	50			1	50			2	100
CASH VALUE					1	50	1	50	2	100
TOTAL	1	17	1	17	3	50	1	17	6	100

REPUBLIC WESTERN INSURANCE	ADV		SITIO N	OMISED		
COMPANY		AINANT		T/RSLTN	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

RESPONSE INSURANCE COMPANY	DISPOS INFORM FURNISHED NMBR	IATION	TOT.	
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

DOCKEN MONITARIN FINE & CACHAN TW		DISPOSITION								
ROCKY MOUNTAIN FIRE & CASUALTY COMPANY		ADDITIONAL PAYMENT		IM LED	INFORMATION FURNISHED/EXPAND		QUES' OF F.		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	1	50	1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
DENIAL OF CLAIM							1	100	1	100
ABUSIVE SERVICE		·			1	100			1	100
TOTAL	1	20	2	40	1	20	1	20	5	100

ROYAL INSURANCE COMPANY OF		DISPOSITION ADVISED CLAIM INFORMATION									
AMERICA	-	ISED AINANT	CLA SETT		INFORN FURNISHED	MATION /EXPANDED	TOT	AL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON											
NONRENEWAL					1	100	1	100			
DELAYS	1	50	1	50			2	100			
DENIAL OF CLAIM			1	50	1	50	2	100			
TOTAL	1	20	2	40	2	40	5	100			

RUSHMORE NATIONAL LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED	MATION /EXPANDED	тот	
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

SAFECO INSURANCE COMPANY OF AMERICA	DISPO ADV COMPL	N ISED	TOT.	
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

	DISP			
SAFECO INSURANCE COMPANY OF ILLINOIS	QUES' OF F		тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

						DISI	POSIT	ION						
SAFECO INSURANCE COMPANY OF OREGON	ADV.		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		NONRENEWAL UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	5	22	3	13			2	9			2	9		
CANCELLATION														
NONRENEWAL	1	10									1	10	1	10
COUNTERSIGNATURE														
CREDIT REPORTING	2	100												
DELAYS	6	18	2	6					1	3				
UNFAIR DISCRIMINATION														
ENDORSEMENT/RIDER			1	100										
AGENT HANDLING	2	67												
UNSATISFACTORY SETTLEMENT/OFFER	11	19	12	20	1	2					1	2		
SUBROGATION														
DENIAL OF CLAIM	4	24	2	12										
OTHER: CLAIM HANDLING	1	25												
PREMIUM NOTICE/BILLING														
QUALITY OF CARE	1	100												
OTHER: POLICYHOLDER SERVICE											1	50		
TOTAL	33	20	20	12	1	1	2	1	1	1	5	3	1	1

					DISF	POSITION						
SAFECO INSURANCE COMPANY OF OREGON	CLA SETT		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			NEWAL TICE INDED	PREM PROB RESO	LEM
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					3	13					2	9
CANCELLATION												
NONRENEWAL					3	30			1	10		
COUNTERSIGNATURE					1	100						
CREDIT REPORTING												
DELAYS	15	45			1	3	1	3				
UNFAIR DISCRIMINATION												
ENDORSEMENT/RIDER												
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER	9	15	1	2	1	2	1	2				
SUBROGATION												
DENIAL OF CLAIM					1	6						
OTHER: CLAIM HANDLING					1	25						
PREMIUM NOTICE/BILLING												
QUALITY OF CARE												
OTHER: POLICYHOLDER SERVICE												
TOTAL	24	15	1	1	11	7	2	1	1	1	2	1

SAFECO INSURANCE COMPANY OF OREGON	DISCIPI	REFERRED FOR DISCIPLINARY QUESTION OF FACT COMPANY IN C			COMI POSIT UPHI	ΓΙΟΝ	тот	AL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							2	9	4	17	23	100
CANCELLATION							1	33	2	67	3	100
NONRENEWAL							1	10	2	20	10	100
COUNTERSIGNATURE											1	100
CREDIT REPORTING											2	100
DELAYS	2	6	1	3	1	3	1	3	2	6	33	100
UNFAIR DISCRIMINATION									1	100	1	100
ENDORSEMENT/RIDER											1	100
AGENT HANDLING			1	33							3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	2	12	20	5	8	1	2	3	5	59	100
SUBROGATION			1	50					1	50	2	100
DENIAL OF CLAIM			6	35					4	24	17	100
OTHER: CLAIM HANDLING									2	50	4	100
PREMIUM NOTICE/BILLING							1	100			1	100
QUALITY OF CARE											1	100
OTHER: POLICYHOLDER SERVICE									1	50	2	100
TOTAL	3	2	21	13	6	4	7	4	22	13	163	100

					D	ISPOSITI	O N							
SAIF CORPORATION	POL ISSUED	_	REFU	J ND	INFORN FURNISHED	IATION /EXPANDED	REFERE DISCIPI ACT		QUES' OF F.		COMI POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	50	1	50									2	100
REFUSAL TO INSURE											1	100	1	100
NONRENEWAL											1	100	1	100
AUDIT DISPUTE											1	100	1	100
MISAPPROPRIATION OF PREMIUM							1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100							1	100
COORDINATION OF BENEFITS											1	100	1	100
PREMIUM NOTICE/BILLING									1	50	1	50	2	100
PREMIUM REFUNDED			1	100									1	100
TOTAL	1	9	2	18	1	9	1	9	1	9	5	45	11	100

SCOTTSDALE INDEMNITY COMPANY	INFORM	DISPOSITION INFORMATION QUESTION FURNISHED/EXPANDED OF FACT					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
AUDIT DISPUTE	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

SEABOARD LIFE INSURANCE COMPANY OF AMERICA	DISPO IO COMI POSIT UPHI	N PANY FION	TOTAL					
	NMBR	PCT	NMBR	PCT				
REASON								
TWISTING	1	100	1	100				
TOTAL	1	100	1	100				

SECURITY INSURANCE								
COMPANY OF HARTFORD	INFORM FURNISHED		QUES' OF F.		ОТН	ER	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL	1	100					1	100
DENIAL OF CLAIM			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

SECURITY LIFE INSURANCE COMPANY OF AMERICA	_	DISPOSITION CLAIM INFORMATION SETTLED FURNISHED/EXPANDED TOT					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	2	67	1	33	3	100	
PREMIUM NOTICE/BILLING			1	100	1	100	
TOTAL	2	50	2	50	4	100	

	DI	SPO					
SECURITY NATIONAL INSURANCE COMPANY	UNABL ASSI	_	COMI POSIT UPHI	TION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
CANCELLATION	1	100			1	100	
OTHER: UNDERWRITING			1	100	1	100	
TOTAL	1	50	1	50	2	100	

SECURITY NATIONAL LIFE INSURANCE COMPANY	DISP TIC CLA SETT NMBR) N IM	TOT.	
REASON				
NONFORFEITURE	1	100	1	100
TOTAL	1	100	1	100

SECURITY-CONNECTICUT	DISPOS	DISPOSITION				
LIFE INSURANCE COMPANY		NO ACTION REQUESTED/REQUIRED				
	NMBR	PCT	NMBR	PCT		
REASON						
AGENT HANDLING	1	100	1	100		
TOTAL	1	100	1	100		

SENTINEL	D	DISPOSITION							
INSURANCE COMPANY, LTD.	COMPROSTLMN		COMI POSIT UPHI	ΓΙΟΝ	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON									
CANCELLATION			1	100	1	100			
DENIAL OF CLAIM	1	100			1	100			
TOTAL	1	50	1	50	2	100			

SOUTHWESTERN LIFE INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION ELD	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
ASSIGNMENT OF BENEFITS	1	100	1	100	
TOTAL	1	100	1	100	

SPECIALTY NATIONAL INSURANCE COMPANY	DISPO IO QUES OF F	N TION	TOT.	AL PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

ST. PAUL FIRE AND MARINE INSURANCE COMPANY	ADV COMPL	D I S P O S ISED AINANT		OMISED I/RSLTN	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

ST. PAUL GUARDIAN INSURANCE COMPANY		D ISED AINANT		RED FOR LINARY	COMI POSIT UPHI	ΓΙΟΝ	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
PREMIUM NOTICE/BILLING			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

	D	ISPOS				
ST. PAUL MERCURY INSURANCE COMPANY		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
OTHER: CLAIM HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

STANDARD FIRE INSURANCE COMPANY (THE)	COMPR	DISPOS OMISED I/RSLTN	COMP	ANY IN LIANCE	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING			1	100	1	100	
POST CLAIM UNDERWRITING	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	DISPOSITION										
STANDARD INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
DELAYS							3	30			
UNSATISFACTORY SETTLEMENT/OFFER	1	20	1	20			1	20			
MEDICAL NECESSITY											
DENIAL OF CLAIM			1	5	1	5	3	16	5	26	
OTHER: CLAIM HANDLING											
PREMIUM NOTICE/BILLING								_			
DELAYS/NO RESPONSE								·	1	100	
TOTAL	1	3	2	5	1	3	7	18	6	16	

				DISI	POSITIO	N				
STANDARD INSURANCE COMPANY	DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	6	60					1	10	10	100
UNSATISFACTORY SETTLEMENT/OFFER							2	40	5	100
MEDICAL NECESSITY					1	100			1	100
DENIAL OF CLAIM			2	11	1	5	6	32	19	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM NOTICE/BILLING					1	100			1	100
DELAYS/NO RESPONSE		·	·						1	100
TOTAL	6	16	2	5	3	8	10	26	38	100

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	DISPO IO COMI POSIT UPHI NMBR	N PANY TION	TOT.	
REASON				
ASSIGNMENT OF BENEFITS	1	100	1	100
TOTAL	1	100	1	100

						DISPO	OSITI	O N						
STATE FARM FIRE AND CASUALTY COMPANY	_	POLICY ADVISED COMPLAINANT			COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		NONRENEWAL UPHELD		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	5	7	37			1	5	4	21				
REFUSAL TO INSURE														
CANCELLATION			1	33	1	33								
NONRENEWAL	1	7	4	27					1	7	2	13		
DELAYS			2	29	1	14								
OTHER: UNDERWRITING	1	100												
AGENT HANDLING														
MISREPRESENTATION														
UNSATISFACTORY SETTLEMENT/OFFER					1	50								
DENIAL OF CLAIM			2	17									2	17
OTHER: CLAIM HANDLING			1	25										
PREMIUM NOTICE/BILLING														
PREMIUM REFUNDED							1	50						
ABUSIVE SERVICE														
TOTAL	3	4	17	24	3	4	2	3	5	7	2	3	2	3

					DISPO	SITION						
STATE FARM FIRE AND CASUALTY COMPANY	FIL SUIT/RE ATTO		NO AC		INFORM FURNISHED		DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		QUES OF F	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	5	3	16						
REFUSAL TO INSURE												
CANCELLATION												
NONRENEWAL									5	33		
DELAYS											1	14
OTHER: UNDERWRITING												
AGENT HANDLING					1	50					1	50
MISREPRESENTATION					1	100						
UNSATISFACTORY SETTLEMENT/OFFER												
DENIAL OF CLAIM	1	8	1	8							3	25
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING			1	100								
PREMIUM REFUNDED												
ABUSIVE SERVICE							1	100				
TOTAL	1	1	3	4	5	7	1	1	5	7	5	7

			DIS	SPOSIT	TION					
STATE FARM FIRE AND CASUALTY COMPANY	CONT PROVISIO ISS	N/LEGAL		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		O ICTION	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	5	1	5			19	100
REFUSAL TO INSURE			1	100					1	100
CANCELLATION					1	33			3	100
NONRENEWAL			1	7			1	7	15	100
DELAYS	2	29			1	14			7	100
OTHER: UNDERWRITING									1	100
AGENT HANDLING									2	100
MISREPRESENTATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50					2	100
DENIAL OF CLAIM	1	8			2	17			12	100
OTHER: CLAIM HANDLING			1	25	2	50			4	100
PREMIUM NOTICE/BILLING		_		_					1	100
PREMIUM REFUNDED			1	50					2	100
ABUSIVE SERVICE									1	100
TOTAL	3	4	6	8	7	10	1	1	71	100

STATE FARM GENERAL INSURANCE COMPANY	ADV	SITIO N ISED AINANT	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

STATE FARM LIFE INSURANCE COMPANY	INFORN FURNISHED	MATION EXPANDED	QUES OF F.		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
MISREPRESENTATION	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
PREMIUM NOTICE/BILLING	1	100					1	100
CASH VALUE	1	50			1	50	2	100
COVERAGE QUESTION	1	100					1	100
TOTAL	4	67	1	17	1	17	6	100

						DISPO	SITIC	N						
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	ADV: COMPL		COMPROSTLMN		REFU	J ND	COVE EXTE	_	UNABI ASSI	_	CLA REOP	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING			1	13			3	38						
REFUSAL TO INSURE	1	20	1	20							1	20		
CANCELLATION			1	10	1	10	1	10	1	10				
NONRENEWAL														
CREDIT REPORTING	1	100												
DELAYS			2	13	4	25								
ENDORSEMENT/RIDER														
AGENT HANDLING			1	50										
NOT LICENSED									1	100				
UNSATISFACTORY SETTLEMENT/OFFER			9	20	4	9					2	4		
SUBROGATION					1	33								
DENIAL OF CLAIM			4	15	2	8							2	8
USUAL, CUSTOMARY, REASONABLE														
COST CONTAINMENT														
OTHER: CLAIM HANDLING					1	17								
DELAYS/NO RESPONSE	1	100												
PREMIUM REFUNDED							1	100						
ABUSIVE SERVICE														
TOTAL	3	2	19	15	13	10	5	4	2	2	3	2	2	2

						DIS	POSITION					
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	NONRE: UPH		CLA SETT		UNDERV PRAC RESO	TICE	INFORM FURNISHED		DEI RESO		NONRE NOT RESCI	TICE
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	13						
REFUSAL TO INSURE												
CANCELLATION	1	10										
NONRENEWAL											1	50
CREDIT REPORTING												
DELAYS			2	13					2	13		
ENDORSEMENT/RIDER							1	100				
AGENT HANDLING												
NOT LICENSED												
UNSATISFACTORY SETTLEMENT/OFFER			10	22			1	2				
SUBROGATION												
DENIAL OF CLAIM			3	12			2	8				
USUAL, CUSTOMARY, REASONABLE												
COST CONTAINMENT												
OTHER: CLAIM HANDLING												
DELAYS/NO RESPONSE												
PREMIUM REFUNDED												
ABUSIVE SERVICE							1	100				
TOTAL	1	1	15	11	1	1	5	4	2	2	1	1

					DI	SPOSITI	ION							
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	REFERE DISCIPI ACT		QUES OF F.		CONT PROVISIO ISS	N/LEGAL	COMPA COMPI		COMI POSIT UPHI	ΓΙΟΝ	ОТН	ER	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING			1	13					2	25			8	100
REFUSAL TO INSURE							1	20	1	20			5	100
CANCELLATION							1	10	4	40			10	100
NONRENEWAL									1	50			2	100
CREDIT REPORTING													1	100
DELAYS			1	6			2	13	3	19			16	100
ENDORSEMENT/RIDER													1	100
AGENT HANDLING											1	50	2	100
NOT LICENSED													1	100
UNSATISFACTORY SETTLEMENT/OFFER			11	24	3	7	2	4	3	7			45	100
SUBROGATION									2	67			3	100
DENIAL OF CLAIM	1	4	3	12			2	8	7	27			26	100
USUAL, CUSTOMARY, REASONABLE									1	100			1	100
COST CONTAINMENT									1	100			1	100
OTHER: CLAIM HANDLING			1	17					2	33	2	33	6	100
DELAYS/NO RESPONSE													1	100
PREMIUM REFUNDED													1	100
ABUSIVE SERVICE													1	100
TOTAL	1	1	17	13	3	2	8	6	27	21	3	2	131	100

STONEBRIDGE LIFE INSURANCE COMPANY	INFORM	SITION MATION /EXPANDED	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

		DI	SPOSI	TION				
SUBLIMITY INSURANCE COMPANY	COMPROSTLMN		ADDIT PAYN		COMI POSIT UPHI	ΓΙΟΝ	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
AGENT HANDLING					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

SUN LIFE ASSURANCE COMPANY OF CANADA	DISPO O APPA UNLIC ACTI	RENT ENSED	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
NOT LICENSED	1	100	1	100
TOTAL	1	100	1	100

SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	DISPOSIT ION COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

SUNSET LIFE INSURANCE COMPANY OF		SITION AATION		
AMERICA		/EXPANDED	ТОТ	AL
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

SURETY LIFE INSURANCE COMPANY	DISPOS INFORM FURNISHED		тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

SWISS REINSURANCE AMERICA CORPORATION	DISP TIO REFU	N	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	D					
SYMETRA LIFE INSURANCE COMPANY		INFORMATION FURNISHED/EXPANDED			TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM			1	100	1	100
INFORMATION REQUESTED	2	100			2	100
TOTAL	2	50	2	50	4	100

			DISF	OSI	ГІОП			
TEACHERS INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50	2	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	25	2	50	1	25	4	100

TICOR TITLE INSURANCE COMPANY	DISPOS COMPANY IN COMPLIANCE		·-	ICIENT	тот	AL
	NMBR PCT		NMBR	PCT	NMBR	PCT
REASON						
OTHER: UNDERWRITING	1	100			1	100
OTHER: CLAIM HANDLING			1	100	1	100
TOTAL	1	50	1	50	2	100

TIG	DISPO	SITIO N			
INSURANCE COMPANY	COMPROSTLMNT		TOTAL		
	NMBR	NMBR	PCT		
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

DISPOSITION TITLE INSURANCE COMPANY OF										
OREGON (SEE MSG)	ADV: COMPL		COMPR STLMN		REFU	J ND	ENDORS PROC	SEMENT ESSED	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE	1	100							1	100
DELAYS	1	100							1	100
ENDORSEMENT/RIDER	1	50					1	50	2	100
OTHER:MRKTNG & SALES			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
PREMIUM REFUNDED					1	100			1	100
TOTAL	3	43	2	29	1	14	1	14	7	100

TD ANG AMEDICA I HEE		DISPOSITION						
TRANSAMERICA LIFE INSURANCE COMPANY	CLAIM SETTLED						TOTAL	
	NMBR	PCT	PCT NMBR PCT N		NMBR	PCT		
REASON								
DELAYS	1	100			1	100		
INFORMATION REQUESTED			1	100	1	100		
TOTAL	1	50	1	50	2	100		

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	DISP IO DEI RESO	AY	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	PROVISIO	SITION RACT DN/LEGAL UE PCT	TOT.	
REASON		-		
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

	DISPO	SITIO		
TRANSNATION TITLE INSURANCE COMPANY		ICIENT IATION	TOT.	AL
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	D I REFU		SITIO COMI POSIT UPHI	PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

	DISPO	SITIO			
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA		ISED AINANT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

		DIS	POSIT	ION				
TRAVELERS INDEMNITY COMPANY (THE)	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
OTHER: CLAIM HANDLING	1	100					1	100
PREMIUM REFUNDED			1	100			1	100
TOTAL	2	50	1	25	1	25	4	100

				DISPOS	SITION					
TRAVELERS INDEMNITY COMPANY OF AMERICA	CLA SETT	AIM SUIT/RETAINED ATTORNEY		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION	1						1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33	1	33	1	33			3	100
TOTAL	1	25	1	25	1	25	1	25	4	100

TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	ADV	SITIO N ISED AINANT	тот	
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	D	ISPOSI	TION			
TRAVELERS INSURANCE COMPANY	COMPROSTLMN		COMI POSIT UPHI	TION	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

TRAVELERS LIFE AND ANNUITY COMPANY (THE)	DISPOSITION INFORMATION FURNISHED/EXPANDED TOT			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

			DI	SPOS	ITION					
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	ADVISED COMPLAINANT		Q 0 = 0 = 0 = 1		COMPANY IN COMPLIANCE		OTHER		AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	100							1	100
DELAYS	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50			2	100
DENIAL OF CLAIM			1	100					1	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM REFUNDED					1	100			1	100
TOTAL	3	43	1	14	2	29	1	14	7	100

		DISPOSITION						
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	UNABLE TO ASSIST		CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL	1	100					1	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

		DI	SPOSI	TION				
TRUCK INSURANCE EXCHANGE		STLMNT/RSLTN (COMPANY IN COMPLIANCE		PANY FION ELD	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

	DISPOSITION							
TRUMBULL INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN				COMPANY IN COMPLIANCE		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100			1	100
DELAYS					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

	DISP IO				
TRUSTMARK INSURANCE COMPANY	CLA REOP		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
COORDINATION OF BENEFITS	1	100	1	100	
TOTAL	1	100	1	100	

TWIN CITY FIRE INSURANCE COMPANY	DISPOSITIO N COMPROMISED STLMNT/RSLTN		тот	
	NMBR	PCT	NMBR	PCT
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

U.S. SPECIALTY INSURANCE COMPANY	DISPO IO QUES OF F	N TION	TOT.	AL PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

UNICARE LIFE & HEALTH	DISP TIC				
INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

	DISPO	SITIO			
UNIGARD INDEMNITY COMPANY	ADV. COMPL	ISED AINANT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

			DIS	SPOSIT	ION					
UNIGARD INSURANCE COMPANY	ADV: COMPL		COMPROSTLMN		CLA REOP		COMF POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CREDIT REPORTING	1	100							1	100
DELAYS							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
DENIAL OF CLAIM					1	100			1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

UNION FIDELITY LIFE INSURANCE COMPANY	INFORM	DISPOSITION COMPANY POSITION FURNISHED/EXPANDED UPHELD			тот.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
POLICY DELIVERY			1	100	1	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	50	1	50	2	100

UNION LABOR LIFE	D	ISPOSITI	O N			
INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		DEL RESO		TOT	AL
	NMBR	PCT	NMBR PCT		NMBR	PCT
REASON						
POLICY DELIVERY			2	100	2	100
PREMIUM NOTICE/BILLING	1	100			1	100
TOTAL	1	33	2	67	3	100

UNION SECURITY LIFE INSURANCE COMPANY	DISP IO DEI RESO	AY	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

UNITED AMERICAN		DISPOSITION							
INSURANCE COMPANY	REFU	REFUND		CLAIM SETTLED FU		INFORMATION FURNISHED/EXPANDED		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
REFUSAL TO INSURE					1	100	1	100	
DENIAL OF CLAIM			1	100			1	100	
CASH VALUE					1	100	1	100	
PREMIUM REFUNDED	2	100					2	100	
TOTAL	2	40	1	20	2	40	5	100	

UNITED CONCORDIA INSURANCE COMPANY	DISPOSI TION CLAIM SETTLED		тот	
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION							
UNITED HEALTHCARE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	CLA SETT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
GROUP CONVERSION	1	100					1	100
OTHER: POLICYHOLDER SERVICE					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

	D	ISPOSI	ITION				
UNITED HERITAGE PROPERTY & CASUALTY COMPANY	NOT	RENEWAL OUTICE QUESTION OF FACT			TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
NONRENEWAL	1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
TOTAL	1	50	1	50	2	100	

UNITED INSURANCE COMPANY OF AMERICA	DISP TIC CLA SETT) N IM	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

UNITED INVESTORS LIFE INSURANCE COMPANY	DISP IO QUES OF F	TION	TOT.	AL PCT
REASON				
FRAUD/FORGERY	1	100	1	100
TOTAL	1	100	1	100

UNITED OF OMAHA		DISPOSITION								
LIFE INSURANCE COMPANY	CLAIM INFORMATION POSITI SETTLED FURNISHED/EXPANDED UPHER					ΓΙΟN	тот	AL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
DELAYS	1	50			1	50	2	100		
MISREPRESENTATION			1	100			1	100		
TOTAL	1	33	1	33	1	33	3	100		

					D	ISPO	SITION							
UNITED SERVICES AUTOMOBILE ASSOCIATION				COMPROMISED STLMNT/RSLTN		IM LED	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS					2	67			1	33			3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	14	2	29			1	14			3	43	7	100
DENIAL OF CLAIM					1	100							1	100
TOTAL	1	9	2	18	3	27	1	9	1	9	3	27	11	100

UNITED STATES FIDELITY AND	Dl	SPO	SITIO				
GUARANTY COMPANY	CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

UNITRIN AUTO AND HOME INSURANCE COMPANY	DISP TIC CLA SETT) N IM LED	тот.	
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	ADVISED COMPLAINANT				COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100	1	100
NONRENEWAL					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	25	1	25	2	50	4	100

UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	DISP TIC REFU	N IND	TOT.	
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

		DISPOSITION											
UNUM LIFE INSURANCE COMPANY OF AMERICA	_	CLAIM SETTLED		ED TAINED RNEY	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR PCT		NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
DELAYS	1	50					1	50			2	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	50					1	50	2	100	
DENIAL OF CLAIM					2	100					2	100	
PREMIUM NOTICE/BILLING					1	100					1	100	
TOTAL	1	14	1	14	3	43	1	14	1	14	7	100	

USAA CASUALTY INSURANCE		DISPOSITION									
COMPANY	COMPROMISED STLMNT/RSLTN				DELAY RESOLVED		QUESTION OF FACT		тот	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
DELAYS			1	50	1	50			2	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	50					1	50	2	100	
TOTAL	1	25	1	25	1	25	1	25	4	100	

					DISI	POSITIO	O N					
VALLEY INSURANCE COMPANY	POLICY ISSUED/RSTRD				COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		UNABL ASSI	-
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	50								
CANCELLATION												
NONRENEWAL	1	10	1	10							2	20
CREDIT REPORTING			2	100								
DELAYS			1	33								
UNSATISFACTORY SETTLEMENT/OFFER			3	38			1	13				
DENIAL OF CLAIM			2	29	1	14						
PREMIUM NOTICE/BILLING									1	33		
TOTAL	1	3	10	27	1	3	1	3	1	3	2	5

					DISPOSI	TION			
VALLEY INSURANCE COMPANY	NONRENEWAL UPHELD					CTION D/REQUIRED	INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING									
CANCELLATION					1	50	1	50	
NONRENEWAL	1	10							
CREDIT REPORTING									
DELAYS			2	67					
UNSATISFACTORY SETTLEMENT/OFFER			1	13			1	13	
DENIAL OF CLAIM									
PREMIUM NOTICE/BILLING							1	33	
TOTAL	1	3	3	8	1	3	3	8	

					DISPOS	SITION						
VALLEY INSURANCE COMPANY		NEWAL TICE INDED	QUES OF F		CONT PROVISIO ISS	_		ANY IN LIANCE	COMI POSIT UPHI	TION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING									1	50	2	100
CANCELLATION											2	100
NONRENEWAL	2	20					1	10	2	20	10	100
CREDIT REPORTING											2	100
DELAYS											3	100
UNSATISFACTORY SETTLEMENT/OFFER			1	13					1	13	8	100
DENIAL OF CLAIM					1	14	1	14	2	29	7	100
PREMIUM NOTICE/BILLING									1	33	3	100
TOTAL	2	5	1	3	1	3	2	5	7	19	37	100

VALLEY		DISPOSITION										
PROPERTY & CASUALTY INSURANCE COMPANY	ADV COMPL		COMPROMISED STLMNT/RSLTN		NONRENEWAL NOTICE RESCINDED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION									1	100	1	100
NONRENEWAL	4	50	1	13	1	13	1	13	1	13	8	100
CREDIT REPORTING	2	100									2	100
TOTAL	6	55	1	9	1	9	1	9	2	18	11	100

	DISPO	SITIO			
VIKING INSURANCE COMPANY OF WISCONSIN	ADV COMPL	ISED AINANT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	2	100	2	100	
TOTAL	2	100	2	100	

VOYAGER PROPERTY AND CASUALTY INSURANCE COMPANY	DISPO ADV COMPL	Ŋ	TOTA	TOTAL		
	NMBR	PCT	NMBR	PCT		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

WARNER INSURANCE	D 1						
COMPANY		OMISED I/RSLTN	REFU	ND.	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING	1	50	1	50	2	100	
TOTAL	1	50	1	50	2	100	

WASATCH CREST MUTUAL INSURANCE CO.	DISPOSIT ION COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

				DISPOSIT	ION					
WASHINGTON NATIONAL INSURANCE COMPANY	REFU	INFORMATION REFUND FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	100	1	100
CANCELLATION	1	100							1	100
DELAYS					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
ABUSIVE SERVICE			1	100					1	100
TOTAL	1	20	1	20	1	20	2	40	5	100

WAUSAU UNDERWRITERS INSURANCE	DISP TIC				
COMPANY	CLAIM SETTLED		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

WAWANESA GENERAL	Dl	SPO	SITIO	N			
INSURANCE COMPANY	CLAIM SETTLED		COMI POSI UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

WEST AMERICAN INSURANCE COMPANY	DISPO COMPROMISED STLMNT/RSLTN		OSITION CONT PROVISIO	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

WESTERN AND SOUTHERN LIFE INSURANCE COMPANY (THE)	DISPOSITIO N REFERRED FOR DISCIPLINARY ACTION		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
MISREPRESENTATION	1	100	1	100	
TOTAL	1	100	1	100	

WESTERN NATIONAL ASSURANCE COMPANY	DISPOSITIO N REFERRED FOR DISCIPLINARY ACTION		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
AGENT HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

WESTERN PROTECTORS INSURANCE COMPANY	CLA	DISPOSITION CLAIM COMPANY IN COMPLIANCE				TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
PREMIUM & RATING			1	100	1	100		
DELAYS	2	100			2	100		
TOTAL	2	67	1	33	3	100		

WESTERN RESERVE LIFE	ADV	DISPOS	SITION			
ASSURANCE CO. OF OHIO	COMPL			ICTION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MISREPRESENTATION	1	50	1	50	2	100
OTHER:MRKTNG & SALES	2	100			2	100
TOTAL	3	75	1	25	4	100

WESTERN SURETY COMPANY	DISPO IO QUES OF F	N TION	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

WESTERN UNITED INSURANCE	DISP		TOTAL T			
COMPANY	REFU	IND	TOT			
	NMBR	PCT	NMBR	PCT		
REASON						
PREMIUM & RATING	1	100	1	100		
TOTAL	1	100	1	100		

WESTERN UNITED LIFE ASSURANCE COMPANY		OSIT N PANY FION ELD	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	DISPO				
WESTERN-SOUTHERN LIFE ASSURANCE COMPANY		ANY IN LIANCE	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

WILLAMETTE DENTAL INSURANCE, INC.	REFU	DISPOSITION COMPANY INFORMATION POSITION FURNISHED/EXPANDED UPHELD					TOTAL		
	NMBR	PCT	NMBR PCT		NMBR	PCT	NMBR	PCT	
REASON									
DENIAL OF CLAIM					1	100	1	100	
COVERAGE QUESTION			1	100			1	100	
QUALITY OF CARE	1	100					1	100	
TOTAL	1	33	1	33	1	33	3	100	

WILSHIRE	DISP	N			
INSURANCE COMPANY	COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

	D	ISPOSI	TION				
WINDSOR INSURANCE COMPANY	ADV COMPL	ISED AINANT	QUES OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
TOTAL	1	50	1	50	2	100	

WOODMEN OF THE WORLD	DISPO IO COME POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR		
REASON					
PREMIUM REFUNDED	1	100	1	100	
TOTAL	1	100	1	100	

WORKMEN'S AUTO INSURANCE COMPANY		ADVISED COMPROMISED ADDITIONAL CLAIM QUESTION COMPLAINANT STLMNT/RSLTN PAYMENT REFUND SETTLED OF FACT UPHELD								тотд	AL					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON																
PREMIUM & RATING	1	50					1	50							2	100
CANCELLATION	1	100													1	100
DELAYS	1	17			1	17			4	67					6	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33					2	67					3	100
DENIAL OF CLAIM											2	100			2	100
INFORMATION REQUESTED													1	100	1	100
TOTAL	3	20	1	7	1	7	1	7	6	40	2	13	1	7	15	100

WORLD INSURANCE	DISPOS				
COMPANY	INFORN FURNISHED	TOTAL			
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

XL SPECIALTY INSURANCE COMPANY	DISPOS INFORM FURNISHED	TOTAL			
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM REFUNDED	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION															
ZURICH AMERICAN INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		TOTAL	
.	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON	I	1	1			1 - 1	1	1		1	$\overline{1}$	1		1		
DELAYS	1	1	2	67	1	1	1	1	1	33	1	1	1	1	3	100
OTHER:MRKTNG & SALES	1	1	1		1	100		1		1				1	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25					1	25			1	25	1	25	4	100
DENIAL OF CLAIM	2	100	1			$\overline{1}$	(1		1	1	$\overline{\Box}$			2	100
TOTAL	3	30	2	20	1	10	1	10	1	10	1	10	1	10	10	100