

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|------------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|------------------------------------|------------------|-----|----------------|-----|---------------------|-----|-------------------|-----|---------------|-----|------------------------------|-----|------------------------------|-----|
| | UNABLE TO ASSIST | | CLAIM REOPENED | | CANCELLATION UPHELD | | NONRENEWAL UPHELD | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| PREMIUM & RATING | 14 | 5 | | | | | | | | | | | 1 | 0 |
| REFUSAL TO INSURE | 3 | 3 | | | | | | | | | | | | |
| CANCELLATION | 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 | | | | | | | | | | | | | | |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|------------------------------------|---------------------------------|-----|--------------------------------------|-----|-----------------------------------|-----|-------------------|-----|-------------------------------------|-----|-----------------------------------|-----|--------------------------------------|-----|
| | REFERRED TO PROPER AGENCY | | UNDERWRITING PRACTICE RESOLVED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | | NONRENEWAL NOTICE RESCINDED | | NONFORFEITURE PROBLEM RESOLVED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | 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 | | | | | | | | |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | | | |
|------------------------------------|--------------------------------|-----|------------------------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|
| | PREMIUM PROBLEM RESOLVED | | APPARENT UNLICENSED ACTIVITY | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | RATING PROBLEM RESOLVED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| 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 |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| R E A S O N | D I S P O S I T I O N | | | | | | | | | | T O T A L | |
|---|--|-------|--------------------------------|-------|-----------------|-------|--|-------|-----------|-------|-----------|-------|
| | E N D O R S E M E N T P R O C E S S E D | | N O J U R I S D I C T I O N | | R E C O V E R Y | | I N S U F F I C I E N T I N F O R M A T I O N | | O T H E R | | | |
| | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T |
| P R E M I U M & R A T I N G | | | 3 | 1 | | | 1 | 0 | 1 | 0 | 304 | 100 |
| R E F U S A L T O I N S U R E | | | 3 | 3 | | | 1 | 1 | | | 107 | 100 |
| C A N C E L L A T I O N | | | 1 | 0 | | | | | | | 201 | 100 |
| N O N R E N E W A L | | | 1 | 1 | | | | | | | 130 | 100 |
| C O U N T E R S I G N A T U R E | | | | | | | | | | | 2 | 100 |
| C R E D I T R E P O R T I N G | | | | | | | | | | | 25 | 100 |
| D E L A Y S | | | | | 2 | 0 | | | | | 569 | 100 |
| F O R C E D P L A C E M E N T | | | | | | | | | | | 4 | 100 |
| A U D I T D I S P U T E | | | | | | | | | | | 7 | 100 |
| U N F A I R D I S C R I M I N A T I O N | | | | | | | 1 | 14 | | | 7 | 100 |
| R E C I S S I O N | | | | | | | | | | | 23 | 100 |
| S U R C H A R G E | | | | | | | | | | | 2 | 100 |
| E N D O R S E M E N T / R I D E R | 5 | 33 | | | | | | | 1 | 7 | 15 | 100 |
| G R O U P C O N V E R S I O N | | | 1 | 14 | | | | | | | 7 | 100 |
| C O N T I N U A T I O N O F B E N E F I T S | | | | | | | | | | | 5 | 100 |
| O T H E R : U N D E R W R I T I N G | | | | | | | | | 2 | 14 | 14 | 100 |
| M I S L E A D I N G A D V E R T I S I N G | | | | | | | | | | | 3 | 100 |
| R E P L A C E M E N T | | | | | | | | | | | 4 | 100 |
| A G E N T H A N D L I N G | | | | | | | | | 1 | 2 | 64 | 100 |
| F A I L U R E T O P L A C E | | | | | | | | | | | 3 | 100 |
| M I S R E P R E S E N T A T I O N | | | 1 | 3 | | | | | | | 36 | 100 |
| N O T L I C E N S E D | | | | | | | | | | | 3 | 100 |
| P O L I C Y D E L I V E R Y | | | | | | | | | | | 7 | 100 |
| M I S A P P R O P R I A T I O N O F P R E M I U M | | | | | | | | | | | 1 | 100 |
| T W I S T I N G | | | | | | | | | | | 5 | 100 |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|--|------------------|-----|----------------|-----|---------------------|-----|-------------------|-----|---------------|-----|------------------------------|-----|------------------------------|-----|
| | UNABLE TO ASSIST | | CLAIM REOPENED | | CANCELLATION UPHELD | | NONRENEWAL UPHELD | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|--|---------------------------------|-----|--------------------------------------|-----|-----------------------------------|-----|-------------------|-----|-------------------------------------|-----|-----------------------------------|-----|--------------------------------------|-----|
| | REFERRED TO PROPER AGENCY | | UNDERWRITING PRACTICE RESOLVED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | | NONRENEWAL NOTICE RESCINDED | | NONFORFEITURE PROBLEM RESOLVED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 | | | | | | | | |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| R E A S O N | D I S P O S I T I O N | | | | | | | | | | | | | | | |
|------------------------------------|--------------------------------|-----|------------------------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|
| | PREMIUM PROBLEM RESOLVED | | APPARENT UNLICENSED ACTIVITY | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | RATING PROBLEM RESOLVED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| R E A S O N | D I S P O S I T I O N | | | | | | | | | | T O T A L | | |
|------------------------------------|--|-------|--------------------------------|-------|-----------------|-------|--|-------|-----------|-------|-----------|-------|-----|
| | E N D O R S E M E N T P R O C E S S E D | | N O J U R I S D I C T I O N | | R E C O V E R Y | | I N S U F F I C I E N T I N F O R M A T I O N | | O T H E R | | | | |
| | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T | |
| 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 |

(Continued)

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|------------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| NONFORFEITURE | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|------------------------------------|------------------|-----|----------------|-----|---------------------|-----|-------------------|-----|---------------|-----|------------------------------|-----|------------------------------|-----|
| | UNABLE TO ASSIST | | CLAIM REOPENED | | CANCELLATION UPHELD | | NONRENEWAL UPHELD | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | |
| NONFORFEITURE | | | | | | | | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | |
|------------------------------------|---------------------------------|-----|--------------------------------------|-----|-----------------------------------|-----|-------------------|-----|-------------------------------------|-----|-----------------------------------|-----|--------------------------------------|-----|
| | REFERRED TO PROPER AGENCY | | UNDERWRITING PRACTICE RESOLVED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | | NONRENEWAL NOTICE RESCINDED | | NONFORFEITURE PROBLEM RESOLVED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| | DISPOSITION | | | | | | | | | | | | | | | |
|------------------------------------|--------------------------------|-----|------------------------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|
| | PREMIUM PROBLEM RESOLVED | | APPARENT UNLICENSED ACTIVITY | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | RATING PROBLEM RESOLVED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| REASON | DISPOSITION | | | | | | | | | | TOTAL | | |
|-----------------------------|-----------------------|-----|-----------------|-----|----------|-----|--------------------------|-----|-------|-----|-------|------|-----|
| | ENDORSEMENT PROCESSED | | NO JURISDICTION | | RECOVERY | | INSUFFICIENT INFORMATION | | OTHER | | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | |
| 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| FIRE | DISPOSITION | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|---------------------|-----|---------------------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | UNABLE TO ASSIST | | NO ACTION REQUESTED/REQUIRED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| FIRE | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-----------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | INSUFFICIENT INFORMATION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 1 | 50 | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| FARMOWNERS MULT PERIL | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|------------------------|-----|------------------|-----|-----------------------------------|-----|-----------------------------------|-----|---------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | NONRENEWAL NOTICE RESCINDED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 50 | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | | | | 1 | 50 | 2 |
| 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 |

***SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES***

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| HOMEOWNERS MULT PERIL | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| HOMEOWNERS MULT PERIL | DISPOSITION | | | | | | | | | | | | | |
|---------------------------------|------------------|-----|----------------|-----|-------------------|-----|---------------|-----|------------------------------|-----|------------------------------|-----|--------------------------------|-----|
| | UNABLE TO ASSIST | | CLAIM REOPENED | | NONRENEWAL UPHELD | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

| HOMEOWNERS MULT PERIL | DISPOSITION | | | | | | | | | | | | | |
|---------------------------------|-------------------|-----|-------------------------------------|-----|-----------------------------------|-----|--------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|
| | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | | NONRENEWAL NOTICE RESCINDED | | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| HOMEOWNERS MULT PERIL | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|-----------------------|-----|-------------------------|-----|-----------------|-----|--------------------------|-----|-------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | INSUFFICIENT INFORMATION | | OTHER | | | |
| | 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| COMMERCIAL MULT PERIL | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|---------------------|-----|------------------|-----|-----------------------------------|-----|
| | POLICY ISSUED/RSTRD | | 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 | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| COMMERCIAL MULT PERIL | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|--------------------------|-----|----------------------------------|-----|------------------|-----|-----------------------|-----|-------------------------|-----|--------------------------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | INSUFFICIENT INFORMATION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| OCEAN MARINE | DISPOSITION | | TOTAL | |
|------------------|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| INLAND MARINE | DISPOSITION | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|----------------------|-----|---------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | COVERAGE EXTENDED | | UNABLE TO ASSIST | |
| | 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 |

| INLAND MARINE | DISPOSITION | | | | | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

| MEDICAL MALPRACT | DISPOSIT ION | | TOTAL | |
|---------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 3 | 100 | 3 | 100 |
| TOTAL | 3 | 100 | 3 | 100 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| WORKERS COMP | DISPOSITION | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|-----------------------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| WORKERS COMP | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|--------------------------------|-----|--|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | OTHER | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| OTHER LIABILITY | DISPOSITION | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|----------------------|-----|---------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | COVERAGE EXTENDED | | UNABLE TO ASSIST | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| OTHER LIABILITY | DISPOSITION | | | | | | | | | |
|---------------------------------|---------------|-----|---------------------------|-----|--------------------------------|-----|----------------|-----|-------------------------------|-----|
| | CLAIM SETTLED | | REFERRED TO PROPER AGENCY | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | |
| | 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| OTHER LIABILITY | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|----------------------------------|-----|------------------|-----|--------------------------------|-----|-----------------------|-----|-------------------------|-----|-------|-----|
| | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 17 | | | | | | | 2 | 33 | 6 | 100 |
| PREMIUM & RATING | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| FIDELITY | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|-----------------------------------|-----|---------------------|-----|--------------------------------------|-----|-------------------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | | | |
| CANCELLATION | 1 | 100 | | | | | | | | | | | | | | |
| 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| FIDELITY | TOTAL | |
|------------------------------------|-------|-----|
| | 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 |

***SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES***

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

| BOILER AND MACHINERY | DISPOSITION | | TOTAL | |
|-------------------------|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 2 | 100 | 2 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| CREDIT | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|---------------|-----|--------------------------------|-----|-------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 3 | 100 | | | | | 3 | 100 |
| DELAYS | | | | | | | | |
| 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| TITLE | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|--------|-----|--------------------------------------|-----|--------------------------|-----|--------------------------|-----|--------------------|-----|-----------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | ENDORSEMENT PROCESSED | | NO JURISDICTION | | INSUFFICIENT INFORMATION | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| REFUSAL TO INSURE | 1 | 100 | | | | | | | | | | | | | | |
| DELAYS | 1 | 100 | | | | | | | | | | | | | | |
| ENDORSEMENT/RIDER | 1 | 50 | | | | | | | | | 1 | 50 | | | | |
| OTHER: UNDERWRITING | | | | | | | | | 1 | 100 | | | | | | |
| FRAUD/FORGERY | | | | | | | 1 | 100 | | | | | | | | |
| OTHER:MRKTNG & SALES | | | 1 | 50 | | | | | | | | | 1 | 50 | | |
| 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| TITLE | TOTAL | |
|--|-------|-----|
| | NMBR | PCT |
| R E A S O N | | |
| 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 |

***SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES***

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| ACCIDENT AND HEALTH | DISPOSITION | | | | | | | | | | | | | | | |
|---------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------|-----|---------------------|-----|-------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | COVERAGE EXTENDED | | UNABLE TO ASSIST | | CLAIM REOPENED | |
| | 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

| ACCIDENT AND HEALTH | DISPOSITION | | | | | | | | | | | |
|---------------------------------|---------------|-----|------------------------------|-----|------------------------------|-----|---------------------------|-----|--------------------------------|-----|--------------------------------|-----|
| | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | | REFERRED TO PROPER AGENCY | | UNDERWRITING PRACTICE RESOLVED | | INFORMATION FURNISHED/EXPANDED | |
| | 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

| ACCIDENT AND HEALTH | DISPOSITION | | | | | | | | | | | | | |
|--|-------------------|-----|--------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|
| | DELAY RESOLVED | | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | |
| | 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| ACCIDENT AND HEALTH | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|-----------------------|-----|-----------------|-----|----------|-----|--------------------------|-----|-------|-----|-------|-----|
| | ENDORSEMENT PROCESSED | | NO JURISDICTION | | RECOVERY | | INSUFFICIENT INFORMATION | | OTHER | | | |
| | 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| ACCIDENT AND HEALTH | DISPOSITION | | | | | | | | | | | | | | | |
|-----------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------|-----|---------------------|-----|-------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | COVERAGE EXTENDED | | UNABLE TO ASSIST | | CLAIM REOPENED | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| ACCIDENT AND HEALTH | DISPOSITION | | | | | | | | | | | |
|-----------------------------|---------------|-----|------------------------------|-----|------------------------------|-----|---------------------------|-----|--------------------------------|-----|--------------------------------|-----|
| | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | | REFERRED TO PROPER AGENCY | | UNDERWRITING PRACTICE RESOLVED | | INFORMATION FURNISHED/EXPANDED | |
| | 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 |

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

| ACCIDENT AND HEALTH | DISPOSITION | | | | | | | | | | | | | |
|------------------------------------|-------------------|-----|--------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|
| | DELAY RESOLVED | | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| ACCIDENT AND HEALTH | DISPOSITION | | | | | | | | | | TOTAL | |
|-----------------------------|-----------------------|-----|-----------------|-----|----------|-----|--------------------------|-----|-------|-----|-------|-----|
| | ENDORSEMENT PROCESSED | | NO JURISDICTION | | RECOVERY | | INSUFFICIENT INFORMATION | | OTHER | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | |
| EXPERIMENTAL | | | | | | | | | | | 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| PERSONAL AUTO | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|---------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | | UNABLE TO ASSIST | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| PERSONAL AUTO | DISPOSITION | | | | | | | | | | | | | | | |
|------------------------------------|-------------------|-----|------------------------|-----|----------------------|-----|------------------|-----|------------------------------------|-----|---------------------------------|-----|---------------------------------|-----|--------------------------------------|-----|
| | CLAIM REOPENED | | CANCELLATION UPHELD | | NONRENEWAL UPHELD | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | | REFERRED TO PROPER AGENCY | | UNDERWRITING PRACTICE RESOLVED | |
| | 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| PERSONAL AUTO | DISPOSITION | | | | | | | | | | | | | | | |
|------------------------------------|-----------------------------------|-----|-------------------|-----|-------------------------------------|-----|-----------------------------------|-----|--------------------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | | NONRENEWAL NOTICE RESCINDED | | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | RATING PROBLEM RESOLVED | |
| | 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| PERSONAL AUTO | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|--------------------------|-----|--------------------|-----|----------|-----|-----------------------------|-----|-------|-----|-------|-----|
| | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | ENDORSEMENT PROCESSED | | NO JURISDICTION | | RECOVERY | | INSUFFICIENT INFORMATION | | OTHER | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | 16 | 9 | 30 | 17 | | | | | | | 1 | 1 | 1 | 1 | 179 | 100 |
| REFUSAL TO INSURE | | | 1 | 17 | 1 | 17 | | | | | | | | | | | 6 | 100 |
| CANCELLATION | | | 8 | 10 | 22 | 27 | | | 1 | 1 | | | | | | | 82 | 100 |
| NONRENEWAL | | | 5 | 19 | 6 | 22 | | | | | | | | | | | 27 | 100 |
| COUNTERSIGNATURE | | | | | | | | | | | | | | | | | 1 | 100 |
| CREDIT REPORTING | | | 1 | 6 | 3 | 17 | | | | | | | | | | | 18 | 100 |
| DELAYS | 4 | 1 | 16 | 5 | 36 | 10 | | | | | | | | | | | 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 | 11 | 100 |
| 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 |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| PERSONAL AUTO | DISPOSITION | | | | | | | | | | | | | | | |
|-----------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|---------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | | UNABLE TO ASSIST | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| PERSONAL AUTO | DISPOSITION | | | | | | | | | | | | | | | |
|-----------------------------------|-------------------|-----|------------------------|-----|----------------------|-----|------------------|-----|------------------------------------|-----|---------------------------------|-----|---------------------------------|-----|--------------------------------------|-----|
| | CLAIM REOPENED | | CANCELLATION UPHELD | | NONRENEWAL UPHELD | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | | REFERRED TO PROPER AGENCY | | UNDERWRITING PRACTICE RESOLVED | |
| | 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 |

***SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES***

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| PERSONAL AUTO | DISPOSITION | | | | | | | | | | | | | | | |
|-----------------------------------|-----------------------------------|-----|-------------------|-----|-------------------------------------|-----|-----------------------------------|-----|--------------------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | | NONRENEWAL NOTICE RESCINDED | | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | RATING PROBLEM RESOLVED | |
| | 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| PERSONAL AUTO | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|-----------------------------------|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|--------------------------|-----|--------------------|-----|----------|-----|-----------------------------|-----|-------|-----|-------|-----|
| | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | ENDORSEMENT PROCESSED | | NO JURISDICTION | | RECOVERY | | INSUFFICIENT INFORMATION | | OTHER | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | | | | | |
| 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 |

***SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES***

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| COMMERCIAL AUTO | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|-------------------|-----|------------------|-----|-----------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM REOPENED | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| COMMERCIAL AUTO | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|--------------------------------|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| LIFE | DISPOSITION | | | | | | | | | | | | | | | |
|---------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|-------------------|-----|------------------|-----|------------------------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM REOPENED | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | |
| | 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 | | | | | | | | | | | | | | | | |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

| LIFE | DISPOSITION | | | | | | | | | | | |
|---------------------------------|---------------------------------|-----|-----------------------------------|-----|-------------------|-----|--------------------------------------|-----|--------------------------------|-----|--|-----|
| | 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 | | | | | | | | | | | | |
| 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 | | | | | | | | |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| LIFE | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|------------------|-----|--------------------------------|-----|-----------------------|-----|-------------------------|-----|----------|-----|-------|-----|
| | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | RECOVERY | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | 2 | 20 | | | 10 | 100 |
| REFUSAL TO INSURE | | | | | | | 2 | 67 | | | 3 | 100 |
| CANCELLATION | 1 | 9 | | | | | 3 | 27 | | | 11 | 100 |
| NONRENEWAL | | | | | | | | | | | 1 | 100 |
| DELAYS | | | | | | | 2 | 9 | 1 | 4 | 23 | 100 |
| RECISSION | | | | | | | 3 | 75 | | | 4 | 100 |
| ENDORSEMENT/RIDER | | | | | | | 1 | 100 | | | 1 | 100 |
| GROUP CONVERSION | 1 | 100 | | | | | | | | | 1 | 100 |
| MISLEADING ADVERTISING | | | | | | | | | | | 3 | 100 |
| REPLACEMENT | | | | | | | 3 | 75 | | | 4 | 100 |
| AGENT HANDLING | | | | | | | 1 | 11 | | | 9 | 100 |
| MISREPRESENTATION | 1 | 9 | | | | | | | | | 11 | 100 |
| HIGH PRESSURE TACTICS | | | | | | | | | | | 3 | 100 |
| MISAPPROPRIATIONS | | | | | | | 1 | 100 | | | 1 | 100 |
| OTHER:MRKTNG & SALES | | | | | | | | | | | 2 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 13 | | | | | 5 | 63 | | | 8 | 100 |
| DENIAL OF CLAIM | | | | | 1 | 5 | 11 | 55 | | | 20 | 100 |
| OTHER: CLAIM HANDLING | | | | | | | 1 | 50 | | | 2 | 100 |
| PREMIUM NOTICE/BILLING | 1 | 5 | 2 | 11 | | | 3 | 16 | | | 19 | 100 |
| CASH VALUE | | | 1 | 4 | | | 6 | 25 | | | 24 | 100 |
| DELAYS/NO RESPONSE | | | | | | | | | | | 6 | 100 |
| INFORMATION REQUESTED | | | | | | | 2 | 8 | | | 26 | 100 |
| PREMIUM REFUNDED | | | | | | | 4 | 33 | | | 12 | 100 |
| NONFORFEITURE | | | | | | | | | | | 2 | 100 |
| COVERAGE QUESTION | | | | | | | 1 | 50 | | | 2 | 100 |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| LIFE | DISPOSITION | | | | | | | | | | | | | | | |
|-----------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|-------------------|-----|------------------|-----|------------------------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM REOPENED | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | | | |
| ABUSIVE SERVICE | | | | | | | 1 | 25 | | | | | | | | |
| OTHER: POLICYHOLDER SERVICE | | | | | | | | | | | | | | | | |
| TOTAL | 5 | 2 | 4 | 2 | 3 | 1 | 2 | 1 | 10 | 5 | 1 | 0 | 14 | 7 | 2 | 1 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| LIFE | DISPOSITION | | | | | | | | | | | |
|-----------------------------|---------------------------------|-----|-----------------------------------|-----|-------------------|-----|--------------------------------------|-----|--------------------------------|-----|--|-----|
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| L I F E | D I S P O S I T I O N | | | | | | | | | | T O T A L | |
|---|--------------------------------|-------|---|-------|--|-------|---|-------|-----------------|-------|-----------|-------|
| | Q U E S T I O N O F F A C T | | C O N T R A C T P R O V I S I O N / L E G A L I S S U E | | C O M P A N Y I N C O M P L I A N C E | | C O M P A N Y P O S I T I O N U P H E L D | | R E C O V E R Y | | | |
| | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T | N M B R | P C T |
| R E A S O N | | | | | | | | | | | | |
| A B U S I V E S E R V I C E | | | | | | | | | | | 4 | 100 |
| O T H E R : P O L I C Y H O L D E R S E R V I C E | | | | | 1 | 100 | | | | | 1 | 100 |
| T O T A L | 5 | 2 | 3 | 1 | 2 | 1 | 51 | 24 | 1 | 0 | 213 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| ANNUITIES | DISPOSITION | | | | | | | | | |
|--|-----------------------------|-----|--------|-----|------------------|-----|---------------------------------|-----|-----------------------------------|-----|
| | COMPROMISED STLMNT/RSLTN | | REFUND | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | |
| | 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 |

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| ANNUITIES | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|-------------------|-----|------------------------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | DELAY RESOLVED | | APPARENT UNLICENSED ACTIVITY | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 4 | 33 | | | | | | | 2 | 17 | | | 12 | 100 |
| DELAYS | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| UNKNOWN | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|---------------------|-----|-------------------|-----|------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | UNABLE TO ASSIST | | CLAIM REOPENED | | CLAIM SETTLED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

***TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH
LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION***

| UNKNOWN | DISPOSITION | | | | | | | | | | | |
|---------------------------------|------------------------------------|-----|---------------------------------|-----|-----------------------------------|-----|------------------------------------|-----|--|-----|---------------------|-----|
| | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | | APPARENT UNLICENSED ACTIVITY | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2004 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

| UNKNOWN | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|-------------------------------|-----|--------------------|-----|-------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | NO JURISDICTION | | OTHER | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| 21ST CENTURY INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DELAYS | 2 | 100 | 2 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AAA LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|----------------------------------|--------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | 1 | 100 | 1 | 100 |
| REFUSAL TO INSURE | | | | | | |
| DENIAL OF CLAIM | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AETNA HEALTH AND LIFE INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AETNA LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|---------------------------------|-----------------------------|-----|------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AF&L INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| REFUSAL TO INSURE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIG ANNUITY INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|-------------------------------------|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 |
| MISREPRESENTATION | | | | |
| TOTAL | | | | |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIG CENTENNIAL INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|--|--------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIG INDEMNITY INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---------------------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CANCELLATION | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIG LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|----------------|-----|---------------|-----|-------|-----|
| | CLAIM REOPENED | | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 50 | 1 | 50 | 2 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIG NATIONAL INSURANCE COMPANY, INC. | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|------------------------|-----|----------------------|-----|------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COVERAGE EXTENDED | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIG PREFERRED INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|-----------------------------|-----|------------------|-----|---------------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 50 | | | | | | | 1 | 50 | 2 | 100 |
| PREMIUM & RATING | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIG PREMIER INSURANCE COMPANY | DISPO SITION | | TOTAL | |
|-------------------------------------|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIG SUNAMERICA LIFE ASSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| INFORMATION REQUESTED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AIU INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|-----------------------------|-----|------------------|-----|-----------------------------------|-----|-----------------------------------|-----|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | NONRENEWAL NOTICE RESCINDED | | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 50 | | | | | | | 1 | 50 | | | 2 | 100 |
| NONRENEWAL | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA | DISPOSITION | | | | | | TOTAL | |
|---|-----------------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | |
|---|------------------------|-----|-----------------------------|-----|-----------------------|-----|------------------|-----|---------------------------------|-----|
| | 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 |

| ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---|-----------------------------------|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------|-----|-----------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLSTATE INDEMNITY COMPANY | DISPOSITION | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|----------------------|-----|------------------|-----|-----------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | NONRENEWAL UPHELD | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLSTATE INDEMNITY COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|------------------|-----|--------------------------------|-----|-----------------------|-----|-------------------------|-----|-------|-----|-------|-----|
| | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | OTHER | | | |
| | 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 | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLSTATE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|--------|-----|---------------------|-----|----------------------|-----|------------------|-----|---------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | UNABLE TO ASSIST | | NONRENEWAL UPHELD | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLSTATE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|-------------------|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLSTATE LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|--|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|--------|-----|----------------------|-----|---------------------|-----|------------------|-----|------------------------------------|-----|-----------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | COVERAGE EXTENDED | | UNABLE TO ASSIST | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|--|-------------------|-----|--------------------------------|-----|--|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|--------------------|-----|-----------------------------|-----|-------|-----|
| | DELAY RESOLVED | | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | INSUFFICIENT INFORMATION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMCO INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|--------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFUND | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN AMICABLE LIFE INSURANCE COMPANY (TX) | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| | REASON | | | |
| CASH VALUE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN AND FOREIGN INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|------------------------|-----|-----------------------|-----|--------|-----|------------------|-----|-------------------------------|-----|-------|-----|-------|-----|
| | ADVISED COMPLAINANT | | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | COMPANY POSITION UPHELD | | OTHER | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | | | | | | | 1 | 100 |
| CANCELLATION | | | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA | DISPOSITION | | | | | | TOTAL | |
|--|------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN COMMERCE INSURANCE COMPANY | DISPOSITION | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|-------------------|-----|-------------------------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 | DISPOSITION | | | | | | | | TOTAL | |
|--|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN ECONOMY INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------------|------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 50 | 1 | 50 | 2 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN EMPLOYERS INSURANCE COMPANY | DISPOSITIO N | | TOTAL | |
|---|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS | DISPOSITION | | | | | | | | | | | | | | | |
|---|------------------------|-----|-----------------------------|-----|--------|-----|------------------|-----|---------------------------------|-----|-----------------------------------|-----|-------------------------------|-----|--------------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | REFUND | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | NO JURISDICTION | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS | TOTAL | |
|---|-------|-----|
| | NMBR | PCT |
| R E A S O N | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN FAMILY LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|-----------------------------------|-----|--------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | PREMIUM PROBLEM RESOLVED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN FAMILY MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | |
|---|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|---------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | | UNABLE TO ASSIST | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | 1 | 17 | | | | | | | | | | | | |
| REFUSAL TO INSURE | | | | | | | | | | | | | | | | |
| CANCELLATION | 2 | 14 | 3 | 21 | | | | | 2 | 14 | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN FAMILY MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|---|-------------------|-----|------------------|-----|---------------------------------|-----|--------------------------------------|-----|-----------------------------------|-----|-------------------|-----|-------------------------------------|-----|
| | CLAIM REOPENED | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | UNDERWRITING PRACTICE RESOLVED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | CANCELLATION NOTICE WITHDRAWN | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN FAMILY MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|---|--------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-----------------------------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | INSUFFICIENT INFORMATION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN FIRE AND CASUALTY COMPANY | DISPOSIT I O N | | TOTAL | |
|--|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN GENERAL ASSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------------|------------------|-----|-----------------------------------|-----|-------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|-----------------------------------|-----|-------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN GENERAL LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--|-------------|-----|------------------|-----|------------------------------------|-----|-----------------------------------|-----|-------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN HARDWARE MUTUAL INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|---------------------|-----|-------------------------------|-----|-------|-----|
| | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN HERITAGE LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--|------------------------|-----|--------|-----|-------------------|-----|------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | REFUND | | CLAIM REOPENED | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN HOME ASSURANCE COMPANY | DISPOSITION | | | | | | | | | |
|--|------------------------|-----|--------|-----|------------------|-----|-----------------------------------|-----|--|-----|
| | ADVISED COMPLAINANT | | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 | DISPOSITION | | | | | | | | TOTAL | |
|------------------------------------|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN HOME SHIELD OF NEVADA, INC. | DISPOSITION | | | | | | TOTAL | |
|---|---------------|-----|------------------|-----|-----------------------|-----|-------|-----|
| | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN INCOME LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|---|-------------|-----|------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN INSURANCE COMPANY (THE) | DISPOSITION | | TOTAL | |
|-------------------------------------|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|-----------------------|-----|--------|-----|------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN MEMORIAL LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|-------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | 1 | 100 |
| CASH VALUE | | | | | | | | |
| INFORMATION REQUESTED | | | 3 | 75 | 1 | 25 | 4 | 100 |
| TOTAL | 1 | 20 | 3 | 60 | 1 | 20 | 5 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN MODERN HOME INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|---|-------------|-----|-----------------------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | INFORMATION FURNISHED/EXPANDED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | | | | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN RELIABLE INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--|-----------------------------|-----|--------|-----|-----------------------------------|-----|---------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | REFUND | | NONRENEWAL NOTICE RESCINDED | | QUESTION OF FACT | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN REPUBLIC INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|-------------|-----|------------------|-----|-----------------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN SECURITY INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|--|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 2 | 100 | 2 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN SKANDIA LIFE ASSURANCE CORPORATION | DISPOSITION | | | | | | TOTAL | |
|---|------------------------|-----|-----------------------------------|-----|--|-----|-------|-----|
| | ADVISED COMPLAINANT | | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN | DISPOSITION | | | | | | | | | |
|---|------------------------|-----|-----------------------------|-----|------------------|-----|---------------------------------|-----|--------------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | UNDERWRITING PRACTICE RESOLVED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

| AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN | DISPOSITION | | | | | | | | | | TOTAL | |
|---|-----------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------|-----|
| | NONRENEWAL NOTICE RESCINDED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN STATES INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--------------------------------------|------------------------|-----|-----------------------------|-----|--------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERICAN STATES LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM NOTICE/BILLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMERUS LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|----------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| HIGH PRESSURE TACTICS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMEX ASSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|------------------------|-----|------------------------|-----|--------|-----|---------------------|-----|------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | REFUND | | UNABLE TO ASSIST | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AMICA MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|----------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | NONRENEWAL UPHELD | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | 1 | 100 |
| PREMIUM & RATING | | | | | | | | |
| NONRENEWAL | | | 1 | 100 | | | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | | | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 33 | 1 | 33 | 1 | 33 | 3 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ARMED FORCES INSURANCE EXCHANGE | DISPOSIT I O N | | TOTAL | |
|---------------------------------------|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ASANTE | DISPOSITION | | TOTAL | |
|---------------------------------|-------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ASSURANCE COMPANY OF AMERICA | DISPOSITION | | | | | | | | TOTAL | |
|---------------------------------|-----------------------|-----|------------------|-----|-------------------|-----|--|-----|-------|-----|
| | ADDITIONAL PAYMENT | | CLAIM SETTLED | | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ASSURITY LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---------------------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ATLANTA SPECIALTY INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|--------------------------------------|-----|-------|-----|
| | CONTRACT PROVISION/LEGAL ISSUE | | | |
| | NMBR | PCT | NMBR | PCT |
| | REASON | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AURORA NATIONAL LIFE ASSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---|--------------------------------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| NONFORFEITURE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AUSTIN MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------------|------------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | 1 | 100 | | | 1 | 100 |
| PREMIUM & RATING | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AXA EQUITABLE LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|-------------|-----|------------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | FILED SUIT/RETAINED ATTORNEY | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|-----------------------------|-----|---------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | QUESTION 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| AXIS REINSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|------------------------|-----|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| DELAYS | 1 | 100 | | | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| BALBOA INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|-----------------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | UNABLE TO ASSIST | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| BANKERS FIDELITY LIFE INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| BANKERS LIFE AND CASUALTY COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--------------------------------------|-------------|-----|------------------|-----|-----------------------------------|-----|-------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| BANNER LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------------|-----|-----------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| DELAYS | 1 | 50 | 1 | 50 | 2 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| BENEFICIAL LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--------------------------------------|--|-----|-------|-----|
| | REFERRED FOR DISCIPLINARY ACTION | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| HIGH PRESSURE TACTICS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---|-------------------------|-----|-------|-----|
| | QUESTION O F F A C T | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CALIFORNIA CASUALTY INDEMNITY EXCHANGE | DISPOSIT ION | | TOTAL | |
|---|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CALIFORNIA CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--|-----------------------------|-----|---------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | UNABLE TO ASSIST | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CANAL INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|----------------------------|-------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CAPITOL INDEMNITY CORPORATION | DISPOSITION | | | | TOTAL | |
|----------------------------------|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| AGENT HANDLING | | | 1 | 100 | 1 | 100 |
| INFORMATION REQUESTED | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CASCADE EAST HEALTH PLANS, INC. | DISPOSITION | | TOTAL | |
|------------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| INFORMATION REQUESTED | 1 | 100 | 1 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CASCADE NATIONAL INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---|-------------|-----|------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. (SEE MSG) | DISPOSIT I O N | | TOTAL | |
|---|--------------------|-----|-------|-----|
| | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| REFUSAL TO INSURE | 1 | 100 | 1 | 100 |
| ACCESS TO CARE | 1 | 100 | 1 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CENTRAL STATES INDEMNITY CO. OF OMAHA | DISPO SITION | | TOTAL | |
|---|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CENTRAL UNITED LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|------------------------|-----|------------------|-----|-----------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CENTRE INSURANCE COMPANY | DISPO SITION | | TOTAL | |
|-----------------------------|---------------------|-----|-------|-----|
| | UNABLE TO ASSIST | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM NOTICE/BILLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES**

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CHARTER NATIONAL LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| INFORMATION REQUESTED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CHARTER OAK FIRE INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CHASE INSURANCE LIFE AND ANNUITY COMPANY | DISPOSIT I O N | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| MISAPPROPRIATIONS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CHASE INSURANCE LIFE COMPANY | DISPOSIT I ON | | TOTAL | |
|------------------------------------|--------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CHUBB NATIONAL INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CANCELLATION | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CHURCH MUTUAL INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|---------------------|-----|-------|-----|
| | UNABLE TO ASSIST | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| NONRENEWAL | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CLARENDON NATIONAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|------------------------|-----|-----------------------------|-----|---------------------|-----|------------------|-----|-------------------------------|-----|--------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | UNABLE TO ASSIST | | CLAIM SETTLED | | COMPANY POSITION UPHELD | | ENDORSEMENT PROCESSED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COLONIAL LIFE & ACCIDENT INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COLUMBUS LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| AGENT HANDLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COMBINED INSURANCE COMPANY OF AMERICA | DISPOSITION | | | | | | TOTAL | |
|--|-------------|-----|-----------------------------------|-----|--------------------------------|-----|-------|-----|
| | REFUND | | INFORMATION FURNISHED/EXPANDED | | PREMIUM PROBLEM RESOLVED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COMMERCE AND INDUSTRY INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|--------------------------------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM NOTICE/BILLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COMMERCE WEST INSURANCE COMPANY | DISPOSITION | | | | | | | | | |
|------------------------------------|------------------------|-----|-----------------------------|-----|------------------------|-----|------------------|-----|---------------------------------|-----|
| | 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 |

| COMMERCE WEST INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|------------------------------------|-----------------------------------|-----|--------------------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 50 | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COMPANION LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|-------------------------------------|---------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONNECTICUT GENERAL LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---|------------------|-----|---------------|-----|--------------------------------|-----|-------------------------|-----|-----------------|-----|-------|-----|
| | UNABLE TO ASSIST | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONSECO HEALTH INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|-----------------------|-----|--------------------------------|-----|-------|-----|
| | ADDITIONAL PAYMENT | | PREMIUM PROBLEM RESOLVED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONSECO INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|-------------|-----|---------------|-----|------------------------------|-----|--------------------------------|-----|----------------|-----|-------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONSECO LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|-----------------------------------|------------------|-----|-----------------------------------|-----|---------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONSECO SENIOR HEALTH INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--|------------------------|-----|------------------|-----|-------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | CLAIM SETTLED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONTINENTAL ASSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONTINENTAL CASUALTY COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|------------------|-----|-----------------------------------|-----|---------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONTINENTAL INSURANCE COMPANY (THE) | DISPOSITION | | | | TOTAL | |
|--|-----------------------------|-----|------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 50 | 1 | 50 | 2 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONTINENTAL WESTERN INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|------------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONTRACTORS BONDING AND INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CONVERIUM INSURANCE (NORTH AMERICA) INC. | DISPOSIT ION | | TOTAL | |
|---|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 2 | 100 | 2 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COUNTRY CASUALTY INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|------------------------------------|-----|-------|-----|
| | FILED SUIT/RETAINED ATTORNEY | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COUNTRY LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|-----------------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM NOTICE/BILLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COUNTRY MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------|-----|---------------------|-----|------------------|-----|-----------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | COVERAGE EXTENDED | | UNABLE TO ASSIST | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COUNTRY MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|-------------------------------------|-------------------------------------|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | CANCELLATION NOTICE WITHDRAWN | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| COUNTRY PREFERRED INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------------|-----|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | QUESTION 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CSE SAFEGUARD INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------------|------------------|-----|------------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | APPARENT UNLICENSED ACTIVITY | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CUMBERLAND CASUALTY & SURETY COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--|-----------------------------|-----|--------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | REFUND | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CUNA MUTUAL INSURANCE SOCIETY | DISPOSITION | | | | | | TOTAL | |
|-------------------------------------|------------------------|-----|------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CLAIM SETTLED | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| CUNA MUTUAL LIFE INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| DAIRYLAND INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|---------------------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | NO ACTION REQUESTED/REQUIRED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | | | | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| DEERBROOK INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--------------------------------|------------------------|-----|----------------------|-----|--|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COVERAGE EXTENDED | | REFERRED FOR DISCIPLINARY ACTION | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | | | 1 | 100 |
| PREMIUM & RATING | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| DELTA DENTAL INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------|---------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| DENTISTS BENEFITS INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| DEPOSITORS INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| DIAMOND STATE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------------|------------------------|-----|--------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFUND | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | 1 | 100 | 1 | 100 |
| AGENT HANDLING | | | | | | |
| PREMIUM REFUNDED | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ECONOMY PREMIER ASSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------------|------------------|-----|--------------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | CONTRACT PROVISION/LEGAL ISSUE | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ELECTRIC INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|----------------------------------|--------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| NONRENEWAL | | | 1 | 100 | 1 | 100 |
| DELAYS | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| EMPIRE FIRE AND MARINE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|-----------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ENCOMPASS INDEMNITY COMPANY | DISPOSIT I O N | | TOTAL | |
|-----------------------------------|----------------------|-----|-------|-----|
| | COVERAGE EXTENDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ENCOMPASS INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|-----------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | INFORMATION FURNISHED/EXPANDED | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES**

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ENUMCLAW PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--|-------------|-----|------------------|-----|-----------------------------------|-----|--|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FAIRMONT INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FARMERS INSURANCE COMPANY OF OREGON | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|---------------------|-----|-------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | | UNABLE TO ASSIST | | CLAIM REOPENED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| PREMIUM & RATING | 8 | 38 | | | | | 4 | 19 | | | | | | | | |
| REFUSAL TO INSURE | | | | | | | | | | | | | | | | |
| CANCELLATION | 3 | 25 | | | | | 2 | 17 | | | | | | | | |
| NONRENEWAL | 2 | 33 | | | | | | | | | | | 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 | | | 2 | 17 | | | | | | | | |
| INFORMATION REQUESTED | | | | | | | | | | | | | | | | |
| PREMIUM REFUNDED | | | | | | | 1 | 100 | | | | | | | | |
| OTHER: POLICYHOLDER SERVICE | | | | | | | | | | | | | | | | |
| TOTAL | 64 | 20 | 31 | 10 | 8 | 2 | 10 | 3 | 1 | 0 | 1 | 0 | 7 | 2 | 3 | 1 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FARMERS INSURANCE COMPANY OF OREGON | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|------------------|-----|---------------------------------|-----|-----------------------------------|-----|-------------------|-----|-----------------------------------|-----|--------------------------------|-----|--|-----|
| | CANCELLATION UPHELD | | CLAIM SETTLED | | REFERRED TO PROPER AGENCY | | INFORMATION FURNISHED/EXPANDED | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FARMERS INSURANCE COMPANY OF OREGON | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|--|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|--------------------------|-----|----------|-----|-----------------------------|-----|-------|-----|
| | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | ENDORSEMENT PROCESSED | | RECOVERY | | INSUFFICIENT INFORMATION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FARMERS INSURANCE EXCHANGE | DISPOSITION | | TOTAL | |
|---------------------------------|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FARMERS NEW WORLD LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|-----------------------------------|-----|--|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FEDERAL HOME LIFE INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|---|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FEDERAL INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FEDERATED MUTUAL INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---------------------------------------|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIDELITY AND GUARANTY LIFE INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|---|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|---|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 |
| DELAYS | | | | |
| TOTAL | 1 | 100 | 1 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIDELITY NATIONAL TITLE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| OTHER: POLICYHOLDER SERVICE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIDELITY SECURITY LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|-------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FINANCIAL INDEMNITY COMPANY | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|----------------------------------|-----|---------------------|-----|-------------------|-----|------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FINANCIAL INDEMNITY COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|---------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-----------------------------|-----|-------|-----|
| | NO ACTION REQUESTED/REQUIRED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | INSUFFICIENT INFORMATION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | 1 | 33 | | | 3 | 100 |
| CANCELLATION | | | | | | | | | | | 1 | 50 | | | 2 | 100 |
| NONRENEWAL | | | | | | | | | 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 | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FINANCIAL PACIFIC INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| AUDIT DISPUTE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIREMAN'S FUND INSURANCE COMPANY | DISPOSITIO N | | TOTAL | |
|---|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J. | DISPOSI TION | | TOTAL | |
|--|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIRST AMERICAN HOME BUYERS PROTECTION CORPORATION | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIRST AMERICAN TITLE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|--------------------------------------|-----|-------|-----|
| | CONTRACT PROVISION/LEGAL ISSUE | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| FRAUD/FORGERY | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIRST COLONY LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| REFUSAL TO INSURE | 1 | 100 | 1 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIRST FINANCIAL INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------------|------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIRST INVESTORS LIFE INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIRST NATIONAL INSURANCE COMPANY OF AMERICA | DISPOSITION | | TOTAL | |
|--|---------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FIRST PENN-PACIFIC LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| | REASON | | | |
| AGENT HANDLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FLORISTS' MUTUAL INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FOREMOST INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|------------------------|-----|-----------------------------|-----|------------------|-----|-----------------------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | OTHER | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 1 | 25 | | | | | 1 | 25 | | | 1 | 25 | 1 | 25 | | | 4 | 100 |
| PREMIUM & RATING | | | | | | | | | | | | | | | | | | |
| CREDIT REPORTING | | | | | | | | | | | | | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FOREMOST SIGNATURE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---|-------------|-----|-------------------|-----|------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | CLAIM REOPENED | | CLAIM SETTLED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FORTIS BENEFITS INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--------------------------------------|------------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FORTIS INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|---------------------|-----|------------------|-----|--------------------------------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | UNABLE TO ASSIST | | CLAIM SETTLED | | UNDERWRITING 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| FORTIS INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|-------------------------------|-----|----------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | RECOVERY | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 2 | 67 | 1 | 33 | | | | | | | | | 3 | 100 |
| | | | | | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GARDEN STATE LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| RECISSION | 2 | 100 | 2 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GEICO CASUALTY COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|------------------|-----|-------------------------------|-----|--------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | CLAIM SETTLED | | COMPANY POSITION UPHELD | | ENDORSEMENT PROCESSED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | | | | | | | | | | |
| REFUSAL TO INSURE | | | | | | | | | | | | | | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GEICO GENERAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | CLAIM SETTLED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GEICO GENERAL INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|------------------------------------|-----------------------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GEICO INDEMNITY COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|-----------------------------|-----|-------------------------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | CANCELLATION NOTICE WITHDRAWN | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | OTHER | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 1 | 50 | | | | | | | | | | | | |
| PREMIUM & RATING | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------|-----|-------------------|-----|-------|-----|
| | CLAIM SETTLED | | DELAY RESOLVED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GENERAL GUARANTY INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|---|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 |
| CANCELLATION | | | | |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GENERAL LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CASH VALUE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GLENS FALLS INSURANCE COMPANY (THE) | DISPOSITION | | | | | | TOTAL | |
|--|------------------------|-----|----------------------|-----|--|-----|-------|-----|
| | ADVISED COMPLAINANT | | COVERAGE EXTENDED | | REFERRED FOR DISCIPLINARY ACTION | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GLOBE LIFE AND ACCIDENT INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| HIGH PRESSURE TACTICS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GMAC DIRECT INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|-------------------------------------|-------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GOVERNMENT EMPLOYEES INSURANCE COMPANY | DISPOSITION | | | | | | | |
|---|------------------------|-----|-----------------------------|-----|--------|-----|----------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | ENTERED ARBITRATION/MEDIATION | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GOVERNMENT EMPLOYEES INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---|------------------|-----|---------------------|-----|-------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | QUESTION OF FACT | | RATING PROBLEM RESOLVED | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GRANITE STATE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------------|------------------------|-----|------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GREAT AMERICAN INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---|------------------|-----|---------------------|-----|--------------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GREAT AMERICAN LIFE ASSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|---|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GREAT AMERICAN LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM NOTICE/BILLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| G R E A T A M E R I C A N S E C U R I T Y I N S U R A N C E C O M P A N Y | D I S P O S I T I O N | | T O T A L | |
|--|---|-------|-----------|-------|
| | C O M P A N Y P O S I T I O N U P H E L D | | | |
| | N M B R | P C T | N M B R | P C T |
| R E A S O N | | | | |
| P R E M I U M & R A T I N G | 1 | 100 | 1 | 100 |
| T O T A L | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GREAT FIDELITY LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| INFORMATION REQUESTED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| G R E A T S O U T H E R N L I F E I N S U R A N C E C O M P A N Y | D I S P O S I T I O N | | | | T O T A L | |
|---|--|-------|--|-------|-----------|-------|
| | C O M P R O M I S E D S T L M N T / R S L T N | | I N F O R M A T I O N F U R N I S H E D / E X P A N D E D | | | |
| | N M B R | P C T | N M B R | P C T | N M B R | P C T |
| R E A S O N | | | | | | |
| D E N I A L O F C L A I M | 1 | 100 | | | 1 | 100 |
| D E L A Y S / N O R E S P O N S E | | | 1 | 100 | 1 | 100 |
| T O T A L | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| G R E A T W E S T E R N I N S U R A N C E C O M P A N Y | D I S P O S I T I O N | | T O T A L | |
|---|--|-------|-----------|-------|
| | I N F O R M A T I O N F U R N I S H E D / E X P A N D E D | | | |
| | N M B R | P C T | N M B R | P C T |
| R E A S O N | | | | |
| P R E M I U M & R A T I N G | 1 | 100 | 1 | 100 |
| T O T A L | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GREAT-WEST HEALTHCARE OF OREGON, INC. | DISPOSITION | | | | TOTAL | |
|--|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GREAT-WEST LIFE ASSURANCE COMPANY (THE) | DISPOSITION | | | | TOTAL | |
|---|-------------------|-----|-------------------------------|-----|-------|-----|
| | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GROCERS INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---------------------------------|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GUARANTEE RESERVE LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GUARANTY NATIONAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|--|------------------------|-----|--------|-----|----------------------|-----|------------------|-----|-----------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFUND | | COVERAGE EXTENDED | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE) | DISPOSITION | | | | | | TOTAL | |
|---|-----------------------------------|-----|-------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GUIDEONE LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|------------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| MISLEADING ADVERTISING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GUIDEONE MUTUAL INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| GULF INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|-----------------------------|-----|------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARCO NATIONAL INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|------------------|-----|---------------------|-----|-------|-----|
| | CLAIM SETTLED | | QUESTION OF FACT | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD ACCIDENT AND INDEMNITY COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--|------------------------|-----|-----------------------------|-----|---------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | UNABLE TO ASSIST | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--|-----------------------------|-----|------------------|-----|-----------------------------------|-----|--------------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | PREMIUM PROBLEM RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD FIRE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|------------------------|-----|------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CLAIM SETTLED | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD INSURANCE COMPANY OF THE MIDWEST | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|---------------------|-----|------------------|-----|-----------------------------------|-----|
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD INSURANCE COMPANY OF THE MIDWEST | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--|--------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 1 | 7 | | | | | | | 3 | 20 | 2 | 13 | 15 | 100 |
| PREMIUM & RATING | | | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD LIFE AND ANNUITY INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|------------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---------------------------------------|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| GROUP CONVERSION | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY (THE) | DISPOSITION | | TOTAL | |
|--|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HCC LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|-------------------------------|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HEALTH NET HEALTH PLAN OF OREGON, INC. | DISPOSITION | | | | | | | | | | | |
|---|-----------------------------|-----|-----------------------|-----|--------|-----|------------------|-----|-----------------------------------|-----|-------------------|-----|
| | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HEALTH NET HEALTH PLAN OF OREGON, INC. | DISPOSITION | | | | | | | | | | TOTAL | |
|---|--|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|--------------------------|-----|-------|-----|
| | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | ENDORSEMENT PROCESSED | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HEALTH NET LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------------|------------------|-----|--------------------|-----|-------|-----|
| | CLAIM SETTLED | | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 50 | 1 | 50 | 2 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HOMESITE INSURANCE COMPANY | DISPOSITIO N | | TOTAL | |
|----------------------------------|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| NONRENEWAL | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HORACE MANN INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | | | |
|-------------------------------------|------------------------|-----|-----------------------------|-----|--------|-----|-------------------|-----|------------------|-----|---------------------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | REFUND | | CLAIM REOPENED | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HORACE MANN INSURANCE COMPANY | TOTAL | |
|-------------------------------------|-------|-----|
| | NMBR | PCT |
| R E A S O N | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|--|-----|-------|-----|
| | REFERRED FOR DISCIPLINARY ACTION | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HOUSEHOLD LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|-------------------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| HUMANA INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|-----------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CONTINUATION OF BENEFITS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| IDS LIFE INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|----------------------------------|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| IL ANNUITY AND INSURANCE COMPANY | DISPOSITIO N | | TOTAL | |
|---|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CASH VALUE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ILLINOIS NATIONAL INSURANCE CO. | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | 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 | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| INDEMNITY INSURANCE COMPANY OF NORTH AMERICA | DISPOSITION | | TOTAL | |
|---|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| INDEPENDENT ORDER OF FORESTERS | DISPOSITION | | | | TOTAL | |
|--------------------------------------|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------------|-----|--------------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CONTRACT PROVISION/LEGAL ISSUE | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 2 | 50 | 2 | 50 | 4 | 100 |
| TOTAL | 2 | 50 | 2 | 50 | 4 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| INDIANAPOLIS LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CASH VALUE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| INFINITY INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|----------------------|-----|------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COVERAGE EXTENDED | | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 2 | 67 | | | 1 | 33 | 3 | 100 |
| DELAYS | | | | | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | | | | | 2 | 100 | 2 | 100 |
| PREMIUM NOTICE/BILLING | | | 1 | 100 | | | 1 | 100 |
| TOTAL | 2 | 33 | 1 | 17 | 3 | 50 | 6 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ING LIFE INSURANCE AND ANNUITY COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------|-----|-------|-----|
| | DELAY RESOLVED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA | DISPOSITION | | | | | | | | | | TOTAL | |
|---|------------------------|-----|-----------------------------|-----|--------|-----|-----------------------------------|-----|--------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | REFUND | | INFORMATION FURNISHED/EXPANDED | | COMPANY IN COMPLIANCE | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| INTEGON INDEMNITY CORPORATION | DISPOSITION | | | | TOTAL | |
|---------------------------------|------------------|-----|-------------------------|-----|-------|-----|
| | UNABLE TO ASSIST | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| JACKSON NATIONAL LIFE INSURANCE COMPANY | D I S P O S I T I O N | | | | T O T A L | |
|---|--|-------|------------------------------|-------|-----------|-------|
| | C O M P R O M I S E D S T L M N T / R S L T N | | D E L A Y R E S O L V E D | | | |
| | N M B R | P C T | N M B R | P C T | N M B R | P C T |
| R E A S O N | 1 | 100 | | | 1 | 100 |
| AGENT HANDLING | | | | | | |
| DELAYS/NO RESPONSE | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| JEFFERSON NATIONAL LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| INFORMATION REQUESTED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| JEFFERSON PILOT FINANCIAL INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--|-----------------------|-----|-----------------------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | ADDITIONAL PAYMENT | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| JEFFERSON-PILOT LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 |
| REPLACEMENT | | | | |
| ABUSIVE SERVICE | | | | |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| JEWELERS MUTUAL INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--------------------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| OTHER: CLAIM HANDLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| JOHN ALDEN LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--------------------------------------|-----------------------------|-----|------------------|-----|-----------------------------------|-----|-------------------|-----|--|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| JOHN HANCOCK LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|-----------------------------|-----|-----------------------------------|-----|-------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.) | DISPOSITION | | TOTAL | |
|--|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM NOTICE/BILLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG) | DISPOSITION | | | | | | | | | | | |
|---|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|------------------|-----|---------------------------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST (SEE MSG) | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|-----------------------------------|-----|-------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| KANSAS CITY LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------------|------------------|-----|-----------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| KEMPER CASUALTY INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------------|--------------------------|-----|-----------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | INSUFFICIENT INFORMATION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| DELAYS | 1 | 100 | | | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| KEYPORT LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LAFAYETTE LIFE INSURANCE COMPANY (THE) | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| HIGH PRESSURE TACTICS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LAWYERS TITLE INSURANCE CORPORATION | DISPOSITI O N | | TOTAL | |
|---|--------------------|-----|-------|-----|
| | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| OTHER:MRKTNG & SALES | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LEADER INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--------------------------------|------------------------|-----|-----------------------------|-----|------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIBERTY INSURANCE CORPORATION | DISPOSITION | | | | TOTAL | |
|-------------------------------------|-------------|-----|------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIBERTY LIFE ASSURANCE COMPANY OF BOSTON | DISPOSIT I O N | | TOTAL | |
|---|-----------------------|-----|-------|-----|
| | ADDITIONAL PAYMENT | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIBERTY MUTUAL FIRE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|----------------------------------|-----|---------------------|-----|------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | ENTERED ARBITRATION/MEDIATION | | UNABLE TO ASSIST | | CLAIM SETTLED | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIBERTY MUTUAL FIRE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--|-----------------------------------|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIBERTY MUTUAL INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIBERTY NORTHWEST INSURANCE CORPORATION | DISPOSITION | | | | | | | | | | TOTAL | |
|---|---------------------|-----|--------------------------|-----|---------------|-----|--------------------------------|-----|------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIFE INSURANCE COMPANY OF NORTH AMERICA | DISPOSIT I O N | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIFE INSURANCE COMPANY OF THE SOUTHWEST | DISPOSITION | | TOTAL | |
|---|--|-----|-------|-----|
| | REFERRED FOR DISCIPLINARY ACTION | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| MISREPRESENTATION | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| L I F E I N V E S T O R S I N S U R A N C E C O M P A N Y O F A M E R I C A | D I S P O S I T I O N | | | | T O T A L | |
|--|--|-------|---|-------|-----------|-------|
| | I N F O R M A T I O N F U R N I S H E D / E X P A N D E D | | C O M P A N Y P O S I T I O N U P H E L D | | | |
| | N M B R | P C T | N M B R | P C T | N M B R | P C T |
| R E A S O N | | | | | | |
| P R E M I U M & R A T I N G | 1 | 50 | 1 | 50 | 2 | 100 |
| T O T A L | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIFEWISE ASSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------|------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES**

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIFEWISE HEALTH PLAN OF OREGON INC. (SEE MSG) | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|------------------|-----|--------------------------------------|-----|-----------------------------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | UNDERWRITING PRACTICE RESOLVED | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LIFEWISE HEALTH PLAN OF OREGON INC. (SEE MSG) | DISPOSITION | | | | | | | | | | TOTAL | |
|--|-------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LINCOLN BENEFIT LIFE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|-------------|-----|-----------------------------------|-----|-------------------|-----|-------|-----|
| | REFUND | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LINCOLN GENERAL INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 2 | 100 | 2 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LINCOLN HERITAGE LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| INFORMATION REQUESTED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| LM PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--|------------------------|-----|------------------------|-----|---------------------|-----|------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | UNABLE TO ASSIST | | CANCELLATION UPHELD | | RATING PROBLEM RESOLVED | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MADISON NATIONAL LIFE INSURANCE COMPANY, INC. | DISPOSITION | | | | TOTAL | |
|---|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MARKEL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|-----------------------------|-----|----------------------|-----|---------------------|-----|--------------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | COVERAGE EXTENDED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | | | | | 1 | 100 |
| NONRENEWAL | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MARYLAND CASUALTY COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|---------------------|-----|------------------|-----|---------------|-----|------------------|-----|-----------------------|-----|-------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | UNABLE TO ASSIST | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MAYFLOWER NATIONAL LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---|-------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MEGA LIFE AND HEALTH INSURANCE COMPANY (THE) | DISPOSITION | | | | | | | | | | | |
|---|-----------------------------|-----|-----------------------|-----|--------|-----|---------------------|-----|------------------|-----|---------------------------------|-----|
| | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | UNABLE TO ASSIST | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MEGA LIFE AND HEALTH INSURANCE COMPANY (THE) | DISPOSITION | | | | | | | | | | TOTAL | |
|---|-----------------------------------|-----|-------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MERIT LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------|-------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MERITPLAN INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|-----------------------------------|-------------|-----|------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | 1 | 100 | 1 | 100 |
| DELAYS | | | | | | |
| FORCED PLACEMENT | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| METROPOLITAN CASUALTY INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|---------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES**

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--|-----------------------------|-----|-------------------------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CANCELLATION NOTICE WITHDRAWN | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| METROPOLITAN GENERAL INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| METROPOLITAN LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | |
|--|-----------------------------|-----|-----------------------|-----|------------------|-----|-----------------------------------|-----|-------------------|-----|---------------------|-----|-------------------------------|-----|--------------------|-----|
| | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | NO JURISDICTION | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| DELAYS | 1 | 33 | | | | | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| METROPOLITAN LIFE INSURANCE COMPANY | TOTAL | |
|--|-------|-----|
| | NMBR | PCT |
| R E A S O N | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | |
|---|------------------------|-----|-----------------------------|-----|--------|-----|------------------|-----|-----------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--|--------------------------|-----|----------------------------------|-----|------------------|-----|-----------------------|-----|-------------------------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MID-CENTURY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|-----------------------------|-----|------------------|-----|---------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MIDLAND NATIONAL LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| | REASON | | | |
| NONRENEWAL | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MILLERS INSURANCE COMPANY (THE) | DISPOSITION | | TOTAL | |
|------------------------------------|--------------------------|-----|-------|-----|
| | ENDORSEMENT PROCESSED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| ENDORSEMENT/RIDER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MINNESOTA LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|-----------------------------------|-----|-------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MONTGOMERY WARD LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| INFORMATION REQUESTED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MONUMENTAL LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| REFUSAL TO INSURE | 1 | 100 | 1 | 100 |
| CASH VALUE | 1 | 100 | 1 | 100 |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 3 | 100 | 3 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MUTUAL OF ENUMCLAW INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|---|------------------------|-----|------------------------|-----|-----------------------------|-----|----------------------|-----|---------------------|-----|-------------------|-----|----------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | COVERAGE EXTENDED | | UNABLE TO ASSIST | | CLAIM REOPENED | | NONRENEWAL UPHELD | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MUTUAL OF ENUMCLAW INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|------------------|-----|-----------------------------------|-----|-------------------------------------|-----|---------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | CANCELLATION NOTICE WITHDRAWN | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| MUTUAL OF OMAHA INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--------------------------------------|------------------------|-----|--------|-----|------------------|-----|-------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | REFUND | | CLAIM SETTLED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 2 | 100 | | | | | | | | | | |
| CANCELLATION | | | | | | | | | | | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA | DISPOSI TION | | TOTAL | |
|--|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL CASUALTY COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|-----------------------------|-----|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | INSUFFICIENT INFORMATION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL CONTINENTAL INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL FARMERS UNION LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL GENERAL ASSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|------------------------|-----|--------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFUND | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| PREMIUM & RATING | 1 | 50 | 1 | 50 | 2 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL GENERAL INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------------|---------------------|-----|-------------------------------|-----|-------|-----|
| | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL HEALTH INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------------|------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL INDEMNITY COMPANY | DISPOSIT I O N | | TOTAL | |
|----------------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL LIABILITY & FIRE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | | | | | | |
| PREMIUM REFUNDED | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL STATES INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--------------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG | DISPOSITION | | | | | | | | TOTAL | |
|---|-----------------------------|-----|------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONAL WESTERN LIFE INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|---|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONWIDE ASSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|--------|-----|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFUND | | UNABLE TO ASSIST | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONWIDE LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CASH VALUE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONWIDE MUTUAL FIRE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---|------------------------|-----|-----------------------------|-----|----------------------------------|-----|---------------------|-----|--------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ENTERED ARBITRATION/MEDIATION | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 3 | 100 | | | | | | | | | 3 | 100 |
| PREMIUM & RATING | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONWIDE MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|---------------------|-----|------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | UNABLE TO ASSIST | | CLAIM SETTLED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONWIDE MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--|-----------------------------------|-----|--------------------------------|-----|--|-----|--------------------------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|---------------------|-----|-------|-----|
| | UNABLE TO ASSIST | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 |
| CANCELLATION | | | | |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NAVIGATORS INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|------------------------------------|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NEW ENGLAND LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|-------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NEW SOUTH INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------|------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NEW YORK LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|---------------------------------------|-------------|-----|-----------------------------------|-----|-------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE | DISPOSITION | | | | TOTAL | |
|---|-----------------------------------|-----|--|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| CANCELLATION | 1 | 100 | | | 1 | 100 |
| DELAYS | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTH AMERICAN SPECIALTY INSURANCE COMPANY (NH) | DISPOSI TION | | TOTAL | |
|---|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CANCELLATION | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTH COAST LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTH PACIFIC INSURANCE CO. | DISPOSITION | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|--------|-----|---------------------|-----|------------------|-----|-----------------------------------|-----|
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTH PACIFIC INSURANCE CO. | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|----------------|-----|----------------------------------|-----|------------------|-----|-----------------------|-----|-------------------------|-----|-------|-----|
| | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTHBROOK INDEMNITY COMPANY | DISPO SITION | | TOTAL | |
|------------------------------------|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 |
| DELAYS | | | | |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTHERN INSURANCE COMPANY OF NEW YORK | DISPOSITION | | | | TOTAL | |
|---|------------------------|-----|--------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFUND | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTHLAND INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------|-------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| REFUSAL TO INSURE | 1 | 100 | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTHWEST PHYSICIANS MUTUAL INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| | REASON | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTHWESTERN MUTUAL LIFE INSURANCE CO | DISPOSITION | | | | TOTAL | |
|---|-------------------|-----|-------------------------------|-----|-------|-----|
| | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| NORTHWESTERN PACIFIC INDEMNITY COMPANY | DISPOSITION | | TOTAL | |
|---|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ODS HEALTH PLAN, INC. | DISPOSITION | | | | | | | | | |
|--|-----------------------|-----|--------|-----|------------------|-----|-----------------------------------|-----|--|-----|
| | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ODS HEALTH PLAN, INC. | DISPOSITION | | | | | | | | TOTAL | |
|---------------------------------|------------------|-----|--------------------------------|-----|-------------------------|-----|-----------------|-----|-------|-----|
| | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OHIO CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|------------------------------------|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|------------------|-----|--------------------------------|-----|---------------------|-----|--------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | PREMIUM PROBLEM RESOLVED | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OHIO NATIONAL LIFE INSURANCE COMPANY (THE) | DISPOSIT ION | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES**

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OLD AMERICAN INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|----------------|-----|----------------|-----|--------------------------------|-----|-------|-----|
| | CLAIM REOPENED | | DELAY RESOLVED | | NONFORFEITURE PROBLEM RESOLVED | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OLD REPUBLIC SURETY COMPANY | DISPOSITION | | TOTAL | |
|-----------------------------------|------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CANCELLATION | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OLD STANDARD LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| NONRENEWAL | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OMNI INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|-----------------------------|-----|-------------------|-----|------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM REOPENED | | CLAIM SETTLED | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 50 | 1 | 50 | | | | | | 1 | 100 | | 1 | 100 |
| PREMIUM & RATING | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ONEBEACON AMERICA INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|-------------|-----|------------------|-----|------------------|-----|-------|-----|
| | REFUND | | UNABLE TO ASSIST | | QUESTION OF FACT | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ONEBEACON INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|------------------|-----|-------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CLAIM SETTLED | | DELAY RESOLVED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OREGON AUTOMOBILE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------------|-----|-----------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OREGON DENTAL SERVICE | DISPOSIT ION | | TOTAL | |
|--------------------------|-------------------|-----|-------|-----|
| | CLAIM REOPENED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OREGON MEDICAL INSURANCE POOL BOARD | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|----------------------|-----|---------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | COVERAGE EXTENDED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | NO JURISDICTION | | OTHER | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| OREGON MUTUAL INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | | TOTAL | |
|---------------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|------------------|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ORION INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|---------------|-----|------------------|-----|-------|-----|
| | CLAIM SETTLED | | QUESTION OF FACT | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PACIFIC HOSPITAL ASSOCIATION (SEE MSG) | DISPOSITION | | | | | | | | | | TOTAL | |
|--|-----------------------------|-----|------------------|-----|-----------------------------------|-----|-------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PACIFIC LIFE & ANNUITY COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------------|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 | 1 | 100 |
| MEDICAL NECESSITY | | | | | | |
| DENIAL OF CLAIM | | | | | | |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PACIFIC LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PACIFICARE OF OREGON, INC. | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|--------|-----|----------------------|-----|------------------|-----|---------------------------------|-----|--------------------------------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | REFUND | | COVERAGE EXTENDED | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | UNDERWRITING PRACTICE RESOLVED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PACIFICARE OF OREGON, INC. | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|-------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PAN-AMERICAN LIFE INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PEAK PROPERTY AND CASUALTY INSURANCE CORPORATION | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|---|------------------------|-----|-----------------------------|-----|---------------------|-----|------------------|-----|-----------------------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | UNABLE TO ASSIST | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | | | | | | | |
| DELAYS | 1 | 14 | 2 | 29 | | | 3 | 43 | 1 | 14 | | | | | 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 | 100 | 1 | 100 |
| TOTAL | 2 | 13 | 4 | 25 | 1 | 6 | 5 | 31 | 2 | 13 | 1 | 6 | 1 | 6 | 16 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PENN TREATY NETWORK AMERICA INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---|------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PENN-AMERICA INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------------|------------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | 1 | 100 |
| NONRENEWAL | | | | | | |
| AUDIT DISPUTE | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------|-----|-------|-----|
| | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 |
| DENIAL OF CLAIM | | | | |
| TOTAL | | | | |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PEOPLES BENEFIT LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CASH VALUE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PHOENIX LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--------------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| AGENT HANDLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PHP HEALTH PLAN, INC. | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--------------------------|-----------------------------|-----|------------------|-----|-----------------------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 50 | | | | | | | 1 | 50 | | | 2 | 100 |
| REFUSAL TO INSURE | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PHYSICIANS MUTUAL INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PIONEER AMERICAN INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---------------------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM NOTICE/BILLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PRIMERICA LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|-----------------------------------|-----|--|-----|---------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------------------|-----|----------------------|-----|---------------------|-----|------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | ENTERED ARBITRATION/MEDIATION | | COVERAGE EXTENDED | | UNABLE TO ASSIST | | CLAIM SETTLED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|---|-----------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-----------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | INSUFFICIENT INFORMATION | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE HALCYON INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|--------|-----|------------------------|-----|------------------|-----|------------------------------------|-----|-----------------------------------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | CANCELLATION UPHELD | | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE HALCYON INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--|---------------------|-----|-------------------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | QUESTION OF FACT | | RATING PROBLEM RESOLVED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE NORTHERN INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|---|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|---------------------|-----|------------------|-----|-----------------------------------|-----|
| | POLICY ISSUED/RSTRD | | 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 | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE NORTHERN INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|--------------------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | PREMIUM PROBLEM RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE NORTHWESTERN INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|-----------------------------|-----|--------|-----|-----------------------------------|-----|---------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | REFUND | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE PREFERRED INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--|------------------------------------|-----|-----------------------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | FILED SUIT/RETAINED ATTORNEY | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROGRESSIVE WEST INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---------------------------------------|---------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--|------------------------|-----|-----------------------------|-----|--------|-----|--------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | PREMIUM PROBLEM RESOLVED | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROTECTIVE INSURANCE COMPANY | DISPOSITIO N | | TOTAL | |
|------------------------------------|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| CANCELLATION | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROTECTIVE LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------------|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| REPLACEMENT | | | 1 | 100 | 1 | 100 |
| PREMIUM NOTICE/BILLING | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROVIDENCE HEALTH PLAN | DISPOSITION | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|---------------------|-----|------------------|-----|-----------------------------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | UNABLE TO ASSIST | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROVIDENCE HEALTH PLAN | DISPOSITION | | | | | | | | TOTAL | |
|---------------------------------|-------------------|-----|---------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | DELAY RESOLVED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | |
| PREMIUM & RATING | | | | | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | 1 | 100 |
| DENIAL OF CLAIM | | | | |
| TOTAL | | | | |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PRUDENTIAL INSURANCE COMPANY OF AMERICA | DISPOSITION | | | | | | | | TOTAL | |
|---|--------------------|-----|---------------|-----|--------------------------------|-----|------------------|-----|-------|-----|
| | ADDITIONAL PAYMENT | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------|-----|-----------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| CANCELLATION | | | 1 | 100 | 1 | 100 |
| DELAYS/NO RESPONSE | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| PYRAMID LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--------------------------------------|------------------|-----|-------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 33 | 2 | 67 | 1 | 100 | 1 | 100 |
| DELAYS | | | | | | | | |
| MISREPRESENTATION | | | | | | | | |
| TOTAL | 1 | 25 | 2 | 50 | 1 | 25 | 4 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| QBE INSURANCE CORPORATION | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|--------|-----|----------------------|-----|------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFUND | | COVERAGE EXTENDED | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| QBE REINSURANCE CORPORATION | DISPOSITION | | TOTAL | |
|---------------------------------|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REASSURE AMERICA LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------------|-----|-----------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| RED SHIELD INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|------------------------|-----|-----------------------------|-----|---------------------|-----|------------------|-----|--|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | UNABLE TO ASSIST | | CLAIM SETTLED | | REFERRED FOR DISCIPLINARY ACTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REDLAND INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---------------------------------|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REGENCE BLUECROSS BLUESHIELD OF OREGON | DISPOSITION | | | | | | | | | | | | | |
|--|---------------------|-----|--------------------------|-----|--------------------|-----|--------|-----|-------------------|-----|----------------|-----|---------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | COVERAGE EXTENDED | | CLAIM REOPENED | | CLAIM SETTLED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REGENCE BLUECROSS BLUESHIELD OF OREGON | DISPOSITION | | | | | | | | | | | |
|--|------------------------------|-----|--------------------------------|-----|----------------|-----|----------------------------------|-----|------------------|-----|--------------------------------|-----|
| | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | |

(Continued)

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REGENCE BLUECROSS BLUESHIELD OF OREGON | DISPOSITION | | | | | | | | | | TOTAL | |
|--|-----------------------|-----|-------------------------|-----|-----------------|-----|----------|-----|--------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | RECOVERY | | INSUFFICIENT INFORMATION | | | |
| | 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)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REGENCE BLUECROSS BLUESHIELD OF OREGON | DISPOSITION | | | | | | | | | | | | | |
|---|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------|-----|-------------------|-----|------------------|-----|
| | POLICY ISSUED/RSTRD | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | COVERAGE EXTENDED | | CLAIM REOPENED | | CLAIM SETTLED | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REGENCE BLUECROSS BLUESHIELD OF OREGON | DISPOSITION | | | | | | | | | | | |
|---|---------------------------------|-----|-----------------------------------|-----|-------------------|-----|--|-----|---------------------|-----|--------------------------------------|-----|
| | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REGENCE BLUECROSS BLUESHIELD OF OREGON | DISPOSITION | | | | | | | | | | TOTAL | |
|--|-----------------------|-----|-------------------------|-----|-----------------|-----|----------|-----|--------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | RECOVERY | | INSUFFICIENT INFORMATION | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REGENCE HMO OREGON | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|------------------|-----|---------------------------------|-----|-----------------------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | CLAIM SETTLED | | REFERRED TO PROPER AGENCY | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REGENCE LIFE AND HEALTH INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|--|-------------------|-----|------------------|-----|-----------------------------------|-----|-------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | CLAIM REOPENED | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| RELIABLE LIFE INSURANCE COMPANY (THE) | DISPOSIT ION | | TOTAL | |
|---|-------------------|-----|-------|-----|
| | DELAY RESOLVED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS/NO RESPONSE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| RELIANCE STANDARD LIFE INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| RELIASTAR LIFE INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|-------------------------------------|-------------|-----|------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| REPUBLIC WESTERN INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|------------------------|-----|-----------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| RESPONSE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|----------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ROCKY MOUNTAIN FIRE & CASUALTY COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|---|-----------------------|-----|------------------|-----|-----------------------------------|-----|---------------------|-----|-------|-----|
| | ADDITIONAL PAYMENT | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ROYAL INSURANCE COMPANY OF AMERICA | DISPOSITION | | | | | | TOTAL | |
|---|------------------------|-----|------------------|-----|-----------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| RUSHMORE NATIONAL LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CASH VALUE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SAFE CO INSURANCE COMPANY OF AMERICA | DISPOSITIO N | | TOTAL | |
|---|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| NONRENEWAL | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SAFECO INSURANCE COMPANY OF ILLINOIS | DISPOSIT ION | | TOTAL | |
|---|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SAFECO INSURANCE COMPANY OF OREGON | DISPOSITION | | | | | | | | | | | | | |
|--|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|----------------------|-----|---------------------|-----|----------------------|-----|
| | ADVISED COMPLAINANT | | 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 |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SAFECO INSURANCE COMPANY OF OREGON | DISPOSITION | | | | | | | | | | | |
|--|------------------|-----|---------------------------------|-----|-----------------------------------|-----|-------------------|-----|-----------------------------------|-----|--------------------------------|-----|
| | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | NONRENEWAL NOTICE RESCINDED | | PREMIUM PROBLEM RESOLVED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SAFECO INSURANCE COMPANY OF OREGON | DISPOSITION | | | | | | | | | | TOTAL | |
|------------------------------------|----------------------------------|-----|------------------|-----|--------------------------------|-----|-----------------------|-----|-------------------------|-----|-------|-----|
| | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SAIF CORPORATION | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|--------|-----|-----------------------------------|-----|--|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | REFUND | | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SCOTTSDALE INDEMNITY COMPANY | DISPOSITION | | | | TOTAL | |
|------------------------------------|-----------------------------------|-----|---------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | QUESTION 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SEABOARD LIFE INSURANCE COMPANY OF AMERICA | DISPOSIT I O N | | TOTAL | |
|---|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| TWISTING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SECURITY INSURANCE COMPANY OF HARTFORD | DISPOSITION | | | | | | TOTAL | |
|---|-----------------------------------|-----|---------------------|-----|-------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | OTHER | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | 1 | 100 |
| NONRENEWAL | | | | | | | | |
| DENIAL OF CLAIM | | | 1 | 50 | 1 | 50 | 2 | 100 |
| TOTAL | 1 | 33 | 1 | 33 | 1 | 33 | 3 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SECURITY LIFE INSURANCE COMPANY OF AMERICA | DISPOSITION | | | | TOTAL | |
|--|------------------|-----|-----------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SECURITY NATIONAL INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|---------------------|-----|-------------------------------|-----|-------|-----|
| | UNABLE TO ASSIST | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SECURITY NATIONAL LIFE INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|---|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| NONFORFEITURE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SENTINEL INSURANCE COMPANY, LTD. | DISPOSITION | | | | TOTAL | |
|--|-----------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SOUTHWESTERN LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| ASSIGNMENT OF BENEFITS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SPECIALTY NATIONAL INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|---|-------------------------|-----|-------|-----|
| | QUESTION O F F A C T | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ST. PAUL FIRE AND MARINE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------------|-----|-----------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | 1 | 100 | 1 | 100 |
| DELAYS | | | | | | |
| DENIAL OF CLAIM | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ST. PAUL GUARDIAN INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---|------------------------|-----|--|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFERRED FOR DISCIPLINARY ACTION | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| ST. PAUL MERCURY INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------------|-----------------------|-----|-------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STANDARD FIRE INSURANCE COMPANY (THE) | DISPOSITION | | | | TOTAL | |
|--|-----------------------------|-----|--------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | COMPANY IN COMPLIANCE | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STANDARD INSURANCE COMPANY | DISPOSITION | | | | | | | | | |
|--|-----------------------------|-----|-----------------------|-----|-------------------|-----|------------------|-----|-----------------------------------|-----|
| | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | CLAIM REOPENED | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

| STANDARD INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|---------------------------------|----------------|-----|------------------|-----|--------------------------------|-----|-------------------------|-----|-------|-----|
| | DELAY RESOLVED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STANDARD LIFE AND ACCIDENT INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| ASSIGNMENT OF BENEFITS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STATE FARM FIRE AND CASUALTY COMPANY | DISPOSITION | | | | | | | | | | | | | |
|---|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|---------------------|-----|----------------------|-----|------------------|-----|
| | POLICY ISSUED/RSTRD | | 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 |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STATE FARM FIRE AND CASUALTY COMPANY | DISPOSITION | | | | | | | | | | | |
|---|------------------------------------|-----|---------------------------------|-----|-----------------------------------|-----|-------------------|-----|-----------------------------------|-----|---------------------|-----|
| | FILED SUIT/RETAINED ATTORNEY | | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | NONRENEWAL NOTICE RESCINDED | | QUESTION OF FACT | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STATE FARM FIRE AND CASUALTY COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|---|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|--------------------|-----|-------|-----|
| | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | NO JURISDICTION | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STATE FARM GENERAL INSURANCE COMPANY | DISPOSITIO N | | TOTAL | |
|---|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STATE FARM LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--------------------------------------|-----------------------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | |
|---|------------------------|-----|------------------------|-----|-----------------------------|-----|--------|-----|----------------------|-----|---------------------|-----|-------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | COVERAGE EXTENDED | | UNABLE TO ASSIST | | CLAIM REOPENED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | |
|---|----------------------|-----|------------------|-----|--------------------------------------|-----|-----------------------------------|-----|-------------------|-----|-----------------------------------|-----|
| | NONRENEWAL UPHELD | | CLAIM SETTLED | | UNDERWRITING PRACTICE RESOLVED | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | NONRENEWAL NOTICE RESCINDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|--|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|-------|-----|
| | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | OTHER | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| STONEBRIDGE LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SUBLIMITY INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|-----------------------------|-----|-----------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | | | 1 | 100 |
| DELAYS | | | | | | | | |
| AGENT HANDLING | | | | | 1 | 100 | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | | | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 33 | 1 | 33 | 1 | 33 | 3 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SUN LIFE ASSURANCE COMPANY OF CANADA | DISPOSIT I O N | | TOTAL | |
|---|------------------------------------|-----|-------|-----|
| | APPARENT UNLICENSED ACTIVITY | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| NOT LICENSED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SUNSET LIFE INSURANCE COMPANY OF AMERICA | DISPOSITION | | TOTAL | |
|---|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| MISREPRESENTATION | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SURETY LIFE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| CASH VALUE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SWISS REINSURANCE AMERICA CORPORATION | DISPOSI TION | | TOTAL | |
|--|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| SYMETRA LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TEACHERS INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|------------------|-----|-----------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 1 | 100 | | | | | 1 | 100 |
| DELAYS | | | | | | | | |
| 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TICOR TITLE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|----------------------------------|-----------------------|-----|--------------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | INSUFFICIENT INFORMATION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TIG INSURANCE COMPANY | DISPOSITIO N | | TOTAL | |
|-----------------------------|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TITLE INSURANCE COMPANY OF OREGON (SEE MSG) | DISPOSITION | | | | | | | | TOTAL | |
|--|------------------------|-----|-----------------------------|-----|--------|-----|--------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | REFUND | | ENDORSEMENT PROCESSED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRANSAMERICA LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------|-----|-----------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | 1 | 100 | | | 1 | 100 |
| DELAYS | | | | | | |
| INFORMATION REQUESTED | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------|-----|-------|-----|
| | DELAY RESOLVED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. | DISPOSITION | | TOTAL | |
|--|--------------------------------------|-----|-------|-----|
| | CONTRACT PROVISION/LEGAL ISSUE | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRANSNATION TITLE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------------|-----|-------|-----|
| | INSUFFICIENT INFORMATION | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| OTHER: POLICYHOLDER SERVICE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | DISPOSITION | | | | TOTAL | |
|---|-------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA | DISPOSITION | | TOTAL | |
|--|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRAVELERS INDEMNITY COMPANY (THE) | DISPOSITION | | | | | | TOTAL | |
|--------------------------------------|------------------------|-----|--------|-----|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | REFUND | | UNABLE TO ASSIST | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRAVELERS INDEMNITY COMPANY OF AMERICA | DISPOSITION | | | | | | | | TOTAL | |
|---|------------------|-----|------------------------------------|-----|--|-----|---------------------|-----|-------|-----|
| | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | REFERRED FOR DISCIPLINARY ACTION | | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | | | | | |
| CANCELLATION | | | | | | | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE) | DISPOSITION | | TOTAL | |
|--|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRAVELERS INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|-----------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| DELAYS | | | 1 | 100 | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | DISPOSITION | | | | | | | | TOTAL | |
|---|------------------------|-----|---------------------|-----|--------------------------|-----|-------|-----|-------|-----|
| | ADVISED COMPLAINANT | | QUESTION OF FACT | | COMPANY IN COMPLIANCE | | OTHER | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | 1 | 100 | | | | | | | 1 | 100 |
| PREMIUM & RATING | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRUCK INSURANCE EXCHANGE | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|-----------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRUMBULL INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---------------------------------|-----------------------------|-----|--------|-----|--------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | REFUND | | COMPANY IN COMPLIANCE | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TRUSTMARK INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--------------------------------|-------------------|-----|-------|-----|
| | CLAIM REOPENED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| COORDINATION OF BENEFITS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS
SERVICES**

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| TWIN CITY FIRE INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|-----------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| NONRENEWAL | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| U.S. SPECIALTY INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNICARE LIFE & HEALTH INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNIGARD INDEMNITY COMPANY | DISPOSITION | | TOTAL | |
|------------------------------|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| OTHER: CLAIM HANDLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNIGARD INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|---------------------------------|------------------------|-----|-----------------------------|-----|-------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM REOPENED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNION FIDELITY LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNION LABOR LIFE INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------------|-----------------------------------|-----|-------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| POLICY DELIVERY | | | 2 | 100 | 2 | 100 |
| PREMIUM NOTICE/BILLING | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 33 | 2 | 67 | 3 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNION SECURITY LIFE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|---|-------------------|-----|-------|-----|
| | DELAY RESOLVED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITED AMERICAN INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|---|-------------|-----|------------------|-----|-----------------------------------|-----|-------|-----|
| | REFUND | | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITED HEALTHCARE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|------------------------|-----|------------------|-----|-------------------------------|-----|-------|-----|
| | POLICY ISSUED/RSTRD | | CLAIM SETTLED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITED HERITAGE PROPERTY & CASUALTY COMPANY | DISPOSITION | | | | TOTAL | |
|--|-----------------------------------|-----|---------------------|-----|-------|-----|
| | NONRENEWAL NOTICE RESCINDED | | QUESTION OF FACT | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITED INSURANCE COMPANY OF AMERICA | DISPOSI TION | | TOTAL | |
|---|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITED INVESTORS LIFE INSURANCE COMPANY | DISPOSIT I O N | | TOTAL | |
|--|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | |
| FRAUD/FORGERY | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITED OF OMAHA LIFE INSURANCE COMPANY | DISPOSITION | | | | | | TOTAL | |
|--|------------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| DELAYS | 1 | 50 | | | 1 | 50 | 2 | 100 |
| MISREPRESENTATION | | | 1 | 100 | | | 1 | 100 |
| TOTAL | 1 | 33 | 1 | 33 | 1 | 33 | 3 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITED SERVICES AUTOMOBILE ASSOCIATION | DISPOSITION | | | | | | | | | | | | TOTAL | |
|---|------------------------|-----|-----------------------------|-----|------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITED STATES FIDELITY AND GUARANTY COMPANY | DISPOSITION | | | | TOTAL | |
|--|------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITRIN AUTO AND HOME INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|---|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNITRIN DIRECT PROPERTY & CASUALTY COMPANY | DISPOSITION | | | | | | TOTAL | |
|---|------------------------|-----|--------------------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| UNUM LIFE INSURANCE COMPANY OF AMERICA | DISPOSITION | | | | | | | | | | TOTAL | |
|--|---------------|-----|------------------------------|-----|--------------------------------|-----|----------------|-----|-------------------------|-----|-------|-----|
| | CLAIM SETTLED | | FILED SUIT/RETAINED ATTORNEY | | INFORMATION FURNISHED/EXPANDED | | DELAY RESOLVED | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| USAA CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|------------------------------------|-----------------------------|-----|------------------|-----|-------------------|-----|---------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CLAIM SETTLED | | DELAY RESOLVED | | QUESTION OF FACT | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| VALLEY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | |
|--|------------------------|-----|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|---------------------|-----|
| | POLICY ISSUED/RSTRD | | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | UNABLE TO ASSIST | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| VALLEY INSURANCE COMPANY | DISPOSITION | | | | | | | |
|--|----------------------|-----|------------------|-----|---------------------------------|-----|-----------------------------------|-----|
| | NONRENEWAL UPHELD | | CLAIM SETTLED | | NO ACTION REQUESTED/REQUIRED | | INFORMATION FURNISHED/EXPANDED | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | |
| P R E M I U M & R A T I N G | | | | | | | | |
| C A N C E L L A T I O N | | | | | 1 | 50 | 1 | 50 |
| N O N R E N E W A L | 1 | 10 | | | | | | |
| C R E D I T R E P O R T I N G | | | | | | | | |
| D E L A Y S | | | 2 | 67 | | | | |
| U N S A T I S F A C T O R Y S E T T L E M E N T / O F F E R | | | 1 | 13 | | | 1 | 13 |
| D E N I A L O F C L A I M | | | | | | | | |
| P R E M I U M N O T I C E / B I L L I N G | | | | | | | 1 | 33 |
| T O T A L | 1 | 3 | 3 | 8 | 1 | 3 | 3 | 8 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| VALLEY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|---------------------------------|-----------------------------------|-----|---------------------|-----|--------------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | NONRENEWAL NOTICE RESCINDED | | QUESTION OF FACT | | CONTRACT PROVISION/LEGAL ISSUE | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| VALLEY PROPERTY & CASUALTY INSURANCE COMPANY | DISPOSITION | | | | | | | | | | TOTAL | |
|--|------------------------|-----|-----------------------------|-----|-----------------------------------|-----|--------------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | NONRENEWAL NOTICE RESCINDED | | COMPANY IN COMPLIANCE | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| VIKING INSURANCE COMPANY OF WISCONSIN | DISPOSITION | | TOTAL | |
|--|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 2 | 100 | 2 | 100 |
| TOTAL | 2 | 100 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| VOYAGER PROPERTY AND CASUALTY INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WARNER INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|--------------------------------|-----------------------------|-----|--------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | REFUND | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| REASON | | | | | | |
| PREMIUM & RATING | 1 | 50 | 1 | 50 | 2 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WASHINGTON NATIONAL INSURANCE COMPANY | DISPOSITION | | | | | | | | TOTAL | |
|--|-------------|-----|-----------------------------------|-----|--|-----|-------------------------------|-----|-------|-----|
| | REFUND | | INFORMATION FURNISHED/EXPANDED | | REFERRED FOR DISCIPLINARY ACTION | | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | | | | | |
| 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WAUSAU UNDERWRITERS INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|------------------|-----|-------|-----|
| | CLAIM SETTLED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DELAYS | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WAWANESA GENERAL INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|------------------|-----|-------------------------------|-----|-------|-----|
| | CLAIM SETTLED | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WEST AMERICAN INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|------------------------------------|-----------------------------|-----|--------------------------------------|-----|-------|-----|
| | COMPROMISED STLMNT/RSLTN | | CONTRACT PROVISION/LEGAL ISSUE | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | | | 1 | 100 |
| DENIAL OF CLAIM | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WESTERN NATIONAL ASSURANCE COMPANY | DISPOSITION | | TOTAL | |
|---|--|-----|-------|-----|
| | REFERRED FOR DISCIPLINARY ACTION | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| AGENT HANDLING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WESTERN PROTECTORS INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---|------------------|-----|--------------------------|-----|-------|-----|
| | CLAIM SETTLED | | COMPANY IN COMPLIANCE | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO | DISPOSITION | | | | TOTAL | |
|---|------------------------|-----|--------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | NO JURISDICTION | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WESTERN SURETY COMPANY | DISPOSIT I O N | | TOTAL | |
|------------------------------|---------------------|-----|-------|-----|
| | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WESTERN UNITED INSURANCE COMPANY | DISPOSI TION | | TOTAL | |
|--|-----------------|-----|-------|-----|
| | REFUND | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WESTERN UNITED LIFE ASSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|--|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| UNSATISFACTORY SETTLEMENT/OFFER | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WESTERN-SOUTHERN LIFE ASSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--|-----------------------|-----|-------|-----|
| | COMPANY IN COMPLIANCE | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| OTHER: POLICYHOLDER SERVICE | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WILLAMETTE DENTAL INSURANCE, INC. | DISPOSITION | | | | | | TOTAL | |
|---|-------------|-----|-----------------------------------|-----|-------------------------------|-----|-------|-----|
| | REFUND | | INFORMATION FURNISHED/EXPANDED | | COMPANY POSITION UPHELD | | | |
| | 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 |

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WILSHIRE INSURANCE COMPANY | DISPOSIT ION | | TOTAL | |
|----------------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| DENIAL OF CLAIM | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WINDSOR INSURANCE COMPANY | DISPOSITION | | | | TOTAL | |
|---------------------------------|------------------------|-----|---------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | QUESTION OF FACT | | | |
| | NMBR | PCT | NMBR | PCT | NMBR | PCT |
| R E A S O N | | | | | | |
| DELAYS | 1 | 100 | | | 1 | 100 |
| UNSATISFACTORY SETTLEMENT/OFFER | | | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 50 | 1 | 50 | 2 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WOODMEN OF THE WORLD | DISPOSIT ION | | TOTAL | |
|-------------------------|-------------------------------|-----|-------|-----|
| | COMPANY POSITION UPHELD | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WORKMEN'S AUTO INSURANCE COMPANY | DISPOSITION | | | | | | | | | | | | | | TOTAL | |
|-------------------------------------|------------------------|-----|-----------------------------|-----|-----------------------|-----|--------|-----|------------------|-----|---------------------|-----|-------------------------------|-----|-------|-----|
| | ADVISED COMPLAINANT | | COMPROMISED STLMNT/RSLTN | | ADDITIONAL PAYMENT | | REFUND | | CLAIM SETTLED | | QUESTION OF FACT | | COMPANY POSITION UPHELD | | | |
| | 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 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| WORLD INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|----------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM & RATING | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

| XL SPECIALTY INSURANCE COMPANY | DISPOSITION | | TOTAL | |
|--------------------------------------|-----------------------------------|-----|-------|-----|
| | INFORMATION FURNISHED/EXPANDED | | | |
| | NMBR | PCT | NMBR | PCT |
| REASON | | | | |
| PREMIUM REFUNDED | 1 | 100 | 1 | 100 |
| TOTAL | 1 | 100 | 1 | 100 |

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2004**

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

SOURCE: RESEARCH AND ANALYSIS SECTION, INFORMATION MANAGEMENT DIVISION, OREGON DEPARTMENT OF CONSUMER AND BUSINESS SERVICES