

Use the links below to find the information you want.

Introduction2

Not all companies are included2

Total insurance complaints3

Total insurance premiums3

Types of complaints — making a complaint4

Managing the cost of insurance4

Choosing a financially healthy insurance company5

Choosing a qualified agent5

How to use this report6

How to use the complaint indexes and rankings6

How to find a company7

Oregon Complaint Report, Part II7

Auto insurance (personal)8

Health insurance (excluding HCSCs) 17

Understanding your HMO or other managed-care plan27

Health-care service contractors (HCSCs) 28

Homeowner insurance29

Life insurance34

Annuities45

Index 51

Auto insurance (personal) 51

Health insurance (excluding HCSCs) 54

Health-care service contractors 57

Homeowner insurance 58

Life insurance 59

Annuities 63

Other insurance publications inside back cover



Oregon Insurance Division
Consumer Protection Section
350 Winter St. NE, Room 440
Salem, Oregon 97301-3883

Introduction

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

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

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

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

In addition to consumer complaints, there are other factors to consider when shopping for insurance. Cost, claims-handling performance, agent service, and the financial health of an insurance company are all important. That may sound like a lot, but being an informed consumer can prevent worry and save time and money.

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

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

Not all companies are included

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

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

To find out if an insurance company not included in this booklet is authorized to do business in Oregon, please call our Company Section, (503) 947-7982, or check our Web site: **oregoninsurance.org**.

Total insurance complaints

During 2000, the Oregon Insurance Division closed 4,040 complaints involving insurance companies. The insurers listed in this report accounted for 3,853 complaints or 95 percent of all complaints.

The table at right compares the complaints for all insurers to those for the insurers named in our report in the six most common lines of insurance.

Line of insurance	Total complaints		Percent
	Insurers in this report	All insurers	
Auto (personal)	1,859	1,873	99
Health (excluding HCSCs)	552	599	92
Health-care service contractors	935	937	99
Homeowner	235	257	91
Life	233	301	77
Annuities	39	73	53
All six selected lines	3,853	4,040	95

Total insurance premiums

Insurance premiums in Oregon in 2000 totaled \$8.7 billion. The insurers listed in this report accounted for more than \$7 billion of premiums in 2000. The table at right compares the premiums earned by all insurers to premiums earned by the insurers named in our report in the six most common lines of insurance.

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

Line of insurance	Total premiums in billions of dollars		Percent
	Insurers in this report	All insurers	
Auto (personal)	1.48	1.48	100
Health (excluding HCSCs)	.92	.95	97
Health-care service contractors	3.00	3.00	100
Homeowner	.32	.32	100
Life	.97	1.00	97
Annuities	.76	.81	94
All six selected lines	7.45	7.56	99

Types of complaints — making a complaint

The Insurance Division's Consumer Protection Section assists thousands of consumers with insurance questions and complaints each year. In 2000, Consumer Protection helped recover \$8.3 million in claims for consumers who contacted our office.

Although individual consumer complaints are confidential by law, the Insurance Division is authorized to publish this report on the number of complaints by insurer. This report includes only "formal complaints" that were closed in 2000.

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

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

Consumer Protection Section

Insurance Division
350 Winter St. NE, Room 440
Salem, OR 97301-3883

Phone: (503) 947-7984 or (888) 877-4894
(toll-free in Oregon)

Fax: (503) 378-4351

E-mail: dcbs.insmail@state.or.us

Web: oregoninsurance.org

Managing the cost of insurance

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

Comparing apples to apples ...

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

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

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

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

Choosing a financially healthy insurance company

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

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

Companies may charge a fee for these services.

■ **A.M. Best Company**

(908) 439-2200
www.ambest.com

■ **Fitch, Inc.**

(800) 853-4824
www.fitchratings.com

■ **Moody's Investor Services**

(215) 967-6233 or (212) 553-0377
www.moodys.com

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

(212) 438-2400
www.standardandpoors.com

■ **Weiss Ratings, Inc.**

(800) 289-9222
www.weissratings.com

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

Company Section

Insurance Division
350 Winter St. NE, Room 440
Salem, OR 97301-3883
(503) 947-7982

Choosing a qualified agent

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

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

How to use this report

The *Consumer Guide to Oregon Insurance Complaints* is an annual report of consumer complaints filed against major insurers in six types (or lines) of insurance:

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

The guide includes the following information for calendar year 2000 for each insurance company and insurance group:

- Premiums earned in Oregon
- Total consumer complaints closed by the Insurance Division
- Confirmed complaints

A “confirmed complaint” is a complaint in which an insurance company provided some kind of relief to a consumer or took some other action after a complaint was filed with the Insurance Division. Examples include complaints in which an insurer took one of the following actions:

- Made an additional payment or a refund to a consumer
- Issued or restored an insurance policy
- Extended insurance coverage
- Reopened or settled a claim
- Provided some other kind of relief (for example, a company responded to a consumer’s inquiries)

Complaints in which the consumer and insurer couldn’t agree on the facts of the case also are counted as confirmed complaints.

In addition, the guide includes a “complaint index” and a ranking for each insurance group.

How to use the complaint indexes and rankings

Consumers can use the complaint indexes and rankings to compare the complaint records of insurance companies. Most insurance companies are members of insurer groups, so the complaint indexes and rankings are computed at the group level instead of the company level.

Total complaints are reported in the guide because each complaint indicates a consumer had a problem with an insurer. However, only “confirmed complaints” are used in computing complaint indexes.

Examples of complaints that are not used in computing complaint indexes include the following in which the Insurance Division:

- Found that an insurer had complied with Oregon insurance laws and rules
- Did not have jurisdiction (legal authority) to make a determination

Because the average is always measured as 1.00, a complaint index of 1.00 means the group’s share of confirmed complaints is equal to its share of business in Oregon. A complaint index of 2.00 means that the group’s share of confirmed complaints is twice as large as its share of business.

After complaint indexes are computed, the insurer groups are ranked by their complaint record. A ranking of 1 indicates the “best” complaint record — or the fewest confirmed complaints in relation to the amount of premium the group earned in Oregon in 2000. The highest numerical ranking indicates the worst complaint record — or the most confirmed complaints compared to the amount of premium.

How to use this report

How to find a company

This report is arranged alphabetically by insurer groups, with individual companies in each group listed underneath.

If you are uncertain of the name of the insurer group for an individual company, check the index (Pages 51-64) by the line of insurance. The index will tell you whether a company is affiliated with a group and the name of that group. It will also tell you the page on which the group is listed.

Oregon Complaint Report, Part II

The Insurance Division publishes a more-detailed report of consumer complaints against insurance companies doing business in Oregon. The 500-page *Oregon Complaint Report, Part II* includes the following:

- Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2000
- Individual insurance-company complaint tables for 2000

Both the summary and individual company tables break down the reasons for complaints and indicate how they were resolved. For example, the tables show how many complaints involved claims-handling delays, and, of those, how many were settled by the insurer after a complaint was filed with the Insurance Division.

To get a copy of the *Oregon Complaint Report, Part II*, send a \$25 check, payable to DCBS, to: Oregon Insurance Division, 350 Winter St. NE, Room 440, Salem, OR 97301-3883.



Auto insurance (personal)

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

If you would like more information about choosing auto insurance, call (503) 947-7984, or (888) 877-4894 (toll-free in Oregon), to order the *Consumer Guide to Auto Insurance*, or check our Web site:

oregoninsurance.org

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Allianz Ins. Group	2,030,201	6	3	2.07	42
Associated Indemnity Corp.	1,600	0	0		
Chicago Ins. Co.	1,656	0	0		
Fireman's Fund Ins. Co. of Nebraska	816,253	6	3		
Warner Ins. Co.	1,210,692	0	0		
Allstate Ins. Group	182,356,914	278	147	1.13	27
Allstate Indemnity Co.	45,361,817	36	16		
Allstate Ins. Co.	133,624,137	223	119		
Deerbrook Ins. Co.	3,370,960	19	12		
American Express Group	2,056,349	1	1	0.68	13
Amex Assurance Co.	2,056,349	1	1		
American Family Ins. Group	30,999,307	55	29	1.31	32
American Family Mutual Ins. Co.	13,937,915	47	26		
American Standard Ins. Co. of Wisconsin	17,061,392	8	3		
American International Group	18,584,107	88	59	4.46	52
21st Century Casualty Co.	0	2	1		
21st Century Ins. Co.	2,016,018	3	3		
AIG National Ins. Co., Inc.	0	2	1		
AIU Ins. Co.	3,001,001	16	11		
American Home Assurance Co.	4,428,415	21	15		
American International South Ins.	3,317,420	7	4		
Granite State Ins. Co.	1	0	0		
Illinois National Ins. Co.	5,817,435	36	24		
Ins. Co. of the State of Pennsylvania	3,655	0	0		
National Union Fire Ins. Co.	162	1	0		
American Modern Ins. Group	2,525,219	0	0	0.00	2
American Family Home Ins. Co.	1,157,401	0	0		
American Modern Home Ins. Co.	1,367,818	0	0		

Auto insurance (personal)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
American National Financial Group	1,915,437	5	4	2.93	47
American National General Ins.	278,273	3	3		
American National Property and Casualty Co.	1,637,164	2	1		
Amica Mutual Group	6,260,002	4	4	0.90	19
Amica Mutual Ins. Co.	6,260,002	4	4		
Austin Mutual Group	1,152,852	4	2	2.43	46
Austin Mutual Ins. Co.	1,142,337	4	2		
Northern Mutual Ins. Co.	10,515	0	0		
Bankers Ins. Group	1,057,762	6	5	6.63	55
First Community Ins. Co.	1,057,762	6	5		
Berkshire Hathaway	26,590,969	42	21	1.11	26
GEICO Casualty Co.	2,968,913	2	0		
GEICO General Ins. Co.	12,741,697	3	1		
GEICO Indemnity Co.	3,907,703	3	0		
Government Employees Ins. Co.	6,972,656	34	20		
California Casualty Management	16,143,720	13	11	0.96	22
California Casualty and Fire Ins. Co.	638,811	1	1		
California Casualty Indemnity Exchange	15,472,781	3	3		
California Casualty Ins. Co.	32,128	9	7		
Cascade National Ins. Co.	5,728,714	12	7	1.71	37
CGU Ins. Group	24,847,120	26	10	0.56	10
American Employers Ins. Co.	(6,496)	0	0		
Commercial Union Ins. Co.	246,298	0	0		
Employers Fire Ins. Co.	(283)	0	0		
North Pacific Ins. Co.	24,132,786	24	10		
Oregon Automobile Ins. Co.	474,815	2	0		
Chubb and Son, Inc.	1,521,338	4	4	3.69	51
Federal Ins. Co.	252,552	0	0		
Great Northern Ins. Co.	15,973	0	0		



Auto insurance (personal)

Get several quotes from different companies.

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Northwestern Pacific Indemnity Co.	1,218,007	3	3		
Pacific Indemnity Co.	34,759	1	1		
Vigilant Ins. Co.	47	0	0		
CitiGroup	10,089,124	24	11	1.53	35
Charter Oak Fire Ins. Co.	756,161	0	0		
Phoenix Ins. Co.	1,106,212	0	0		
Travelers Indemnity Co. (The)	558,812	21	9		
Travelers Indemnity Co. of America	6,731,149	2	1		
Travelers Indemnity Co. of Connecticut (The)	129,317	0	0		
Travelers Indemnity Co. of Illinois	807,473	1	1		
CNA Ins. Group	7,906,658	23	13	2.31	44
American Casualty Co. of Reading, Pennsylvania	4	0	0		
Continental Casualty Co.	24	2	0		
Continental Ins. Co. (The)	8,334,051	20	12		
Glens Falls Ins. Co. (The)	(429,286)	0	0		
National Fire Ins. Co. of Hartford	113	0	0		
Transcontinental Ins. Co.	335	0	0		
Transportation Ins. Co.	908	1	1		
Valley Forge Ins. Co.	509	0	0		
Commerce Group, Inc.	8,303,915	11	7	1.18	29
American Commerce Ins. Co.	8,105,036	11	7		
Commerce West Ins. Co.	198,879	0	0		
Country Companies	26,830,443	23	14	0.73	14
Country Casualty Ins. Co.	1,204,820	0	0		
Country Mutual Ins. Co.	24,428,517	23	14		
Country Preferred Ins. Co.	1,197,106	0	0		
Credit Suisse Group	7,443,413	12	4	0.75	15
National Merit Ins. Co.	4,234	0	0		
Unigard Indemnity Co.	176,743	0	0		
Unigard Ins. Co.	7,262,436	12	4		

Auto insurance (personal)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
DHC Group	3,258,868	20	13	5.60	54
National American Ins. Co. of California	3,258,868	20	13		
First American Ins. Co. (MO)	1,870,666	0	0	0.00	3
Fortis Group	1,257,317	1	0	0.00	4
American Bankers Ins. Co. of Florida	553,308	1	0		
American Reliable Ins. Co.	539,242	0	0		
American Security Ins. Co.	164,767	0	0		
GE Global Ins. Holding Co.	5,187,666	15	11	2.98	48
Colonial Penn Franklin Ins. Co.	2,680,620	3	3		
Colonial Penn Ins. Co.	314,953	9	6		
Colonial Penn Madison Ins. Co.	1,577,586	2	2		
GE Auto and Home Assurance Co.	614,507	1	0		
Generali - U.S. Branch (dba The General Ins. Co.)	1,211,894	3	3	3.47	50
Grange Ins.	4,665,575	4	3	0.90	20
Grange Ins. Association	2,431,743	1	1		
Rocky Mountain Fire and Casualty Co.	2,233,832	3	2		
Grange Mutual Group	7,154,945	6	2	0.39	5
Grange Mutual Ins. Co.	7,154,945	6	2		
Great American E&S Ins. Co.	8,488,105	36	14	2.31	45
American Premier Ins. Co.	165,154	0	0		
American Spirit Ins. Co.	68,958	0	0		
Atlanta Casualty Co.	525,170	5	3		
Atlanta Specialty Ins. Co.	573,382	2	2		
Eagle American Ins. Co.	265,253	0	0		
Great American Ins. Co.	47,886	1	1		
Great American Ins. Co. of New York	282	0	0		
Infinity Ins. Co.	1,484,035	12	7		
Leader Ins. Co.	994,489	3	0		
National Interstate Ins. Co.	585,483	0	0		



Auto insurance (personal)

Ask for discounts to reduce the premium.

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Regal Ins. Co.	1,369,423	0	0		
Windsor Ins. Co.	2,186,512	12	1		
Worldwide Ins. Co.	222,078	1	0		
Hannover Group	1,971,633	7	3	2.14	43
Clarendon National Ins. Co.	1,971,633	7	3		
Hartford Fire and Casualty Group	26,586,207	56	37	1.95	40
Hartford Accident and Indemnity Co.	3,495,833	1	1		
Hartford Casualty Ins. Co.	439,309	1	1		
Hartford Fire Ins. Co.	646,369	0	0		
Hartford Ins. Co. of the Midwest	19,117,001	53	34		
Hartford Underwriters Ins. Co.	37,374	1	1		
Trumbull Ins. Co.	590,932	0	0		
Twin City Fire Ins. Co.	2,259,389	0	0		
Horace Mann Group	3,251,389	2	2	0.86	18
Horace Mann Ins. Co.	1,539,364	2	2		
Horace Mann Property and Casualty Ins. Co.	169,933	0	0		
Teachers Ins. Co.	1,542,092	0	0		
Liberty Mutual Ins. Group	22,381,136	36	21	1.32	33
First Liberty Ins. Corp.	85,295	0	0		
Liberty Ins. Corp.	1,545,680	0	0		
Liberty Mutual Fire Ins. Co.	20,750,161	36	21		
Lumbermens Mutual Casualty Group	3,712,399	2	2	0.76	16
American Manufacturers Mutual Ins.	3,672,521	2	2		
American Protection Ins. Co.	5,330	0	0		
Kemper Auto and Home Ins. Co.	34,254	0	0		
Lumbermens Mutual Casualty Co.	294	0	0		
Metropolitan Group	10,254,986	12	8	1.09	25
Metropolitan Casualty Ins. Co.	269,980	0	0		
Metropolitan Direct Property and Casualty Ins. Co.	3,028,973	0	0		
Metropolitan General Ins. Co.	1,426,033	3	0		

Auto insurance (personal)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Metropolitan Property and Casualty Ins. Co.	5,530,000	9	8		
Motors Ins. Corp.	11,602,286	22	13	1.57	36
Integon Indemnity Corp.	2,574,633	16	11		
National General Assurance Co.	1,853,361	4	1		
National General Ins. Co.	7,174,292	2	1		
Mutual of Enumclaw	25,393,926	19	11	0.61	11
National Alliance Ins. Co.	4,172,224	1	0	0.00	1
Nationwide Corp.	47,446,082	63	36	1.06	23
Allied Property and Casualty Ins.	404,118	12	6		
Amco Ins. Co.	4,072,694	5	2		
Depositors Ins. Co.	2,995,866	4	3		
Nationwide Assurance Co.	66,086	1	1		
Nationwide Mutual Fire Ins. Co.	14,268,392	2	1		
Nationwide Mutual Ins. Co.	24,067,727	39	23		
Nationwide Property and Casualty Ins. Co.	1,571,199	0	0		
Ohio Casualty Group	6,572,376	21	9	1.92	39
American Fire and Casualty Co.	316,326	0	0		
Avomark Ins. Co.	1,948,632	14	6		
Ohio Casualty Ins. Co.	175,453	5	2		
Ohio Security Ins. Co.	710,311	0	0		
West American Ins. Co.	3,421,654	2	1		
Omni Ins. Group	1,259,240	8	5	5.57	53
Omni Ins. Co.	1,259,240	8	5		
Oregon Mutual Ins.	27,276,373	36	16	0.82	17
Oregon Mutual Ins. Co.	15,993,698	15	5		
Western Protectors Ins. Co.	11,282,675	21	11		
Pafco General Group	6,421,756	72	47	10.27	57
IGF Ins. Co.	6,421,756	72	47		



Auto insurance (personal)

Save money on optional coverages.

Liability coverage is required by law to protect others if you're at fault in an accident. Collision and comprehensive are optional coverages for your car.

- Drop collision coverage on cars that cost more to repair than they are worth. For example, consider carrying only liability coverage for cars valued at less than \$1,000.

- Increase your deductibles. Take the highest deductible you can afford on collision and comprehensive coverage.

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Preferred Risk Group	3,523,238	6	3	1.20	30
Guideone America Ins. Co.	109,518	0	0		
Guideone Elite Ins. Co.	386,872	0	0		
Guideone Mutual Ins. Co.	919,317	0	0		
Guideone Specialty Mutual Ins.	2,107,531	6	3		
Progressive Group	72,796,669	125	59	1.14	28
Progressive Casualty Ins. Co.	613,670	121	58		
Progressive Classic Ins. Co.	5,236,394	0	0		
Progressive Halcyon Ins. Co.	18,059,827	0	0		
Progressive Home Ins. Co.	4,024	1	0		
Progressive Northern Ins. Co.	20,025,530	1	0		
Progressive Northwestern Ins. Co.	7,818,167	2	1		
Progressive Preferred Ins. Co.	12,870,967	0	0		
Progressive Specialty Ins. Co.	2,671,882	0	0		
Progressive West Ins. Co.	5,496,208	0	0		
Prudential of America	3,243,730	3	1	0.43	7
Merastar Ins. Co.	198,134	0	0		
Prudential General Ins. Co.	197,250	0	0		
Prudential Property and Casualty Ins. Co.	2,848,346	3	1		
QBE Ins. Group Ltd.	1,864,372	5	2	1.51	34
QBE Ins. Corp.	1,864,372	5	2		
Royal and Sun Alliance USA	19,100,204	48	26	1.91	38
American and Foreign Ins. Co.	1,441,217	0	0		
Globe Indemnity Co.	2,279	0	0		
Guaranty National Ins. Co.	14,361,802	36	22		
Royal Indemnity Co.	24,143	0	0		
Royal Ins. Co. of America	18,650	3	1		
Security Ins. Co. of Hartford	13,571	0	0		
Viking Ins. Co. of Wisconsin	3,238,542	9	3		

Auto insurance (personal)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Safeco Ins. Group	100,685,351	66	31	0.43	6
American Economy Ins. Co.	626,569	0	0		
American States Ins. Co.	429,978	5	4		
American States Ins. Co. of Texas	1,068	0	0		
American States Preferred Ins.	940,826	0	0		
First National Ins. Co. of America	11,279,462	1	1		
General Ins. Co. of America	2,421,863	0	0		
Safeco Ins. Co. of America	8,712,900	54	26		
Safeco Ins. Co. of Illinois	76,260,239	6	0		
Safeco National Ins. Co.	12,446	0	0		
Sentry Ins. Group	5,443,064	10	8	2.06	41
Dairyland Ins. Co.	5,325,598	10	8		
Sentry Ins., a Mutual Co.	117,463	0	0		
Sentry Select Ins. Co.	3	0	0		
St. Paul Groups	5,470,943	6	5	1.28	31
Fidelity and Guaranty Ins. Co.	2,653	0	0		
Fidelity and Guaranty Ins. Underwriters, Inc.	874,488	0	0		
Northbrook Property and Casualty Ins. Co.	458,878	0	0		
St. Paul Guardian Ins. Co.	3,752,190	5	4		
St. Paul Mercury Ins. Co.	205,902	1	1		
United States Fidelity and Guaranty Co.	176,832	0	0		
State Farm (IL)	307,722,847	185	118	0.54	8
State Farm Fire and Casualty Co.	20,749,237	3	3		
State Farm Mutual Automobile Ins. Co.	286,973,610	182	115		
Sublimity Ins. Co.	2,943,996	2	2	0.95	21
United Services Automobile Association Group	44,034,236	25	17	0.54	9
United Services Automobile Association	21,809,633	24	16		
USAA Casualty Ins. Co.	20,739,962	1	1		
USAA General Indemnity Co.	1,484,641	0	0		

Auto insurance (personal)

Ask for discounts on the premium.

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Unitrin Group	28,878,527	35	22	1.07	24
Financial Indemnity Co.	6,485,229	12	9		
Security National Ins. Co.	1,114,414	0	0		
Trinity Universal Ins. Co.	58,596	1	0		
Trinity Universal Ins. Co. of Kansas, Inc.	449,712	0	0		
Valley Ins. Co.	3,488,191	21	13		
Valley Property and Casualty Ins. Co.	17,282,385	1	0		
Wasatch Crest Group	1,426,059	16	10	9.84	56
Wasatch Crest Mutual Ins. Co.	1,426,059	16	10		
Workmen's Group	5,481,580	16	13	3.33	49
Workmen's Auto Ins. Co.	5,481,580	16	13		
Zurich American Ins. Group	261,341,198	232	118	0.63	12
American Federation Ins. Co.	331,438	0	0		
Assurance Co. of America	6,009	0	0		
Farmers Ins. Co. of Oregon	213,465,134	217	107		
Foremost Ins. Co.	827,492	0	0		
Foremost Property and Casualty Ins. Co.	287,092	0	0		
Maryland Casualty Co.	75,442	0	0		
Mid-Century Ins. Co.	45,595,304	4	3		
Northern Ins. Co. of New York	186,978	11	8		
Universal Underwriters Ins. Co.	566,309	0	0		
Total, this table	1,479,696,627	1,859	1,047	0.99	57
Total for auto	1,482,097,574	1,873	1,056	1.00	

Health insurance (excluding HCSCs*)

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

Health insurance is available through groups and to individuals. Group health insurance is usually provided as a contract between the insurance company and a group policyholder, such as an employer, labor union, or association. Group insurance generally costs less

than an individual plan. More people are covered under group plans than as individual policyholders.

Although you may not shop for health insurance in the same way you would for auto insurance, it's still important to understand how your health coverage works so that you receive all of the benefits to which you may be entitled. Your insurance company must disclose certain information in writing to all enrollees and provide additional information on request.

Maintaining coverage.

What happens if you leave your job and wish to continue carrying health insurance? Recent changes in state and federal law have improved your rights to remain insured after a job change. For more information, call (503) 947-7984, or (888) 877-4894 (toll-free in Oregon) to order the Consumer Guide to Health Insurance, or check our Web site:

oregoninsurance.org

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Aegon USA	9,629,746	7	4	0.95	40
Academy Life Ins. Co.	49,539	0	0		
AUSA Life Ins. Co., Inc.	1,992	0	0		
Bankers United Life Assurance Co.	1,299,508	1	1		
Life Investors Ins. Co. of America	1,414,758	2	2		
Monumental Life Ins. Co.	3,311,215	0	0		
Peoples Benefit Life Ins. Co.	137,529	0	0		
Transamerica Assurance Co.	133	0	0		
Transamerica Life Ins. and Annuity Co.	3,585	0	0		
Transamerica Life Ins. Co.	2,702,127	4	1		
Transamerica Occidental Life Ins.	692,561	0	0		
Veterans Life Ins. Co.	16,799	0	0		
Aetna Life and Casualty	14,738,414	6	1	0.16	23
Aetna Life Ins. and Annuity Co.	3,522	0	0		
Aetna Life Ins. Co.	14,734,892	6	1		
Aid Association for Lutherans	1,733,574	0	0	0.00	10
Allianz Ins. Group	2,790,469	1	0	0.00	6
Allianz Life Ins. Co. of North America	2,735,104	1	0		

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

Health insurance (excluding HCSCs)

Understand deductibles.

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
American Automobile Ins. Co.	54,707	0	0		
LifeUSA Ins. Co.	658	0	0		
Allstate Ins. Group	4,787,167	8	5	2.39	59
Allstate Ins. Co.	230,694	0	0		
Allstate Life Ins. Co.	204,338	1	1		
American Heritage Life Ins. Co.	3,752,148	6	3		
Columbia Universal Life Ins. Co.	7,743	0	0		
Lincoln Benefit Life Co.	587,131	1	1		
Surety Life Ins. Co.	5,113	0	0		
American Express Group	4,873,414	0	0	0.00	3
Amex Assurance Co.	708,256	0	0		
IDS Life Ins. Co.	4,165,158	0	0		
American Family Corp.	20,410,061	7	3	0.34	26
American Family Life Assurance Co.	20,410,061	7	3		
American Fidelity Corp. Group	1,061,791	0	0	0.00	19
American Fidelity Assurance Co.	1,061,791	0	0		
American General Group	3,239,373	4	4	2.82	64
All American Life Ins. Co.	15,263	0	0		
American Franklin Life Ins. Co.	5,700	0	0		
American General Assurance Co.	1,203,952	2	2		
American General Life and Accident Ins. Co. (The)	9,983	0	0		
American General Life Ins. Co.	1,471	0	0		
American General Life Ins. Co. of NY	67	0	0		
Franklin Life Ins. Co.	89,501	1	1		
Merit Life Ins. Co.	776,772	0	0		
North Central Life Ins. Co.	71,521	0	0		
United States Life Ins. Co. in the City of New York	1,064,903	1	1		
Yosemite Ins. Co.	240	0	0		

Health insurance (excluding HCSCs)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
American National Financial Group	3,437,860	4	3	1.99	53
American National Ins. Co.	1,977,698	2	1		
American National Life Ins. Co.	26,175	0	0		
Standard Life and Accident Ins. Co.	1,433,987	2	2		
American Republic Ins. Co.	7,734,207	3	2	0.59	31
Ameritas Life Ins. Corp.	1,155,268	0	0	0.00	16
Aon Corp.	10,738,245	11	9	1.92	52
Combined Ins. Co. of America	10,735,440	11	9		
Sterling Life Ins. Co.	2,805	0	0		
Brokers National Life Assurance Co.	2,127,795	0	0	0.00	7
Central States Group	1,046,888	3	3	6.55	71
Central States Health and Life Co. of Omaha	1,046,888	3	3		
Cigna Health Group	14,895,292	14	5	0.77	35
Connecticut General Life Ins. Co.	8,327,028	14	5		
Life Ins. Co. of North America	6,568,264	0	0		
CitiGroup	1,470,509	0	0	0.00	12
American Health and Life Ins. Co.	481,642	0	0		
Citicorp Life Ins. Co.	281	0	0		
National Benefit Life Ins. Co.	3,111	0	0		
Primerica Life Ins. Co.	5,549	0	0		
Travelers Ins. Co.	979,926	0	0		
CNA Ins. Group	35,534,346	4	3	0.19	24
American Casualty Co. of Reading, PA	98,079	0	0		
Continental Assurance Co.	18,197,165	2	2		
Continental Casualty Co.	7,871,141	2	1		
Continental Ins. Co. (The)	438,161	0	0		
Niagara Fire Ins. Co.	8,891,802	0	0		
Valley Forge Life Ins. Co.	37,998	0	0		



Health insurance (excluding HCSCs)

Prescription medication, vision, and dental coverage

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Conseco Group	32,705,215	54	39	2.73	63
Bankers Life and Casualty Co.	20,072,620	17	15		
Conseco Annuity Assurance Co.	18,027	0	0		
Conseco Direct Life Ins. Co.	89,926	0	0		
Conseco Health Ins. Co.	1,585,266	3	1		
Conseco Life Ins. Co.	97,457	0	0		
Conseco Medical Ins. Co. (dba Conseco Medical and Life Ins. Co.)	69,004	1	1		
Conseco Senior Health Ins. Co.	2,346,107	7	5		
Conseco Variable Ins. Co.	10,371	0	0		
Frontier National Life Ins. Co.	1,258	0	0		
Pioneer Life Ins. Co.	6,963,224	24	15		
Wabash Life Ins. Co.	15,161	1	1		
Washington National Ins. Co.	1,436,794	1	1		
Cuna Mutual Group	7,897,739	0	0	0.00	1
Cuna Mutual Ins. Society	7,897,448	0	0		
Members Life Ins. Co.	291	0	0		
Delphi Financial Group	1,047,129	1	1	2.18	57
Reliance Standard Life Ins. Co.	1,047,129	1	1		
Equitable Life and Casualty Ins. Co.	12,774,580	9	9	1.61	48
Fortis Group	55,325,787	62	49	2.02	54
American Bankers Ins. Co. of Florida	7,930,314	2	2		
American Bankers Life Assurance Co. of Florida	4,351,807	1	1		
American Reliable Ins. Co.	1,963	0	0		
American Security Ins. Co.	5,708,765	1	0		
Fortis Benefits Ins. Co.	5,291,567	0	0		
Fortis Ins. Co.	20,220,078	51	41		
John Alden Life Ins. Co.	6,272,869	4	3		
Standard Guaranty Ins. Co.	743,819	0	0		
Union Security Life Ins. Co.	4,792,315	3	2		

Health insurance (excluding HCSCs)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Voyager Life Ins. Co.	12,290	0	0		
GE Global Ins. Holding Co.	17,957,817	17	13	1.65	51
Colonial Penn Franklin Ins. Co.	15,174	0	0		
Colonial Penn Ins. Co.	125	0	0		
Employers Reinsurance Corp.	986,878	0	0		
Federal Home Life Ins. Co.	2,136,709	4	3		
First Colony Life Ins. Co.	0	1	0		
GE Group Life Assurance Co.	2,772,361	0	0		
GE Life and Annuity Assurance Co.	18,121	2	2		
General Electric Capital Assurance Co.	9,229,122	6	5		
Heritage Life Ins. Co.	261,009	0	0		
Montgomery Ward Ins. Co.	543	0	0		
Professional Ins. Co.	62,387	0	0		
Union Fidelity Life Ins. Co.	2,475,388	4	3		
Great West Life Assurance	9,779,075	5	3	0.70	34
Alta Health and Life Ins. Co.	1,100,244	1	1		
Great-West Life and Annuity Ins. Co.	8,454,873	1	1		
Great-West Life Assurance Co. (The)	223,958	3	1		
Guarantee Trust	2,005,409	1	1	1.14	42
Guarantee Trust Life Ins. Co.	2,005,409	1	1		
Guardian Life Group	12,103,166	7	5	0.94	38
Guardian Life Ins. Co. of America (The)	12,103,166	7	5		
Hartford Fire and Casualty Group	8,326,338	5	2	0.55	30
Hartford Fire Ins. Co.	518,724	0	0		
Hartford Life and Accident Ins. Co.	7,420,446	2	1		
Hartford Life and Annuity Ins. Co.	12,073	3	1		
Hartford Life Ins. Co.	375,095	0	0		
HCC Ins. Holdings Group	1,451,060	0	0	0.00	13
Avemco Ins. Co.	1,332,738	0	0		

Health insurance (excluding HCSCs)

Mental health and chemical dependency benefits

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
HCC Life Ins. Co.	118,322	0	0		
Highmark, Inc.	1,051,300	1	1	2.17	56
Highmark Life Ins. Co.	18,342	0	0		
United Concordia Ins. Co.	1,032,958	1	1		
J.C. Penney Co.	5,974,592	2	1	0.38	28
J.C. Penney Casualty Ins. Co.	18	0	0		
J.C. Penney Life Ins. Co.	5,974,574	2	1		
Jefferson Pilot Corp.	9,664,782	7	4	0.95	39
Jefferson Pilot Financial Ins. Co.	9,567,339	7	4		
Jefferson Pilot Life Ins. Co.	97,443	0	0		
John Hancock Group	4,330,634	2	2	1.06	41
John Hancock Life Ins. Co.	4,330,634	2	2		
Liberty Mutual Ins. Group	21,385,085	2	1	0.11	22
Employers Ins. of Wausau, a Mutual Co.	18,687	0	0		
Liberty Life Assurance Co. of Boston	418,387	0	0		
Liberty Mutual Ins. Co.	3,064	0	0		
Liberty Northwest Ins. Corp.	20,944,947	2	1		
Liberty National	8,742,757	7	6	1.57	46
American Income Life Ins. Co.	929,704	2	1		
Globe Life and Accident Ins. Co.	323,215	0	0		
Liberty National Life Ins. Co.	4,301	0	0		
United American Ins. Co.	7,485,537	5	5		
Lincoln National	1,152,636	1	0	0.00	17
First Penn-Pacific Life Ins. Co.	2,327	0	0		
Lincoln National Health and Casualty Ins. Co.	304	0	0		
Lincoln National Life Ins. Co.	1,148,494	1	0		
Lincoln National Reassurance Co.	1,511	0	0		

Health insurance (excluding HCSCs)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Mass Mutual Life Ins. Co.	1,806,603	3	3	3.80	68
Metropolitan Group	7,697,141	10	8	2.38	58
General American Life Ins. Co.	368,393	1	0		
Metropolitan Life Ins. Co.	7,168,943	9	8		
Metropolitan Property and Casualty Ins. Co.	32,117	0	0		
New England Life Ins. Co.	127,688	0	0		
Minnesota Mutual	1,771,129	0	0	0.00	9
Ministers Life Ins. Co. (The)	89	0	0		
Minnesota Life Ins. Co.	1,771,040	0	0		
MONY Consolidated	1,851,421	2	2	2.47	61
MONY Life Ins. Co.	1,851,421	2	2		
Mutual of Omaha	17,605,425	11	9	1.17	43
Mutual of Omaha Ins. Co.	10,369,137	9	7		
United of Omaha Life Ins. Co.	7,235,754	2	2		
United World Life Ins. Co.	534	0	0		
Mutual Protective	5,708,015	4	2	0.80	36
Medico Life Ins. Co.	551,359	2	1		
Mutual Protective Ins. Co.	5,156,656	2	1		
New York Life Group	3,510,821	5	4	2.60	62
New York Life Ins. Co.	3,510,821	5	4		
Northwestern Mutual	7,709,062	0	0	0.00	2
Northwestern Long Term Care Ins.	256,519	0	0		
Northwestern Mutual Life Ins. Co.	7,452,543	0	0		
Pacific Life Ins. Co.	4,864,269	2	0	0.00	4
Pacific Life and Annuity Co.	4,278,621	2	0		
Pacific Life Ins. Co.	585,648	0	0		



Health insurance (excluding HCSCs)

Long-term care, Medicare supplement insurance

Our Senior Health Insurance Benefits Assistance (SHIBA) program can offer personalized assistance on these and other topics for people with Medicare. Call (503) 947-7984 or (800) 722-4134 (toll-free in Oregon).

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Pacificare Health Systems Group	3,121,408	0	0	0.00	5
Pacificare Life Assurance Co.	3,121,408	0	0		
Penn Treaty American Group	1,623,579	3	3	4.22	69
American Network Ins. Co.	45,113	0	0		
Penn Treaty Network America Ins. Co.	1,578,466	3	3		
Phoenix Companies	2,733,313	2	1	0.84	37
American Phoenix Life and Reassurance Co.	1,624,328	1	1		
Phoenix Home Life Mutual Ins. Co.	1,108,985	1	0		
Physicians Mutual	1,879,822	5	3	3.65	67
Physicians Life Ins. Co.	0	1	1		
Physicians Mutual Ins. Co.	1,879,822	4	2		
Premera Blue Cross Group	182,894,137	149	105	1.31	44
Lifewise, a Premera Health Plan, Inc.	182,549,897	149	105		
States West Life Ins. Co.	344,240	0	0		
Principal Financial Group	7,420,284	2	1	0.31	25
Principal Life Ins. Co.	7,420,284	2	1		
Protective Life Ins. Group	1,709,952	1	1	1.34	45
Lyndon Life Ins. Co.	6,432	0	0		
Protective Life Ins. Co.	1,019,611	1	1		
United Dental Care Ins. Co.	667,526	0	0		
West Coast Life Ins. Co.	5,509	0	0		
Western Diversified Life Ins. Co.	10,874	0	0		
Prudential of America	10,157,562	11	7	1.58	47
Prudential Ins. Co. of America	10,157,562	11	7		
Regence Group	118,328,342	4	4	0.08	20
Regence Life and Health Ins. Co.	118,328,342	4	4		

Health insurance (excluding HCSCs)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Reliastar Life Ins. Group	1,401,232	1	1	1.63	50
Northern Life Ins. Co.	0	1	1		
Reliastar Life Ins. Co.	1,391,868	0	0		
Reliastar Life Ins. Co. of New York	9,063	0	0		
Security-Connecticut Life Ins. Co.	301	0	0		
Safeco Ins. Group	6,348,558	1	1	0.36	27
American States Ins. Co.	137,103	0	0		
American States Life Ins. Co.	106,217	0	0		
Safeco Life Ins. Co.	6,105,238	1	1		
Security American Financial	2,294,921	6	5	4.98	70
Security Life Ins. Co. of America	2,294,921	6	5		
Standard Ins. Co.	58,673,304	28	13	0.51	29
State Farm (IL)	10,861,074	4	3	0.63	32
State Farm Mutual Automobile Ins. Co.	10,861,074	4	3		
State Mutual Group	1,071,160	1	1	2.13	55
State Mutual Ins. Co.	1,071,160	1	1		
Sun Life Assurance Co. of Canada	2,083,560	0	0	0.00	8
Sun Life Assurance Co. of Canada	2,083,560	0	0		
Swiss Reinsurance	1,425,695	0	0	0.00	14
Reassure America Life Ins. Co.	1,425,695	0	0		
Union Labor Group	1,094,387	0	0	0.00	18
Ulico Casualty Co.	215,772	0	0		
Union Labor Life Ins. Co.	878,615	0	0		
United Group of Companies	3,812,564	7	5	3.00	65
Chesapeake Life Ins. Co.	2,205	0	0		
Mega Life and Health Ins. Co.	3,785,570	7	5		
Mid-West National Life Ins. Co.	24,789	0	0		

Health insurance (excluding HCSCs)

Women's health benefits

Oregon law requires all group and individual health insurance policies to cover women's preventive services, including mammograms for women 35 and older. For more information, contact the Consumer Protection Section, (503) 947-7984, or (888) 877-4894 (toll-free in Oregon).

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
United Healthcare Ins. Group	45,966,936	6	2	0.10	21
United Healthcare Ins. Co.	45,966,936	6	2		
United Services Automobile Association Group	1,234,424	0	0	0.00	15
USAA Life Ins. Co.	1,234,424	0	0		
Unitrin Group	1,631,058	0	0	0.00	11
Pyramid Life Ins. Co.	1,629,674	0	0		
Reliable Life Ins. Co. (The)	1,082	0	0		
United Ins. Co. of America	302	0	0		
Universal Holding Corp.	2,795,810	5	3	2.45	60
American Pioneer Life Ins. Co.	1,125,265	4	3		
American Progressive Life and Health Ins. Co.	2,948	0	0		
Pennsylvania Life Ins. Co.	1,217,353	1	0		
Union Bankers Ins. Co.	450,244	0	0		
Unum-Provident Corp. Group	41,731,703	19	12	0.66	33
Colonial Life and Accident Ins. Co.	2,219,818	0	0		
Paul Revere Life Ins. Co.	4,863,534	0	0		
Provident Life and Accident Ins. Co.	5,711,812	3	2		
Unum Life Ins. Co. of America	28,936,539	16	10		
Wellpoint Health Networks, Inc.	1,938,693	4	3	3.54	66
Unicare Life and Health Ins. Co.	1,938,693	4	3		
Zurich American Ins. Group	1,418,976	1	1	1.61	49
Centre Life Ins. Co.	1,076,023	1	1		
Farmers New World Life Ins. Co.	192,001	0	0		
Universal Underwriters Life Ins.	70,582	0	0		
Zurich American Ins. Co.	80,370	0	0		
Total, this table	923,255,860	552	382	0.95	71
Total for health	946,200,109	599	414	1.00	

Understanding your HMO or other managed-care plan

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

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

Recent changes in the law have established basic patient rights for most managed-care plans. If you have questions about your rights, contact the Consumer Protection Section, (503) 947-7984, or (888) 877-4894 (toll-free in Oregon).

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

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

**Visit our Web site:
oregoninsurance.org**



Health-care service contractors (including HMOs)

For more information ...

If you would like more information about health insurance, call (503) 947-7984, or (888) 877-4894 (toll-free in Oregon), to order the Consumer Guide to Health Insurance, or check our Web site: oregoninsurance.org

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Advantage Dental Plan, Inc.	6,971,217	2	2	1.68	11
Cascade East Health Plans, Inc.	3,775,780	1	1	1.55	8
Central Oregon Independent Health Services (dba Clear Choice)	68,727,106	1	0	0.00	1
Foundation Health Systems, Inc.	140,534,488	74	47	1.95	12
Health Net Health Plan of Oregon	140,534,488	74	47		
Great West Life Assurance	18,205,832	2	2	0.64	5
One Health Plan of Oregon, Inc.	18,205,832	2	2		
Kaiser Foundation Health Plan of the Northwest	545,336,870	57	33	0.35	4
Oregon Dental Group	341,126,126	84	46	0.79	6
ODS Health Plan, Inc.	209,555,428	69	38		
Oregon Dental Service	131,570,698	15	8		
Pacific Hospital Assoc. (dba Pacificsource)	163,201,271	14	7	0.25	3
Pacificare Health Systems Group	163,998,342	63	46	1.64	10
Pacificare of Oregon, Inc.	163,998,342	63	46		
Providence Health Plans	390,190,425	146	107	1.60	9
Regence Group	1,139,207,946	464	205	1.05	7
Regence Bluecross Blueshield of Oregon	881,348,063	244	144		
Regence HMO Oregon	257,859,883	220	61		
United Healthcare Ins. Group	19,809,909	22	16	4.72	14
United Healthcare of Oregon, Inc.	19,809,909	22	16		
Vision Service Plan Group	8,504,309	0	0	0.00	2
Vision Care of Oregon, Inc.	8,504,309	0	0		
Willamette Dental Ins., Inc.	10,185,864	5	4	2.29	13
Total, this table	3,019,775,485	935	516	1.00	14
Total HCSCs	3,020,109,419	937	517	1.00	

Homeowner insurance

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

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

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

To determine how much coverage you need, know the square footage and features of your home (fireplace, two stories, garage, etc.) so that the insurance agent who quotes a premium for you will be able to calculate today's cost to replace your home. When comparing costs among several companies, make sure you are comparing the same amount of coverage.

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

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Allianz Ins. Group	1,111,485	0	0	0.00	10
American Automobile Ins. Co.	511,100	0	0		
American Ins. Co. (The)	230,903	0	0		
Associated Indemnity Corp.	33,167	0	0		
Fireman's Fund Ins. Co.	334,361	0	0		
Jefferson Ins. Co.	1,954	0	0		
Allstate Ins. Group	36,518,973	39	26	1.68	25
Allstate Indemnity Co.	1,136,250	25	19		
Allstate Ins. Co.	35,382,723	14	7		
American Family Ins. Group	3,131,953	2	1	0.75	16
American Family Mutual Ins. Co.	3,131,953	2	1		
Amica Mutual Group	1,622,748	0	0	0.00	7
Amica Mutual Ins. Co.	1,622,748	0	0		
California Casualty Management	2,287,873	2	2	2.06	27
California Casualty Indemnity Exchange	425,861	0	0		
California Casualty Ins. Co.	1,862,012	2	2		
CGU Ins. Group	8,993,603	3	2	0.52	12
Commercial Union Ins. Co.	81,217	0	0		
North Pacific Ins. Co.	7,972,919	3	2		



Homeowner insurance

Choose the highest deductible you can afford.

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

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Oregon Automobile Ins. Co.	939,467	0	0		
Chubb and Son, Inc.	4,612,299	1	0	0.00	2
Chubb Indemnity Ins. Co.	40	0	0		
Federal Ins. Co.	227,581	0	0		
Great Northern Ins. Co.	264,280	0	0		
Northwestern Pacific Indemnity Co.	4,099,358	1	0		
Pacific Indemnity Co.	20,547	0	0		
Vigilant Ins. Co.	493	0	0		
CitiGroup	3,227,144	4	1	0.73	15
Automobile Ins. Co. of Hartford, CT	172,199	0	0		
Charter Oak Fire Ins. Co.	178,577	0	0		
Phoenix Ins. Co.	(756)	0	0		
Standard Fire Ins. Co. (The)	1,592,857	3	0		
Travelers Indemnity Co. (The)	31	1	1		
Travelers Indemnity Co. of America	1,118,204	0	0		
Travelers Indemnity Co. of Illinois	166,032	0	0		
CNA Ins. Group	2,153,534	0	0	0.00	6
Continental Ins. Co. (The)	2,236,157	0	0		
Fidelity and Casualty Co. of New York	6,364	0	0		
Glens Falls Ins. Co. (The)	(88,987)	0	0		
Commerce Group, Inc.	1,260,117	2	1	1.87	26
American Commerce Ins. Co.	1,260,117	2	1		
Country Companies	5,844,637	9	6	2.42	29
Country Casualty Ins. Co.	5,474	0	0		
Country Mutual Ins. Co.	5,821,603	9	6		
Country Preferred Ins. Co.	17,560	0	0		
Credit Suisse Group	3,033,587	2	0	0.00	4
Unigard Indemnity Co.	1,970,683	1	0		
Unigard Ins. Co.	1,062,904	1	0		

Homeowner insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Farmers Home Mutual	1,166,912	2	2	4.04	30
Farmers Home Mutual Ins. Co.	640,689	2	2		
Pioneer Ins. Co.	65,151	0	0		
Western Home Ins. Co.	461,072	0	0		
Grange Mutual Group	2,152,515	3	1	1.10	21
Grange Mutual Ins. Co.	2,152,515	3	1		
Hartford Fire and Casualty Group	5,993,494	5	3	1.18	23
Hartford Casualty Ins. Co.	288,498	0	0		
Hartford Fire Ins. Co.	256,663	0	0		
Hartford Ins. Co. of the Midwest	4,280,340	5	3		
Hartford Underwriters Ins. Co.	478,109	0	0		
Twin City Fire Ins. Co.	689,884	0	0		
Liberty Mutual Ins. Group	3,614,582	0	0	0.00	3
First Liberty Ins. Corp.	112	0	0		
Liberty Mutual Fire Ins. Co.	3,614,470	0	0		
Lumbermens Mutual Casualty Group	1,104,992	0	0	0.00	11
American Manufacturers Mutual Ins.	1,101,994	0	0		
American Protection Ins. Co.	1,336	0	0		
Lumbermens Mutual Casualty Co.	1,662	0	0		
Metropolitan Group	2,266,614	4	1	1.04	20
Metropolitan Direct Property and Casualty Ins. Co.	391,641	0	0		
Metropolitan Property and Casualty Ins. Co.	1,874,973	4	1		
Mutual of Enumclaw	10,668,684	8	4	0.88	18
Nationwide Corp.	6,628,193	6	2	0.71	14
Amco Ins. Co.	971,298	1	0		
Depositors Ins. Co.	399,270	1	1		
Nationwide Mutual Fire Ins. Co.	4,555,053	2	1		
Nationwide Mutual Ins. Co.	702,572	2	0		

For more information ...

If you would like more information about homeowner insurance, call (503) 947-7984, or (888) 877-4894 (toll-free in Oregon), to order the Consumer Guide to Homeowner and Tenant Insurance, or check our Web site:

oregoninsurance.org

Homeowner insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Ohio Casualty Group	1,473,872	0	0	0.00	8
American Fire and Casualty Co.	106,707	0	0		
Ohio Casualty Ins. Co.	188,726	0	0		
West American Ins. Co.	1,178,439	0	0		
Oregon Mutual Ins.	8,173,413	8	5	1.44	24
Oregon Mutual Ins. Co.	6,840,050	7	5		
Western Protectors Ins. Co.	1,333,363	1	0		
Prudential of America	1,102,840	1	1	2.14	28
Merastar Ins. Co.	2,609	0	0		
Prudential Property and Casualty Ins. Co.	1,100,231	1	1		
Safeco Ins. Group	33,575,617	19	9	0.63	13
American Economy Ins. Co.	28,526	0	0		
American States Ins. Co.	5,707	2	0		
American States Preferred Ins. Co.	34,223	0	0		
First National Ins. Co. of America	96,728	0	0		
General Ins. Co. of America	303,266	0	0		
Safeco Ins. Co. of America	33,107,167	17	9		
St. Paul Groups	2,281,933	1	0	0.00	5
Fidelity and Guaranty Ins. Co.	292,674	0	0		
Fidelity and Guaranty Ins. Underwriters, Inc.	8,207	0	0		
Northbrook Property and Casualty Ins. Co.	111,640	0	0		
St. Paul Guardian Ins. Co.	1,793,664	1	0		
United States Fidelity and Guaranty Co.	75,748	0	0		
State Farm (IL)	80,925,558	51	26	0.76	17
State Farm Fire and Casualty Co.	77,858,758	51	26		
State Farm General Ins. Co.	3,066,800	0	0		

Homeowner insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Sublimity Ins. Co.	1,398,404	1	0	0.00	9
United Services Automobile Association Group	9,932,752	1	0	0.00	1
United Services Automobile Association	6,240,062	1	0		
USAA Casualty Ins. Co.	3,665,717	0	0		
USAA General Indemnity Co.	26,973	0	0		
Unitrin Group	8,127,085	8	4	1.16	22
Security National Ins. Co.	542,863	0	0		
Trinity Universal Ins. Co.	15,567	2	1		
Trinity Universal Ins. Co. of Kansas, Inc.	209,695	0	0		
Valley Ins. Co.	918,896	6	3		
Valley Property and Casualty Ins.	6,440,064	0	0		
Zurich American Ins. Group	61,413,355	53	24	0.92	19
American Federation Ins. Co.	255,388	0	0		
Assurance Co. of America	7,212	1	1		
Centre Ins. Co.	13,369	0	0		
Empire Fire and Marine Ins. Co.	178,973	1	1		
Farmers Ins. Co. of Oregon	50,369,593	39	15		
Farmers Ins. Exchange	1,915,604	0	0		
Foremost Ins. Co.	2,152,637	12	7		
Foremost Property and Casualty Ins.	1,191,342	0	0		
Foremost Signature Ins. Co.	5,314,899	0	0		
Maryland Casualty Co.	5,658	0	0		
Northern Ins. Co. of New York	8,680	0	0		
Total, this table	315,798,768	235	121	0.90	30
Total for homeowners	322,978,813	257	137	1.00	

Life insurance

Do you need life insurance?

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

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

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

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

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

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

If you have questions about life insurance, the Insurance Division can help. Call the Consumer Protection Section, (503) 947-7984, or (888) 877-4894 (toll-free in Oregon.)

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Aegon USA	28,563,478	9	6	1.07	41
Academy Life Ins. Co.	4,097	0	0		
AUSA Life Ins. Co., Inc.	5,254	0	0		
Bankers United Life Assurance Co.	580,957	0	0		
Life Investors Ins. Co. of America	933,144	0	0		
Monumental Life Ins. Co.	863,676	4	4		
Peoples Benefit Life Ins. Co.	236,074	1	0		
PFL Life Ins. Co.	394,327	0	0		
Transamerica Assurance Co.	566,497	0	0		
Transamerica Life Ins. and Annuity Co.	1,872	0	0		
Transamerica Occidental Life Ins. Co.	12,947,618	3	1		
Veterans Life Ins. Co.	137,442	1	1		
Western Reserve Life Assurance Co. of Ohio	11,892,520	0	0		

Life insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Aetna Life and Casualty	6,524,039	3	2	1.57	48
Aetna Life Ins. and Annuity Co.	1,412,638	0	0		
Aetna Life Ins. Co.	5,111,401	3	2		
Aid Association for Lutherans	6,725,875	0	0	0.00	10
Allmerica Financial Corp.	10,671,604	3	1	0.48	27
Allmerica Financial Life Ins. and Annuity Co.	10,343,234	3	1		
First Allmerica Financial Life Ins. Co.	328,370	0	0		
Allstate Ins. Group	24,209,891	9	8	1.69	51
Allstate Life Ins. Co.	11,513,427	5	4		
American Heritage Life Ins. Co.	2,759,112	3	3		
Columbia Universal Life Ins. Co.	144,224	0	0		
IntramERICA Life Ins. Co.	2,109	0	0		
Lincoln Benefit Life Co.	7,951,861	1	1		
Northbrook Life Ins. Co.	14,000	0	0		
Surety Life Ins. Co.	1,825,158	0	0		
American Express Group	13,753,129	0	0	0.00	4
IDS Life Ins. Co.	13,753,129	0	0		
American General Group	17,600,679	6	3	0.87	37
All American Life Ins. Co.	2,741,390	1	1		
American Franklin Life Ins. Co.	1,654,228	1	0		
American General Annuity Ins. Co.	15,200	0	0		
American General Assurance Co.	1,329,230	2	1		
American General Life and Accident Ins. Co.	132,818	1	1		
American General Life Ins. Co.	5,136,730	0	0		
American General Life Ins. Co. of NY	5,809	0	0		
Franklin Life Ins. Co.	2,297,758	0	0		
Merit Life Ins. Co.	572,998	0	0		
North Central Life Ins. Co.	52,910	0	0		

Life insurance

Buy group insurance.

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Old Line Life Ins. Co. of America	3,238,048	0	0		
United States Life Ins. Co.	423,560	1	0		
American Mutual Holding Group	4,780,290	0	0	0.00	15
American Investors Life Ins. Co.	398	0	0		
Amerus Life Ins. Co.	4,779,892	0	0		
American National Financial Group	3,520,478	1	1	1.45	46
American National Ins. Co.	2,791,330	1	1		
American National Life Ins. Co. of Texas	8,484	0	0		
Garden State Life Ins. Co.	286,617	0	0		
Standard Life and Accident Ins. Co.	434,047	0	0		
Cigna Health Group	13,705,805	2	1	0.37	24
Connecticut General Life Ins. Co.	7,240,188	1	0		
Life Ins. Co. of North America	6,465,617	1	1		
CitiGroup	13,552,343	7	4	1.51	47
American Health and Life Ins. Co.	565,411	0	0		
Citicorp Life Ins. Co.	3,866	0	0		
National Benefit Life Ins. Co.	88,281	0	0		
Primerica Life Ins. Co.	10,634,270	5	4		
Travelers Ins. Co.	1,121,397	1	0		
Travelers Life and Annuity Co.	1,139,118	1	0		
CNA Ins. Group	5,798,988	5	4	3.53	58
Continental Assurance Co.	609,664	4	3		
Valley Forge Ins. Co.	0	1	1		
Valley Forge Life Ins. Co.	5,189,324	0	0		
Conseco Group	7,646,621	20	16	10.70	61
Bankers Life and Casualty Co.	1,882,529	2	2		
Bankers National Life Ins. Co.	468,418	0	0		
Conseco Annuity Assurance Co.	167,141	1	0		
Conseco Direct Life Ins. Co.	1,291,482	1	1		

Life insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Conseco Life Ins. Co.	1,824,453	6	6		
Conseco Med. Ins. Co. (dba Conseco Med. and Life Ins. Co.)	143,636	0	0		
Conseco Senior Health Ins. Co.	57,751	1	1		
Conseco Variable Ins. Co.	81,051	1	1		
Manhattan National Life Ins. Co.	417,667	1	0		
National Fidelity Life Ins. Co.	0	2	2		
Pioneer Life Ins. Co.	652,973	3	3		
United Presidential Life Ins. Co.	569,108	0	0		
Wabash Life Ins. Co.	27,571	0	0		
Washington National Ins. Co.	62,841	2	0		
Country Companies	4,964,476	1	1	1.03	40
Country Investors Life Assurance Co.	431,343	0	0		
Country Life Ins. Co.	4,533,133	1	1		
Cuna Mutual Group	7,076,309	1	0	0.00	9
Cuna Mutual Ins. Society	7,052,787	1	0		
Members Life Ins. Co.	23,522	0	0		
Equitable Life (NY)	11,887,370	2	1	0.43	26
Equitable Life Assurance Society of the U.S.	11,691,727	2	1		
Equitable of Colorado, Inc. (The)	195,643	0	0		
Forethought Financial Services, Inc.	5,654,252	0	0	0.00	12
Forethought Life Ins. Co.	5,654,252	0	0		
Fortis Group	12,684,331	14	11	4.43	60
American Bankers Life Assurance Co. of Florida	2,134,486	4	3		
American Security Ins. Co.	0	3	3		
Fortis Benefits Ins. Co.	4,890,016	1	1		
Fortis Ins. Co.	776,438	4	2		
John Alden Life Ins. Co.	439,656	0	0		
Union Security Life Ins. Co.	4,426,448	2	2		

Life insurance

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

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

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
United Family Life Ins. Co.	10,908	0	0		
Voyager Life Ins. Co.	6,379	0	0		
GE Global Ins. Holding Co.	12,141,635	6	5	2.11	54
Federal Home Life Ins. Co.	186,500	0	0		
First Colony Life Ins. Co.	9,795,673	3	2		
GE Life and Annuity Assurance Co.	1,286,361	0	0		
General Electric Capital Assurance Co.	182,336	2	2		
Heritage Life Ins. Co.	(77,381)	0	0		
Phoenix American Life Ins. Co.	234,079	0	0		
Professional Ins. Co.	1,655	0	0		
Union Fidelity Life Ins. Co.	532,412	1	1		
Generali Group	3,253,577	0	0	0.00	18
Business Mens Assurance Co. of America	3,253,577	0	0		
Great American E&S Ins. Co.	5,267,544	0	0	0.00	14
Great American Life Ins. Co.	5,260,149	0	0		
Loyal American Life Ins. Co.	7,247	0	0		
United Teacher Associates Ins. Co.	148	0	0		
Great West Life Assurance	6,296,989	0	0	0.00	11
Alta Health and Life Ins. Co.	125,947	0	0		
Great-West Life and Annuity Ins.	4,905,421	0	0		
Great-West Life Assurance Co.	1,265,621	0	0		
Great Western Companies	3,695,624	1	1	1.38	44
Great Western Ins. Co.	3,695,624	1	1		
Guardian Life Group	10,424,712	2	1	0.49	28
Family Service Life Ins. Co.	9,747	1	1		
Guardian Ins. and Annuity Co., Inc.	307,187	0	0		
Guardian Life Ins. Co. of America (The)	10,095,952	1	0		
Park Avenue Life Ins. Co.	11,826	0	0		

Life insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Hartford Fire and Casualty Group	51,340,742	4	3	0.30	22
Hartford Life and Accident Ins. Co.	3,940,881	1	1		
Hartford Life and Annuity Ins. Co.	5,268,947	1	0		
Hartford Life Ins. Co.	42,130,914	2	2		
Household Finance Corp.	3,098,312	1	1	1.65	50
Household Life Ins. Co.	3,098,312	1	1		
Jackson National Group	9,482,946	2	1	0.54	29
Jackson National Life Ins. Co.	9,482,946	2	1		
Jefferson Pilot Corp.	11,529,192	8	4	1.77	53
Alexander Hamilton Life Ins. Co.	0	3	2		
Guarantee Life Ins. Co.	0	3	1		
Jefferson Pilot Financial Ins. Co.	9,367,657	1	0		
Jefferson Pilot Lifeamerica Ins. Co.	4,563	0	0		
Jefferson Pilot Life Ins. Co.	2,156,972	1	1		
John Hancock Group	25,621,205	4	4	0.80	36
Investors Guaranty Life Ins. Co.	61,899	0	0		
Investors Partner Life Ins. Co.	29,730	0	0		
John Hancock Life Ins. Co.	13,339,619	4	4		
John Hancock Variable Life Ins.	12,189,957	0	0		
Kansas City Life Ins.	5,783,923	6	4	3.54	59
Kansas City Life Ins. Co.	2,238,686	1	0		
Old American Ins. Co.	1,551,518	3	3		
Sunset Life Ins. Co. of America	1,993,719	2	1		
Liberty National	10,778,569	8	6	2.85	57
American Income Life Ins. Co.	3,168,193	3	2		
Globe Life and Accident Ins. Co.	2,321,681	4	3		
Liberty National Life Ins. Co.	242,895	0	0		
United American Ins. Co.	837,702	1	1		
United Investors Life Ins. Co.	4,208,098	0	0		



Life insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Lincoln National	10,911,255	4	3	1.41	45
First Penn-Pacific Life Ins. Co.	2,771,257	1	1		
Lincoln National Life Ins. Co.	8,128,763	3	2		
Lincoln National Reassurance Co.	11,235	0	0		
LSW Holding Group	3,602,761	2	0	0.00	17
Life Ins. Co. of the Southwest	42,285	0	0		
National Life Ins. Co.	3,560,476	2	0		
Lutheran Brotherhood	5,521,879	0	0	0.00	13
Lutheran Brotherhood	5,353,024	0	0		
Lutheran Brotherhood Variable Ins.	168,855	0	0		
Manulife Financial Group	19,672,326	1	1	0.26	21
Manufacturers Life Ins. Co. (USA)	16,141,872	1	1		
Manufacturers Life Ins. Co. of America	3,530,454	0	0		
Mass Mutual Life Ins. Co.	14,896,199	4	2	0.69	32
C.M. Life Ins. Co.	2,824,605	0	0		
Massachusetts Mutual Life Ins. Co.	10,204,057	4	2		
MML Bay State Life Ins. Co.	1,867,537	0	0		
Metropolitan Group	37,336,354	6	5	0.68	31
Cova Financial Services Life Ins.	19,289	0	0		
General American Life Ins. Co.	3,766,044	0	0		
General Life Ins. Co.	425,074	0	0		
General Life Ins. Co. of America	48,893	0	0		
Metropolitan Ins. and Annuity Co.	638,536	0	0		
Metropolitan Life Ins. Co.	28,190,381	5	5		
Metropolitan Tower Life Ins. Co.	86,674	0	0		
New England Life Ins. Co.	3,853,334	0	0		
Paragon Life Ins. Co.	225,069	1	0		
Security Equity Life Ins. Co.	1,309	0	0		

Life insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Security First Life Ins. Co.	56,436	0	0		
Texas Life Ins. Co.	25,315	0	0		
Midland National Life Ins. Group	12,699,149	4	3	1.21	42
Midland National Life Ins. Co.	7,773,408	1	1		
Nacolah Life Ins. Co.	171,897	0	0		
North American Co. for Life and Health Ins.	4,753,844	3	2		
Minnesota Mutual	6,414,352	3	1	0.80	35
Ministers Life Ins. Co. (The)	33,385	0	0		
Minnesota Life Ins. Co.	6,380,967	3	1		
MONY Consolidated	13,395,165	5	2	0.76	34
MONY Life Ins. Co.	9,724,800	5	2		
MONY Life Ins. Co. of America	2,812,074	0	0		
U.S. Financial Life Ins. Co.	858,291	0	0		
Mutual of Omaha	9,241,021	0	0	0.00	7
United of Omaha Life Ins. Co.	9,215,621	0	0		
United World Life Ins. Co.	25,400	0	0		
Nationwide Corp.	19,571,608	0	0	0.00	2
Nationwide Life Ins. Co.	19,571,608	0	0		
Netherlands Ins. Companies	15,739,796	3	3	0.97	39
Equitable Life Ins. Co. of Iowa	2,256,264	1	1		
Golden American Life Ins. Co.	120,084	0	0		
Midwestern United Life Ins. Co.	21,434	0	0		
Security Life of Denver Ins. Co.	10,506,706	1	1		
Southland Life Ins. Co.	2,566,490	0	0		
United Life and Annuity Ins. Co.	27,774	1	1		
USG Annuity and Life Co.	241,044	0	0		
New York Life Group	35,656,815	10	5	0.72	33
New York Life Ins. and Annuity Corp.	7,270,511	1	0		

Life insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
New York Life Ins. Co.	28,102,849	9	5		
New York Life Ins. Co. of Arizona	283,455	0	0		
Northwestern Mutual	63,038,043	1	1	0.08	19
Northwestern Mutual Life Ins. Co.	63,038,043	1	1		
Pacific Life Ins. Co.	60,554,346	0	0	0.00	1
Pacific Life and Annuity Co.	896,992	0	0		
Pacific Life Ins. Co.	59,657,354	0	0		
Phoenix Companies	9,169,280	0	0	0.00	8
AGL Life Assurance Co.	8,965	0	0		
PHL Variable Ins. Co.	391,795	0	0		
Phoenix Home Life Mutual Ins. Co.	8,668,438	0	0		
Phoenix Life and Annuity Co.	97,808	0	0		
Phoenix National Ins. Co.	2,274	0	0		
Principal Financial Group	12,913,035	1	1	0.40	25
Principal Life Ins. Co.	12,913,035	1	1		
Protective Life Ins. Group	5,784,021	2	2	1.77	52
Empire General Life Assurance Corp.	889,679	0	0		
Lyndon Life Ins. Co.	(4,660)	0	0		
Protective Life and Annuity Ins. Co.	20,355	0	0		
Protective Life Ins. Co.	2,545,629	0	0		
West Coast Life Ins. Co.	2,333,969	2	2		
Western Diversified Life Ins. Co.	(951)	0	0		
Provident Mutual	5,970,666	3	3	2.57	56
Provident Mutual Life Ins. Co.	2,203,746	3	3		
Provident Mutual Life and Annuity Co.	3,766,920	0	0		
Prudential of America	32,142,468	29	14	2.23	55
Pruco Life Ins. Co.	4,986,743	0	0		
Prudential Ins. Co. of America	27,155,725	29	14		

Life insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Regence Group	12,301,577	0	0	0.00	5
Regence Life and Health Ins. Co.	12,301,577	0	0		
Reliastar Life Ins. Group	12,461,688	4	3	1.23	43
Northern Life Ins. Co.	529,008	1	0		
Reliastar Life Ins. Co.	8,992,596	3	3		
Reliastar Life Ins. Co. of New York	188,681	0	0		
Security-Connecticut Life Ins. Co.	2,751,403	0	0		
Safeco Ins. Group	9,997,242	0	0	0.00	6
American States Life Ins. Co.	2,730,967	0	0		
Safeco Life Ins. Co.	7,243,520	0	0		
Safeco National Life Ins. Co.	22,755	0	0		
Standard Ins. Co.	62,363,085	11	7	0.57	30
State Farm (IL)	30,333,378	4	2	0.34	23
State Farm Life Ins. Co.	30,333,378	4	2		
Sun Life Assurance Co. of Canada	21,341,207	1	1	0.24	20
Sun Life Assurance Co. of Canada	6,093,595	0	0		
Sun Life Assurance Co. of Canada (USA)	15,247,612	1	1		
United Heritage Mutual Life Ins.	3,124,319	1	1	1.64	49
United Services Automobile Association Group	3,905,144	0	0	0.00	16
USAA Life Ins. Co.	3,905,144	0	0		
Unum-Provident Corp. Group	14,601,421	0	0	0.00	3
Colonial Life and Accident Ins. Co.	387,285	0	0		
Paul Revere Life Ins. Co.	158,511	0	0		
Paul Revere Protective Life Ins. Co.	29,131	0	0		
Paul Revere Variable Annuity Ins. Co.	5,770	0	0		
Provident Life and Accident Ins. Co.	1,455,073	0	0		
Unum Life Ins. Co. of America	12,565,651	0	0		



Life insurance

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Zurich American Ins. Group	44,849,003	9	8	0.91	38
Farmers New World Life Ins. Co.	16,372,709	5	4		
Federal Kemper Life Assurance Co.	3,731,569	2	2		
Fidelity Life Association, a Mutual Legal Reserve	317,211	0	0		
Kemper Investors Life Ins. Co.	23,282,610	0	0		
Universal Underwriters Life Ins. Co.	333,547	0	0		
Zurich Life Ins. Co. of America	811,357	2	2		

Total, this table	967,543,531	233	157	0.83	61
Total for life	1,048,088,652	301	205	1.00	

Annuities

An annuity is an investment product that allows you to save for retirement while deferring income taxes. You can choose from several payout options, including receiving a lump sum or having monthly income for life.

Annuities are issued by life insurance companies. You can buy annuities from the insurance company or through banks and brokerage firms.

One of the biggest advantages of annuities is that your savings grow without any current tax because earnings aren't taxed until payouts begin. Another advantage is that annuities can provide a steady stream of income that you cannot outlive. In addition, annuities offer more flexibility than some other retirement products, such as individual retirement accounts (IRAs). You decide how much money to invest in an annuity, what type of investment risk you want to assume, and how and when you begin receiving payouts.

There are two basic kinds of annuities — deferred and immediate. With a deferred annuity, you put money in as a lump sum or on a regular basis, but delay the pay-

out while your money grows tax free. With an immediate annuity, you start receiving payments right away.

After you choose a deferred or immediate annuity, you'll need to decide if you want a fixed or variable annuity contract. With a fixed annuity, your premiums earn a fixed rate of return. You're guaranteed a fixed amount every month when you begin receiving payouts (on the schedule you've specified). When you buy a variable annuity, you decide how your money is invested. Variable annuities usually offer a variety of investment options, such as money market, bond, and stock funds. The return you receive depends on how well the funds perform.

Before buying an annuity, carefully review all of the options and risks to make sure you get the type of contract that best suits your financial situation.

If you have questions about annuities, the Insurance Division can help. Call the Consumer Protection Section, (503) 947-7984 or (888) 877-4894 (toll-free in Oregon).

Check before you buy

Before buying an annuity, make sure the insurance company issuing the annuity is licensed to do business in Oregon. Call the Insurance Division's Company Section, (503) 947-7982, or check our company search page on our Web site:

oregoninsurance.org. *Also, review the complaint information in this booklet to see how the company treats its customers.*

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Aegon USA	3,463,694	2	2	8.07	38
AUSA Life Ins. Co., Inc.	77,184	0	0		
Life Investors Ins. Co. of America	0	1	1		
Monumental Life Ins. Co.	35,000	0	0		
Transamerica Life Ins. and Annuity Co.	1,353,793	0	0		
Transamerica Life Ins. Co.	1,063,498	1	1		
Transamerica Occidental Life Ins. Co.	933,949	0	0		
Western Reserve Life Assurance Co. of Ohio	270	0	0		

Annuities

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Aetna Life and Casualty	10,188,350	1	1	1.37	30
Aetna Life Ins. and Annuity Co.	10,245,621	0	0		
Aetna Life Ins. Co.	(57,271)	1	1		
Aid Association for Lutherans	12,157,778	0	0	0.00	7
Allstate Ins. Group	58,943,857	2	2	0.47	24
Allstate Life Ins. Co.	7,486,229	0	0		
American Heritage Life Ins. Co.	2,120	0	0		
Charter National Life Ins. Co.	93,807	0	0		
Columbia Universal Life Ins. Co.	414,931	0	0		
Glenbrook Life and Annuity Co.	23,660,809	0	0		
Lincoln Benefit Life Co.	23,587,540	1	1		
Northbrook Life Ins. Co.	3,690,226	0	0		
Surety Life Ins. Co.	8,195	1	1		
American Equity Investment Life Ins.	4,893,692	0	0	0.00	16
American Express Group	16,821,186	1	0	0.00	6
American Enterprise Life Ins. Co.	4,813,076	1	0		
American Partners Life Ins. Co.	152,014	0	0		
IDS Life Ins. Co.	11,856,096	0	0		
American National Financial Group	3,473,849	0	0	0.00	20
American National Ins. Co.	2,981,141	0	0		
Standard Life and Accident Ins. Co.	492,708	0	0		
Beneficial Life	4,265,544	1	1	3.28	35
Beneficial Life Ins. Co.	4,265,544	1	1		
Century Companies of America	9,960,591	0	0	0.00	8
Cuna Mutual Life Ins. Co.	9,960,591	0	0		
CitiGroup	14,395,647	1	1	0.97	28
Primerica Life Ins. Co.	14,512	0	0		

Annuities

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Travelers Ins. Co.	14,381,135	0	0		
Travelers Life and Annuity Co.	0	1	1		
CNA Ins. Group	8,138,714	0	0	0.00	13
Continental Assurance Co.	125,695	0	0		
Valley Forge Life Ins. Co.	8,013,019	0	0		
Conseco Group	19,171,976	12	11	8.02	37
Bankers Life and Casualty Co.	14,843,879	3	3		
Bankers National Life Ins. Co.	186	0	0		
Beneficial Standard Life Ins. Co.	0	1	1		
Conseco Annuity Assurance Co.	4,190,739	7	7		
Conseco Life Ins. Co.	600	0	0		
Conseco Variable Ins. Co.	126,760	1	0		
Manhattan National Life Ins. Co.	750	0	0		
Pioneer Life Ins. Co.	1,053	0	0		
United Presidential Life Ins. Co.	4,243	0	0		
Washington National Ins. Co.	3,766	0	0		
Consumers Ins. Group	63,794,977	0	0	0.00	2
Old Standard Life Ins. Co.	13,701,959	0	0		
Western United Life Assurance Co.	50,093,018	0	0		
Equitable Life (NY)	3,507,767	1	1	3.99	36
Equitable Life Assurance Society of the U.S.	3,507,767	1	1		
Fidelity Invest Ins. and Annuity Group	3,875,500	0	0	0.00	18
Fidelity Investments Life Ins. Co.	3,875,500	0	0		
First Investors Life Ins. Co.	8,498,414	0	0	0.00	11
GE Global Ins. Holding Co.	60,463,535	1	1	0.23	22
Federal Home Life Ins. Co.	(97,665)	0	0		
First Colony Life Ins. Co.	4,496,691	0	0		

Annuities

Before you buy

Before purchasing a variable annuity, find out what fund options are available. Companies are required to give you a prospectus for any annuity contract registered with the Securities and Exchange Commission. The prospectus includes information about the fund's objectives, expenses, financial condition, and investment risks. Remember, returns from variable annuities depend on the performance of the funds backing the contract.

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
GE Life and Annuity Assurance Co.	30,211,212	0	0		
General Electric Capital Assurance Co.	25,853,188	1	1		
Union Fidelity Life Ins. Co.	109	0	0		
Great American E&S Ins. Co.	5,098,868	1	1	2.74	34
Great American Life Ins. Co.	5,098,868	1	1		
Guardian Life Group	8,623,142	0	0	0.00	10
Family Service Life Ins. Co.	589	0	0		
Guardian Ins. and Annuity Co.	8,400,419	0	0		
Guardian Life Ins. Co. of America	222,134	0	0		
Hartford Fire and Casualty Group	13,352,032	1	1	1.05	29
Hartford Life and Annuity Ins. Co.	949,205	1	1		
Hartford Life Ins. Co.	12,402,827	0	0		
Jackson National Group	28,670,513	5	3	1.46	31
Jackson National Life Ins. Co.	28,670,513	5	3		
Jefferson Pilot Corp.	6,318,992	0	0	0.00	14
Jefferson Pilot Financial Ins. Co.	747,123	0	0		
Jefferson Pilot Life Ins. Co.	5,571,869	0	0		
Liberty Mutual Ins. Group	19,642,638	1	0	0.00	4
Keyport Life Ins. Co.	19,597,190	1	0		
Liberty Life Assurance Co. of Boston	45,448	0	0		
Lutheran Brotherhood	17,262,671	0	0	0.00	5
Lutheran Brotherhood	14,982,170	0	0		
Lutheran Brotherhood Variable Ins.	2,280,501	0	0		
Midland National Life Ins. Group	5,146,729	0	0	0.00	15
Midland National Life Ins. Co.	5,146,231	0	0		

Annuities

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
Nacolah Life Ins. Co.	200	0	0		
North American Co. for Life and Health	298	0	0		
Mutual of Omaha	3,321,748	0	0	0.00	21
United of Omaha Life Ins. Co.	3,321,748	0	0		
National Western Life Ins. Co.	7,961,723	1	1	1.76	32
New York Life Group	43,423,454	2	2	0.64	25
New York Life Ins. and Annuity Corp.	40,078,519	0	0		
New York Life Ins. Co.	3,344,935	2	2		
Northwestern Mutual	8,295,704	0	0	0.00	12
Northwestern Mutual Life Ins. Co.	8,295,704	0	0		
Pacific Life Ins. Co.	3,501,040	0	0	0.00	19
Prudential of America	63,080,314	3	3	0.66	26
Prudential Ins. Co. of America	63,080,314	3	3		
Reliastar Life Ins. Group	20,345,636	1	1	0.69	27
Northern Life Ins. Co.	1,087,603	0	0		
Reliastar Life Ins. Co.	19,129,585	1	1		
Reliastar Life Ins. Co. of New York	6,400	0	0		
Security-Connecticut Life Ins.	122,048	0	0		
Safeco Ins. Group	27,230,131	0	0	0.00	3
American States Life Ins. Co.	32,129	0	0		
Safeco Life Ins. Co.	27,198,002	0	0		
St. Paul Groups	4,352,631	0	0	0.00	17
Fidelity and Guaranty Life Ins. Co.	4,352,631	0	0		
Standard Ins. Co.	113,449,700	0	0	0.00	1
State Farm (IL)	9,552,961	0	0	0.00	9
State Farm Life Ins. Co.	9,552,961	0	0		

Annuities

Insurer group or company	2000 premium	Total complaints	Confirmed complaints	Complaint index	2000 ranking
TIAA Family of Companies	40,642,275	1	1	0.34	23
Teachers Ins. and Annuity Association	40,642,275	0	0		
TIAA-CREF Life Ins. Co.	0	1	1		
Western-Southern Group	6,141,666	1	1	2.28	33
Columbus Life Ins. Co.	225	0	0		
Integrity Life Ins. Co.	0	1	1		
Western-Southern Life Assurance Co.	6,141,441	0	0		
Total, this table	761,429,639	39	34	0.62	38
Total for annuities	810,964,575	73	58	1.00	

Auto insurance (personal)

Company name • Group name	Page
21st Century Casualty Co. • American International Group	8
21st Century Ins. Co. • American International Group	8
AIG National Ins. Co., Inc. • American International Group	8
AIU Ins. Co. • American International Group	8
Allied Property and Casualty Ins. • Nationwide Corp.	13
Allstate Indemnity Co. • Allstate Ins. Group	8
Allstate Ins. Co. • Allstate Ins. Group	8
Amco Ins. Co. • Nationwide Corp.	13
American and Foreign Ins. Co. • Royal and Sun Alliance USA	14
American Bankers Ins. Co. of Florida • Fortis Group	11
American Casualty Co. of Reading, Pennsylvania • CNA Ins. Group	10
American Commerce Ins. Co. • Commerce Group, Inc.	10
American Economy Ins. Co. • Safeco Ins. Group	15
American Employers Ins. Co. • CGU Ins. Group	9
American Family Home Ins. Co. • American Modern Ins. Group	8
American Family Mutual Ins. Co. • American Family Ins. Group	8
American Federation Ins. Co. • Zurich American Ins. Group	16
American Fire and Casualty Co. • Ohio Casualty Group	13
American Home Assurance Co. • American International Group	8
American International South Ins. • American International Group	8
American Manufacturers Mutual Ins. • Lumbermens Mutual Casualty Group	12
American Modern Home Ins. Co. • American Modern Ins. Group	8
American National General Ins. • American National Financial Group	9
American National Property and Casualty Co. • American National Financial Group	9
American Premier Ins. Co. • Great American E&S Ins. Co.	11
American Protection Ins. Co. • Lumbermens Mutual Casualty Group	12
American Reliable Ins. Co. • Fortis Group	11
American Security Ins. Co. • Fortis Group	11
American Spirit Ins. Co. • Great American E&S Ins. Co.	11
American Standard Ins. Co. of Wisconsin • American Family Ins. Group	8
American States Ins. Co. • Safeco Ins. Group	15
American States Ins. Co. of Texas • Safeco Ins. Group	15
American States Preferred Ins. • Safeco Ins. Group	15

Company name • Group name	Page
Amex Assurance Co. • American Express Group	8
Amica Mutual Ins. Co. • Amica Mutual Group	9
Associated Indemnity Corp. • Allianz Ins. Group	8
Assurance Co. of America • Zurich American Ins. Group	16
Atlanta Casualty Co. • Great American E&S Ins. Co.	11
Atlanta Specialty Ins. Co. • Great American E&S Ins. Co.	11
Austin Mutual Ins. Co. • Austin Mutual Group	9
Avomark Ins. Co. • Ohio Casualty Group	13
California Casualty and Fire Ins. Co. • California Casualty Management	9
California Casualty Indemnity Exchange • California Casualty Management	9
California Casualty Ins. Co. • California Casualty Management	9
Cascade National Ins. Co.	9
Charter Oak Fire Ins. Co. • CitiGroup	10
Chicago Ins. Co. • Allianz Ins. Group	8
Clarendon National Ins. Co. • Hannover Group	12
Colonial Penn Franklin Ins. Co. • GE Global Ins. Holding Co.	11
Colonial Penn Ins. Co. • GE Global Ins. Holding Co.	11
Colonial Penn Madison Ins. Co. • GE Global Ins. Holding Co.	11
Commerce West Ins. Co. • Commerce Group, Inc.	10
Commercial Union Ins. Co. • CGU Ins. Group	9
Continental Casualty Co. • CNA Ins. Group	10
Continental Ins. Co. (The) • CNA Ins. Group	10
Country Casualty Ins. Co. • Country Companies	10
Country Mutual Ins. Co. • Country Companies	10
Country Preferred Ins. Co. • Country Companies	10
Dairyland Ins. Co. • Sentry Ins. Group	15
Deerbrook Ins. Co. • Allstate Ins. Group	8
Depositors Ins. Co. • Nationwide Corp.	13
Eagle American Ins. Co. • Great American E&S Ins. Co.	11
Employers Fire Ins. Co. • CGU Ins. Group	9
Farmers Ins. Co. of Oregon • Zurich American Ins. Group	16
Federal Ins. Co. • Chubb and Son, Inc.	9

Index

Auto insurance (personal)

Company name • Group name	Page
Fidelity and Guaranty Ins. Co. • St. Paul Groups	15
Fidelity and Guaranty Ins. Underwriters, Inc. • St. Paul Groups	15
Financial Indemnity Co. • Unitrin Group	16
Fireman's Fund Ins. Co. of Nebraska • Allianz Ins. Group	8
First American Ins. Co. (MO)	11
First Community Ins. Co. • Bankers Ins. Group	9
First Liberty Ins. Corp. • Liberty Mutual Ins. Group	12
First National Ins. Co. of America • Safeco Ins. Group	15
Foremost Ins. Co. • Zurich American Ins. Group	16
Foremost Property and Casualty Ins. Co. • Zurich American Ins. Group	16
GE Auto and Home Assurance Co. • GE Global Ins. Holding Co.	11
GEICO Casualty Co. • Berkshire Hathaway	9
GEICO General Ins. Co. • Berkshire Hathaway	9
GEICO Indemnity Co. • Berkshire Hathaway	9
General Ins. Co. of America • Safeco Ins. Group	15
Generali - U.S. Branch (dba The General Ins. Co.)	11
Glens Falls Ins. Co. (The) • CNA Ins. Group	10
Globe Indemnity Co. • Royal and Sun Alliance USA	14
Government Employees Ins. Co. • Berkshire Hathaway	9
Grange Ins. Association • Grange Ins.	11
Grange Mutual Ins. Co. • Grange Mutual Group	11
Granite State Ins. Co. • American International Group	8
Great American Ins. Co. • Great American E&S Ins. Co.	11
Great American Ins. Co. of New York • Great American E&S Ins. Co.	11
Great Northern Ins. Co. • Chubb and Son, Inc.	9
Guaranty National Ins. Co. • Royal and Sun Alliance USA	14
Guideone America Ins. Co. • Preferred Risk Group	14
Guideone Elite Ins. Co. • Preferred Risk Group	14
Guideone Mutual Ins. Co. • Preferred Risk Group	14
Guideone Specialty Mutual Ins. • Preferred Risk Group	14
Hartford Accident and Indemnity Co. • Hartford Fire and Casualty Group	12
Hartford Casualty Ins. Co. • Hartford Fire and Casualty Group	12

Company name • Group name	Page
Hartford Fire Ins. Co. • Hartford Fire and Casualty Group	12
Hartford Ins. Co. of the Midwest • Hartford Fire and Casualty Group	12
Hartford Underwriters Ins. Co. • Hartford Fire and Casualty Group	12
Horace Mann Ins. Co. • Horace Mann Group	12
Horace Mann Property and Casualty Ins. Co. • Horace Mann Group	12
IGF Ins. Co. • Pafco General Group	13
Illinois National Ins. Co. • American International Group	8
Infinity Ins. Co. • Great American E&S Ins. Co.	11
Ins. Co. of the State of Pennsylvania • American International Group	8
Integon Indemnity Corp. • Motors Ins. Corp.	13
Kemper Auto and Home Ins. Co. • Lumbermens Mutual Casualty Group	12
Leader Ins. Co. • Great American E&S Ins. Co.	11
Liberty Ins. Corp. • Liberty Mutual Ins. Group	12
Liberty Mutual Fire Ins. Co. • Liberty Mutual Ins. Group	12
Lumbermens Mutual Casualty Co. • Lumbermens Mutual Casualty Group	12
Maryland Casualty Co. • Zurich American Ins. Group	16
Merastar Ins. Co. • Prudential of America	14
Metropolitan Casualty Ins. Co. • Metropolitan Group	12
Metropolitan Direct Property and Casualty Ins. Co. • Metropolitan Group	12
Metropolitan General Ins. Co. • Metropolitan Group	12
Metropolitan Property and Casualty Ins. Co. • Metropolitan Group	13
Mid-Century Ins. Co. • Zurich American Ins. Group	16
Mutual of Enumclaw	13
National Alliance Ins. Co.	13
National American Ins. Co. of California • DHC Group	11
National Fire Ins. Co. of Hartford • CNA Ins. Group	10
National General Assurance Co. • Motors Ins. Corp.	13
National General Ins. Co. • Motors Ins. Corp.	13
National Interstate Ins. Co. • Great American E&S Ins. Co.	11
National Merit Ins. Co. • Credit Suisse Group	10
National Union Fire Ins. Co. • American International Group	8
Nationwide Assurance Co. • Nationwide Corp.	13

Auto insurance (personal)

Company name • Group name	Page
Nationwide Mutual Fire Ins. Co. • Nationwide Corp.	13
Nationwide Mutual Ins. Co. • Nationwide Corp.	13
Nationwide Property and Casualty Ins. Co. • Nationwide Corp.	13
North Pacific Ins. Co. • CGU Ins. Group	9
Northbrook Property and Casualty Ins. Co. • St. Paul Groups	15
Northern Ins. Co. of New York • Zurich American Ins. Group	16
Northern Mutual Ins. Co. • Austin Mutual Group	9
Northwestern Pacific Indemnity Co. • Chubb and Son, Inc.	10
Ohio Casualty Ins. Co. • Ohio Casualty Group	13
Ohio Security Ins. Co. • Ohio Casualty Group	13
Omni Ins. Co. • Omni Ins. Group	13
Oregon Automobile Ins. Co. • CGU Ins. Group	9
Oregon Mutual Ins. Co. • Oregon Mutual Ins.	13
Pacific Indemnity Co. • Chubb and Son, Inc.	10
Phoenix Ins. Co. • CitiGroup	10
Progressive Casualty Ins. Co. • Progressive Group	14
Progressive Classic Ins. Co. • Progressive Group	14
Progressive Halcyon Ins. Co. • Progressive Group	14
Progressive Home Ins. Co. • Progressive Group	14
Progressive Northern Ins. Co. • Progressive Group	14
Progressive Northwestern Ins. Co. • Progressive Group	14
Progressive Preferred Ins. Co. • Progressive Group	14
Progressive Specialty Ins. Co. • Progressive Group	14
Progressive West Ins. Co. • Progressive Group	14
Prudential General Ins. Co. • Prudential of America	14
Prudential Property and Casualty Ins. Co. • Prudential of America	14
QBE Ins. Corp. • QBE Ins. Group Ltd.	14
Regal Ins. Co. • Great American E&S Ins. Co.	12
Rocky Mountain Fire and Casualty Co. • Grange Ins.	11
Royal Indemnity Co. • Royal and Sun Alliance USA	14
Royal Ins. Co. of America • Royal and Sun Alliance USA	14
Safeco Ins. Co. of America • Safeco Ins. Group	15

Company name • Group name	Page
Safeco Ins. Co. of Illinois • Safeco Ins. Group	15
Safeco National Ins. Co. • Safeco Ins. Group	15
Security Ins. Co. of Hartford • Royal and Sun Alliance USA	14
Security National Ins. Co. • Unitrin Group	16
Sentry Ins., a Mutual Co. • Sentry Ins. Group	15
Sentry Select Ins. Co. • Sentry Ins. Group	15
St. Paul Guardian Ins. Co. • St. Paul Groups	15
St. Paul Mercury Ins. Co. • St. Paul Groups	15
State Farm Fire and Casualty Co. • State Farm (IL)	15
State Farm Mutual Automobile Ins. Co. • State Farm (IL)	15
Sublimity Ins. Co.	15
Teachers Ins. Co. • Horace Mann Group	12
Transcontinental Ins. Co. • CNA Ins. Group	10
Transportation Ins. Co. • CNA Ins. Group	10
Travelers Indemnity Co. (The) • CitiGroup	10
Travelers Indemnity Co. of America • CitiGroup	10
Travelers Indemnity Co. of Connecticut (The) • CitiGroup	10
Travelers Indemnity Co. of Illinois • CitiGroup	10



Index

Auto insurance (personal)

Company name • Group name	Page
Trinity Universal Ins. Co. • Unitrin Group	16
Trinity Universal Ins. Co. of Kansas, Inc. • Unitrin Group	16
Trumbull Ins. Co. • Hartford Fire and Casualty Group	12
Twin City Fire Ins. Co. • Hartford Fire and Casualty Group	12
Unigard Indemnity Co. • Credit Suisse Group	10
Unigard Ins. Co. • Credit Suisse Group	10
United Services Automobile Assoc. • United Services Automobile Assoc. Group	15
United States Fidelity and Guaranty Co. • St. Paul Groups	15
Universal Underwriters Ins. Co. • Zurich American Ins. Group	16
USAA Casualty Ins. Co. • United Services Automobile Association Group	15
USAA General Indemnity Co. • United Services Automobile Association Group	15
Valley Forge Ins. Co. • CNA Ins. Group	10
Valley Ins. Co. • Unitrin Group	16
Valley Property and Casualty Ins. Co. • Unitrin Group	16
Vigilant Ins. Co. • Chubb and Son, Inc.	10
Viking Ins. Co. of Wisconsin • Royal and Sun Alliance USA	14
Warner Ins. Co. • Allianz Ins. Group	8
Wasatch Crest Mutual Ins. Co. • Wasatch Crest Group	16
West American Ins. Co. • Ohio Casualty Group	13
Western Protectors Ins. Co. • Oregon Mutual Ins.	13
Windsor Ins. Co. • Great American E&S Ins. Co.	12
Workmen's Auto Ins. Co. • Workmen's Group	16
Worldwide Ins. Co. • Great American E&S Ins. Co.	12



Health insurance (excluding HCSCs)

Company name • Group name	Page
Academy Life Ins. Co. • Aegon USA	17
Aetna Life Ins. and Annuity Co. • Aetna Life and Casualty	17
Aetna Life Ins. Co. • Aetna Life and Casualty	17
Aid Association for Lutherans	17
All American Life Ins. Co. • American General Group	18
Allianz Life Ins. Co. of North America • Allianz Ins. Group	17
Allstate Ins. Co. • Allstate Ins. Group	18
Allstate Life Ins. Co. • Allstate Ins. Group	18
Alta Health and Life Ins. Co. • Great West Life Assurance	21
American Automobile Ins. Co. • Allianz Ins. Group	18
American Bankers Ins. Co. of Florida • Fortis Group	20
American Bankers Life Assurance Co. of Florida • Fortis Group	20
American Casualty Co. of Reading, PA • CNA Ins. Group	19
American Family Life Assurance Co. • American Family Corp.	18
American Fidelity Assurance Co. • American Fidelity Corp. Group	18
American Franklin Life Ins. Co. • American General Group	18
American General Assurance Co. • American General Group	18
American General Life and Accident Ins. Co. (The) • American General Group	18
American General Life Ins. Co. • American General Group	18
American General Life Ins. Co. of NY • American General Group	18
American Health and Life Ins. Co. • CitiGroup	19
American Heritage Life Ins. Co. • Allstate Ins. Group	18
American Income Life Ins. Co. • Liberty National	22
American National Ins. Co. • American National Financial Group	19
American National Life Ins. Co. • American National Financial Group	19
American Network Ins. Co. • Penn Treaty American Group	24
American Phoenix Life and Reassurance Co. • Phoenix Companies	24
American Pioneer Life Ins. Co. • Universal Holding Corp.	26
American Progressive Life and Health Ins. Co. • Universal Holding Corp.	26
American Reliable Ins. Co. • Fortis Group	20
American Republic Ins. Co.	19
American Security Ins. Co. • Fortis Group	20
American States Ins. Co. • Safeco Ins. Group	25
American States Life Ins. Co. • Safeco Ins. Group	25

Health insurance (excluding HCSCs)

Company name • Group name	Page
Ameritas Life Ins. Corp.	19
Amex Assurance Co. • American Express Group	18
AUSA Life Ins. Co., Inc. • Aegon USA	17
Avemco Ins. Co. • HCC Ins. Holdings Group	21
Bankers Life and Casualty Co. • Conseco Group	20
Bankers United Life Assurance Co. • Aegon USA	17
Brokers National Life Assurance Co.	19
Central States Health and Life Co. of Omaha • Central States Group	19
Centre Life Ins. Co. • Zurich American Ins. Group	26
Chesapeake Life Ins. Co. • United Group of Companies	25
Citicorp Life Ins. Co. • CitiGroup	19
Colonial Life and Accident Ins. Co. • Unum-Provident Corp. Group	26
Colonial Penn Franklin Ins. Co. • GE Global Ins. Holding Co.	21
Colonial Penn Ins. Co. • GE Global Ins. Holding Co.	21
Columbia Universal Life Ins. Co. • Allstate Ins. Group	18
Combined Ins. Co. of America • Aon Corp.	19
Connecticut General Life Ins. Co. • Cigna Health Group	19
Conseco Annuity Assurance Co. • Conseco Group	20
Conseco Direct Life Ins. Co. • Conseco Group	20
Conseco Health Ins. Co. • Conseco Group	20
Conseco Life Ins. Co. • Conseco Group	20
Conseco Medical Ins. Co. (dba Conseco Medical and Life Ins. Co.) • Conseco Group	20
Conseco Senior Health Ins. Co. • Conseco Group	20
Conseco Variable Ins. Co. • Conseco Group	20
Continental Assurance Co. • CNA Ins. Group	19
Continental Casualty Co. • CNA Ins. Group	19
Continental Ins. Co. (The) • CNA Ins. Group	19
Cuna Mutual Ins. Society • Cuna Mutual Group	20
Employers Ins. of Wausau, a Mutual Co. • Liberty Mutual Ins. Group	22
Employers Reinsurance Corp. • GE Global Ins. Holding Co.	21
Equitable Life and Casualty Ins. Co.	20
Farmers New World Life Ins. Co. • Zurich American Ins. Group	26
Federal Home Life Ins. Co. • GE Global Ins. Holding Co.	21
First Colony Life Ins. Co. • GE Global Ins. Holding Co.	21

Company name • Group name	Page
First Penn-Pacific Life Ins. Co. • Lincoln National	22
Fortis Benefits Ins. Co. • Fortis Group	20
Fortis Ins. Co. • Fortis Group	20
Franklin Life Ins. Co. • American General Group	18
Frontier National Life Ins. Co. • Conseco Group	20
GE Group Life Assurance Co. • GE Global Ins. Holding Co.	21
GE Life and Annuity Assurance Co. • GE Global Ins. Holding Co.	21
General American Life Ins. Co. • Metropolitan Group	23
General Electric Capital Assurance Co. • GE Global Ins. Holding Co.	21
Globe Life and Accident Ins. Co. • Liberty National	22
Great-West Life and Annuity Ins. Co. • Great West Life Assurance	21
Great-West Life Assurance Co. (The) • Great West Life Assurance	21
Guarantee Trust Life Ins. Co. • Guarantee Trust	21
Guardian Life Ins. Co. of America (The) • Guardian Life Group	21
Hartford Fire Ins. Co. • Hartford Fire and Casualty Group	21
Hartford Life and Accident Ins. Co. • Hartford Fire and Casualty Group	21
Hartford Life and Annuity Ins. Co. • Hartford Fire and Casualty Group	21
Hartford Life Ins. Co. • Hartford Fire and Casualty Group	21
HCC Life Ins. Co. • HCC Ins. Holdings Group	22
Heritage Life Ins. Co. • GE Global Ins. Holding Co.	21
Highmark Life Ins. Co. • Highmark, Inc.	22
IDS Life Ins. Co. • American Express Group	18
J.C. Penney Casualty Ins. Co. • J.C. Penney Co.	22
J.C. Penney Life Ins. Co. • J.C. Penney Co.	22
Jefferson Pilot Financial Ins. Co. • Jefferson Pilot Corp.	22
Jefferson Pilot Life Ins. Co. • Jefferson Pilot Corp.	22
John Alden Life Ins. Co. • Fortis Group	20
John Hancock Life Ins. Co. • John Hancock Group	22
Liberty Life Assurance Co. of Boston • Liberty Mutual Ins. Group	22
Liberty Mutual Ins. Co. • Liberty Mutual Ins. Group	22
Liberty National Life Ins. Co. • Liberty National	22
Liberty Northwest Ins. Corp. • Liberty Mutual Ins. Group	22

Index

Health insurance (excluding HCSCs)

Company name • Group name	Page
Life Ins. Co. of North America • Cigna Health Group	19
Life Investors Ins. Co. of America • Aegon USA	17
LifeUSA Ins. Co. • Allianz Ins. Group	18
Lifewise, a Premera Health Plan, Inc. • Premera Blue Cross Group	24
Lincoln Benefit Life Co. • Allstate Ins. Group	18
Lincoln National Health and Casualty Ins. Co. • Lincoln National	22
Lincoln National Life Ins. Co. • Lincoln National	22
Lincoln National Reassurance Co. • Lincoln National	22
Lyndon Life Ins. Co. • Protective Life Ins. Group	24
Mass Mutual Life Ins. Co.	23
Medico Life Ins. Co. • Mutual Protective	23
Mega Life and Health Ins. Co. • United Group of Companies	25
Members Life Ins. Co. • Cuna Mutual Group	20
Merit Life Ins. Co. • American General Group	18
Metropolitan Life Ins. Co. • Metropolitan Group	23
Metropolitan Property and Casualty Ins. Co. • Metropolitan Group	23
Mid-West National Life Ins. Co. • United Group of Companies	25
Ministers Life Ins. Co. (The) • Minnesota Mutual	23
Minnesota Life Ins. Co. • Minnesota Mutual	23
Montgomery Ward Ins. Co. • GE Global Ins. Holding Co.	21
Monumental Life Ins. Co. • Aegon USA	17
MONY Life Ins. Co. • MONY Consolidated	23
Mutual of Omaha Ins. Co. • Mutual of Omaha	23
Mutual Protective Ins. Co. • Mutual Protective	23
National Benefit Life Ins. Co. • CitiGroup	19
New England Life Ins. Co. • Metropolitan Group	23
New York Life Ins. Co. • New York Life Group	23
Niagara Fire Ins. Co. • CNA Ins. Group	19
North Central Life Ins. Co. • American General Group	18
Northern Life Ins. Co. • Reliastar Life Ins. Group	25
Northwestern Long Term Care Ins. • Northwestern Mutual	23
Northwestern Mutual Life Ins. Co. • Northwestern Mutual	23

Company name • Group name	Page
Pacific Life and Annuity Co. • Pacific Life Ins. Co.	23
Pacific Life Ins. Co. • Pacific Life Ins. Co.	23
Pacificare Life Assurance Co. • Pacificare Health Systems Group	24
Paul Revere Life Ins. Co. • Unum-Provident Corp. Group	26
Penn Treaty Network America Ins. Co. • Penn Treaty American Group	24
Pennsylvania Life Ins. Co. • Universal Holding Corp.	26
Peoples Benefit Life Ins. Co. • Aegon USA	17
Phoenix Home Life Mutual Ins. Co. • Phoenix Companies	24
Physicians Life Ins. Co. • Physicians Mutual	24
Physicians Mutual Ins. Co. • Physicians Mutual	24
Pioneer Life Ins. Co. • Consecro Group	20
Primerica Life Ins. Co. • CitiGroup	19
Principal Life Ins. Co. • Principal Financial Group	24
Professional Ins. Co. • GE Global Ins. Holding Co.	21
Protective Life Ins. Co. • Protective Life Ins. Group	24
Provident Life and Accident Ins. Co. • Unum-Provident Corp. Group	26
Prudential Ins. Co. of America • Prudential of America	24
Pyramid Life Ins. Co. • Unitrin Group	26
Reassure America Life Ins. Co. • Swiss Reinsurance	25
Regence Life and Health Ins. Co. • Regence Group	24
Reliable Life Ins. Co. (The) • Unitrin Group	26
Reliance Standard Life Ins. Co. • Delphi Financial Group	20
Reliastar Life Ins. Co. • Reliastar Life Ins. Group	25
Reliastar Life Ins. Co. of New York • Reliastar Life Ins. Group	25
Safeco Life Ins. Co. • Safeco Ins. Group	25
Security Life Ins. Co. of America • Security American Financial	25
Security-Connecticut Life Ins. Co. • Reliastar Life Ins. Group	25
Standard Guaranty Ins. Co. • Fortis Group	20
Standard Ins. Co.	25
Standard Life and Accident Ins. Co. • American National Financial Group	19
State Farm Mutual Automobile Ins. Co. • State Farm (IL)	25
State Mutual Ins. Co. • State Mutual Group	25
States West Life Ins. Co. • Premera Blue Cross Group	24

Health insurance (excluding HCSCs)

Company name • Group name	Page
Sterling Life Ins. Co. • Aon Corp.	19
Sun Life Assurance Co. of Canada • Sun Life Assurance Co. of Canada	25
Surety Life Ins. Co. • Allstate Ins. Group	18
Transamerica Assurance Co. • Aegon USA	17
Transamerica Life Ins. and Annuity Co. • Aegon USA	17
Transamerica Life Ins. Co. • Aegon USA	17
Transamerica Occidental Life Ins. • Aegon USA	17
Travelers Ins. Co. • CitiGroup	19
Ulico Casualty Co. • Union Labor Group	25
Unicare Life and Health Ins. Co. • Wellpoint Health Networks, Inc.	26
Union Bankers Ins. Co. • Universal Holding Corp.	26
Union Fidelity Life Ins. Co. • GE Global Ins. Holding Co.	21
Union Labor Life Ins. Co. • Union Labor Group	25
Union Security Life Ins. Co. • Fortis Group	20
United American Ins. Co. • Liberty National	22
United Concordia Ins. Co. • Highmark, Inc.	22
United Dental Care Ins. Co. • Protective Life Ins. Group	24
United Healthcare Ins. Co. • United Healthcare Ins. Group	26
United Ins. Co. of America • Unitrin Group	26
United of Omaha Life Ins. Co. • Mutual of Omaha	23
United States Life Ins. Co. in the City of New York • American General Group	18
United World Life Ins. Co. • Mutual of Omaha	23
Universal Underwriters Life Ins. • Zurich American Ins. Group	26
Unum Life Ins. Co. of America • Unum-Provident Corp. Group	26
USAA Life Ins. Co. • United Services Automobile Association Group	26
Valley Forge Life Ins. Co. • CNA Ins. Group	19
Veterans Life Ins. Co. • Aegon USA	17
Voyager Life Ins. Co. • Fortis Group	21
Wabash Life Ins. Co. • Consecro Group	20
Washington National Ins. Co. • Consecro Group	20
West Coast Life Ins. Co. • Protective Life Ins. Group	24
Western Diversified Life Ins. Co. • Protective Life Ins. Group	24
Yosemite Ins. Co. • American General Group	18
Zurich American Ins. Co. • Zurich American Ins. Group	26

Health-care service contractors

Company name • Group name	Page
Advantage Dental Plan, Inc.	28
Cascade East Health Plans, Inc.	28
Central Oregon Independent Health Services (dba Clear Choice)	28
Health Net Health Plan of Oregon • Foundation Health Systems, Inc.	28
Kaiser Foundation Health Plan of the Northwest	28
ODS Health Plan, Inc. • Oregon Dental Group	28
One Health Plan of Oregon, Inc. • Great West Life Assurance	28
Oregon Dental Service • Oregon Dental Group	28
Pacific Hospital Association (dba Pacificsource)	28
Pacificare of Oregon, Inc. • Pacificare Health Systems Group	28
Providence Health Plans	28
Regence Bluecross Blueshield of Oregon • Regence Group	28
Regence HMO Oregon • Regence Group	28
United Healthcare of Oregon, Inc. • United Healthcare Ins. Group	28
Vision Care of Oregon, Inc. • Vision Service Plan Group	28
Willamette Dental Ins., Inc.	28



Index

Homeowner insurance

Company name • Group name	Page
Allstate Indemnity Co. • Allstate Ins. Group	29
Allstate Ins. Co. • Allstate Ins. Group	29
Amco Ins. Co. • Nationwide Corp.	31
American Automobile Ins. Co. • Allianz Ins. Group	29
American Commerce Ins. Co. • Commerce Group, Inc.	30
American Economy Ins. Co. • Safeco Ins. Group	32
American Family Mutual Ins. Co. • American Family Ins. Group	29
American Federation Ins. Co. • Zurich American Ins. Group	33
American Fire and Casualty Co. • Ohio Casualty Group	32
American Ins. Co. (The) • Allianz Ins. Group	29
American Manufacturers Mutual Ins. • Lumbermens Mutual Casualty Group	31
American Protection Ins. Co. • Lumbermens Mutual Casualty Group	31
American States Ins. Co. • Safeco Ins. Group	32
American States Preferred Ins. Co. • Safeco Ins. Group	32
Amica Mutual Ins. Co. • Amica Mutual Group	29
Associated Indemnity Corp. • Allianz Ins. Group	29
Assurance Co. of America • Zurich American Ins. Group	33
Automobile Ins. Co. of Hartford, CT • CitiGroup	30
California Casualty Indemnity Exchange • California Casualty Management	29
California Casualty Ins. Co. • California Casualty Management	29
Centre Ins. Co. • Zurich American Ins. Group	33
Charter Oak Fire Ins. Co. • CitiGroup	30
Chubb Indemnity Ins. Co. • Chubb and Son, Inc.	30
Commercial Union Ins. Co. • CGU Ins. Group	29
Continental Ins. Co. (The) • CNA Ins. Group	30
Country Casualty Ins. Co. • Country Companies	30
Country Mutual Ins. Co. • Country Companies	30
Country Preferred Ins. Co. • Country Companies	30
Depositors Ins. Co. • Nationwide Corp.	31
Empire Fire and Marine Ins. Co. • Zurich American Ins. Group	33
Farmers Home Mutual Ins. Co. • Farmers Home Mutual	31
Farmers Ins. Co. of Oregon • Zurich American Ins. Group	33

Company name • Group name	Page
Farmers Ins. Exchange • Zurich American Ins. Group	33
Federal Ins. Co. • Chubb and Son, Inc.	30
Fidelity and Casualty Co. of New York • CNA Ins. Group	30
Fidelity and Guaranty Ins. Co. • St. Paul Groups	32
Fidelity and Guaranty Ins. Underwriters, Inc. • St. Paul Groups	32
Fireman's Fund Ins. Co. • Allianz Ins. Group	29
First Liberty Ins. Corp. • Liberty Mutual Ins. Group	31
First National Ins. Co. of America • Safeco Ins. Group	32
Foremost Ins. Co. • Zurich American Ins. Group	33
Foremost Property and Casualty Ins. • Zurich American Ins. Group	33
Foremost Signature Ins. Co. • Zurich American Ins. Group	33
General Ins. Co. of America • Safeco Ins. Group	32
Glens Falls Ins. Co. (The) • CNA Ins. Group	30
Grange Mutual Ins. Co. • Grange Mutual Group	31
Great Northern Ins. Co. • Chubb and Son, Inc.	30
Hartford Casualty Ins. Co. • Hartford Fire and Casualty Group	31
Hartford Fire Ins. Co. • Hartford Fire and Casualty Group	31
Hartford Ins. Co. of the Midwest • Hartford Fire and Casualty Group	31
Hartford Underwriters Ins. Co. • Hartford Fire and Casualty Group	31
Jefferson Ins. Co. • Allianz Ins. Group	29
Liberty Mutual Fire Ins. Co. • Liberty Mutual Ins. Group	31
Lumbermens Mutual Casualty Co. • Lumbermens Mutual Casualty Group	31
Maryland Casualty Co. • Zurich American Ins. Group	33
Merastar Ins. Co. • Prudential of America	32
Metropolitan Direct Property and Casualty Ins. Co. • Metropolitan Group	31
Metropolitan Property and Casualty Ins. Co. • Metropolitan Group	31
Mutual of Enumclaw	31
Nationwide Mutual Fire Ins. Co. • Nationwide Corp.	31
Nationwide Mutual Ins. Co. • Nationwide Corp.	31
North Pacific Ins. Co. • CGU Ins. Group	29
Northbrook Property and Casualty Ins. Co. • St. Paul Groups	32
Northern Ins. Co. of New York • Zurich American Ins. Group	33

Homeowner insurance

Company name • Group name	Page
Northwestern Pacific Indemnity Co. • Chubb and Son, Inc.	30
Ohio Casualty Ins. Co. • Ohio Casualty Group	32
Oregon Automobile Ins. Co. • CGU Ins. Group	30
Oregon Mutual Ins. Co. • Oregon Mutual Ins.	32
Pacific Indemnity Co. • Chubb and Son, Inc.	30
Phoenix Ins. Co. • CitiGroup	30
Pioneer Ins. Co. • Farmers Home Mutual	31
Prudential Property and Casualty Ins. Co. • Prudential of America	32
Safeco Ins. Co. of America • Safeco Ins. Group	32
Security National Ins. Co. • Unitrin Group	33
St. Paul Guardian Ins. Co. • St. Paul Groups	32
Standard Fire Ins. Co. (The) • CitiGroup	30
State Farm Fire and Casualty Co. • State Farm (IL)	32
State Farm General Ins. Co. • State Farm (IL)	32
Sublimity Ins. Co.	33
Travelers Indemnity Co. (The) • CitiGroup	30
Travelers Indemnity Co. of America • CitiGroup	30
Travelers Indemnity Co. of Illinois • CitiGroup	30
Trinity Universal Ins. Co. • Unitrin Group	33
Trinity Universal Ins. Co. of Kansas, Inc. • Unitrin Group	33
Twin City Fire Ins. Co. • Hartford Fire and Casualty Group	31
Unigard Indemnity Co. • Credit Suisse Group	30
Unigard Ins. Co. • Credit Suisse Group	30
United Services Automobile Assoc. • United Services Automobile Assoc. Group	33
United States Fidelity and Guaranty Co. • St. Paul Groups	32
USAA Casualty Ins. Co. • United Services Automobile Association Group	33
USAA General Indemnity Co. • United Services Automobile Association Group	33
Valley Ins. Co. • Unitrin Group	33
Valley Property and Casualty Ins. • Unitrin Group	33
Vigilant Ins. Co. • Chubb and Son, Inc.	30
West American Ins. Co. • Ohio Casualty Group	32
Western Home Ins. Co. • Farmers Home Mutual	31
Western Protectors Ins. Co. • Oregon Mutual Ins.	32

Life insurance

Company name • Group name	Page
Academy Life Ins. Co. • Aegon USA	34
Aetna Life Ins. and Annuity Co. • Aetna Life and Casualty	35
Aetna Life Ins. Co. • Aetna Life and Casualty	35
AGL Life Assurance Co. • Phoenix Companies	42
Aid Association for Lutherans	35
Alexander Hamilton Life Ins. Co. • Jefferson Pilot Corp.	39
All American Life Ins. Co. • American General Group	35
Allmerica Financial Life Ins. and Annuity Co. • Allmerica Financial Corp.	35
Allstate Life Ins. Co. • Allstate Ins. Group	35
Alta Health and Life Ins. Co. • Great West Life Assurance	38
American Bankers Life Assurance Co. of Florida • Fortis Group	37
American Franklin Life Ins. Co. • American General Group	35
American General Annuity Ins. Co. • American General Group	35
American General Assurance Co. • American General Group	35
American General Life and Accident Ins. Co. • American General Group	35
American General Life Ins. Co. • American General Group	35
American General Life Ins. Co. of NY • American General Group	35
American Health and Life Ins. Co. • CitiGroup	36
American Heritage Life Ins. Co. • Allstate Ins. Group	35
American Income Life Ins. Co. • Liberty National	39
American Investors Life Ins. Co. • American Mutual Holding Group	36
American National Ins. Co. • American National Financial Group	36
American National Life Ins. Co. of Texas • American National Financial Group	36
American Security Ins. Co. • Fortis Group	37
American States Life Ins. Co. • Safeco Ins. Group	43
Amerus Life Ins. Co. • American Mutual Holding Group	36
AUSA Life Ins. Co., Inc. • Aegon USA	34
Bankers Life and Casualty Co. • Consecro Group	36
Bankers National Life Ins. Co. • Consecro Group	36
Bankers United Life Assurance Co. • Aegon USA	34
Business Mens Assurance Co. of America • Generali Group	38
C. M. Life Ins. Co. • Mass Mutual Life Ins. Co.	40

Index

Life insurance

Company name • Group name	Page
Citicorp Life Ins. Co. • CitiGroup	36
Colonial Life and Accident Ins. Co. • Unum-Provident Corp. Group	43
Columbia Universal Life Ins. Co. • Allstate Ins. Group	35
Connecticut General Life Ins. Co. • Cigna Health Group	36
Conseco Annuity Assurance Co. • Conseco Group	36
Conseco Direct Life Ins. Co. • Conseco Group	36
Conseco Life Ins. Co. • Conseco Group	37
Conseco Med. Ins. Co. (dba Conseco Med. and Life Ins. Co.) • Conseco Group	37
Conseco Senior Health Ins. Co. • Conseco Group	37
Conseco Variable Ins. Co. • Conseco Group	37
Continental Assurance Co. • CNA Ins. Group	36
Country Investors Life Assurance Co. • Country Companies	37
Country Life Ins. Co. • Country Companies	37
Cova Financial Services Life Ins. • Metropolitan Group	40
Cuna Mutual Ins. Society • Cuna Mutual Group	37
Empire General Life Assurance Corp. • Protective Life Ins. Group	42
Equitable Life Assurance Society of the U.S. • Equitable Life (NY)	37
Equitable Life Ins. Co. of Iowa • Netherlands Ins. Companies	41
Equitable of Colorado, Inc. (The) • Equitable Life (NY)	37
Family Service Life Ins. Co. • Guardian Life Group	38
Farmers New World Life Ins. Co. • Zurich American Ins. Group	44
Federal Home Life Ins. Co. • GE Global Ins. Holding Co.	38
Federal Kemper Life Assurance Co. • Zurich American Ins. Group	44
Fidelity Life Association, a Mutual Legal Reserve • Zurich American Ins. Group	44
First Allmerica Financial Life Ins. Co. • Allmerica Financial Corp.	35
First Colony Life Ins. Co. • GE Global Ins. Holding Co.	38
First Penn-Pacific Life Ins. Co. • Lincoln National	40
Forethought Life Ins. Co. • Forethought Financial Services, Inc.	37
Fortis Benefits Ins. Co. • Fortis Group	37
Fortis Ins. Co. • Fortis Group	37
Franklin Life Ins. Co. • American General Group	35
Garden State Life Ins. Co. • American National Financial Group	36

Company name • Group name	Page
GE Life and Annuity Assurance Co. • GE Global Ins. Holding Co.	38
General American Life Ins. Co. • Metropolitan Group	40
General Electric Capital Assurance Co. • GE Global Ins. Holding Co.	38
General Life Ins. Co. • Metropolitan Group	40
General Life Ins. Co. of America • Metropolitan Group	40
Globe Life and Accident Ins. Co. • Liberty National	39
Golden American Life Ins. Co. • Netherlands Ins. Companies	41
Great American Life Ins. Co. • Great American E&S Ins. Co.	38
Great Western Ins. Co. • Great Western Companies	38
Great-West Life and Annuity Ins. • Great West Life Assurance	38
Great-West Life Assurance Co. • Great West Life Assurance	38
Guarantee Life Ins. Co. • Jefferson Pilot Corp.	39
Guardian Ins. and Annuity Co., Inc. • Guardian Life Group	38
Guardian Life Ins. Co. of America (The) • Guardian Life Group	38
Hartford Life and Accident Ins. Co. • Hartford Fire and Casualty Group	39
Hartford Life and Annuity Ins. Co. • Hartford Fire and Casualty Group	39
Hartford Life Ins. Co. • Hartford Fire and Casualty Group	39
Heritage Life Ins. Co. • GE Global Ins. Holding Co.	38
Household Life Ins. Co. • Household Finance Corp.	39
IDS Life Ins. Co. • American Express Group	35
Intramerica Life Ins. Co. • Allstate Ins. Group	35
Investors Guaranty Life Ins. Co. • John Hancock Group	39
Investors Partner Life Ins. Co. • John Hancock Group	39
Jackson National Life Ins. Co. • Jackson National Group	39
Jefferson Pilot Financial Ins. Co. • Jefferson Pilot Corp.	39
Jefferson Pilot Life Ins. Co. • Jefferson Pilot Corp.	39
Jefferson Pilot Lifeamerica Ins. Co. • Jefferson Pilot Corp.	39
John Alden Life Ins. Co. • Fortis Group	37
John Hancock Life Ins. Co. • John Hancock Group	39
John Hancock Variable Life Ins. • John Hancock Group	39
Kansas City Life Ins. Co. • Kansas City Life Ins.	39
Kemper Investors Life Ins. Co. • Zurich American Ins. Group	44

Life insurance

Company name • Group name	Page
Liberty National Life Ins. Co. • Liberty National	39
Life Ins. Co. of North America • Cigna Health Group	36
Life Ins. Co. of the Southwest • LSW Holding Group	40
Life Investors Ins. Co. of America • Aegon USA	34
Lincoln Benefit Life Co. • Allstate Ins. Group	35
Lincoln National Life Ins. Co. • Lincoln National	40
Lincoln National Reassurance Co. • Lincoln National	40
Loyal American Life Ins. Co. • Great American E&S Ins. Co.	38
Lutheran Brotherhood • Lutheran Brotherhood	40
Lutheran Brotherhood Variable Ins. • Lutheran Brotherhood	40
Lyndon Life Ins. Co. • Protective Life Ins. Group	42
Manhattan National Life Ins. Co. • Consecro Group	37
Manufacturers Life Ins. Co. (USA) • Manulife Financial Group	40
Manufacturers Life Ins. Co. of America • Manulife Financial Group	40
Massachusetts Mutual Life Ins. Co. • Mass Mutual Life Ins. Co.	40
Members Life Ins. Co. • Cuna Mutual Group	37
Merit Life Ins. Co. • American General Group	35
Metropolitan Ins. and Annuity Co. • Metropolitan Group	40
Metropolitan Life Ins. Co. • Metropolitan Group	40
Metropolitan Tower Life Ins. Co. • Metropolitan Group	40
Midland National Life Ins. Co. • Midland National Life Ins. Group	41
Midwestern United Life Ins. Co. • Netherlands Ins. Companies	41
Ministers Life Ins. Co. (The) • Minnesota Mutual	41
Minnesota Life Ins. Co. • Minnesota Mutual	41
MML Bay State Life Ins. Co. • Mass Mutual Life Ins. Co.	40
Monumental Life Ins. Co. • Aegon USA	34
MONY Life Ins. Co. • MONY Consolidated	41
MONY Life Ins. Co. of America • MONY Consolidated	41
Nacolah Life Ins. Co. • Midland National Life Ins. Group	41
National Benefit Life Ins. Co. • CitiGroup	36
National Fidelity Life Ins. Co. • Consecro Group	37
National Life Ins. Co. • LSW Holding Group	40
Nationwide Life Ins. Co. • Nationwide Corp.	41

Company name • Group name	Page
New England Life Ins. Co. • Metropolitan Group	40
New York Life Ins. and Annuity Corp. • New York Life Group	41
New York Life Ins. Co. • New York Life Group	42
North American Co. for Life and Health Ins. • Midland National Life Ins. Group	41
North Central Life Ins. Co. • American General Group	35
Northbrook Life Ins. Co. • Allstate Ins. Group	35
Northern Life Ins. Co. • Reliastar Life Ins. Group	43
Northwestern Mutual Life Ins. Co. • Northwestern Mutual	42
New York Life Ins. Co. of Arizona • New York Life Group	42
Old American Ins. Co. • Kansas City Life Ins.	39
Old Line Life Ins. Co. of America • American General Group	36
Pacific Life and Annuity Co. • Pacific Life Ins. Co.	42
Pacific Life Ins. Co. • Pacific Life Ins. Co.	42
Paragon Life Ins. Co. • Metropolitan Group	40
Park Avenue Life Ins. Co. • Guardian Life Group	38
Paul Revere Life Ins. Co. • Unum-Provident Corp. Group	43
Paul Revere Protective Life Ins. Co. • Unum-Provident Corp. Group	43
Paul Revere Variable Annuity Ins. Co. • Unum-Provident Corp. Group	43
Peoples Benefit Life Ins. Co. • Aegon USA	34
PFL Life Ins. Co. • Aegon USA	34
PHL Variable Ins. Co. • Phoenix Companies	42
Phoenix American Life Ins. Co. • GE Global Ins. Holding Co.	38
Phoenix Home Life Mutual Ins. Co. • Phoenix Companies	42
Phoenix Life and Annuity Co. • Phoenix Companies	42
Phoenix National Ins. Co. • Phoenix Companies	42
Pioneer Life Ins. Co. • Consecro Group	37
Primerica Life Ins. Co. • CitiGroup	36
Principal Life Ins. Co. • Principal Financial Group	42
Professional Ins. Co. • GE Global Ins. Holding Co.	38
Protective Life and Annuity Ins. Co. • Protective Life Ins. Group	42
Protective Life Ins. Co. • Protective Life Ins. Group	42
Provident Life and Accident Ins. Co. • Unum-Provident Corp. Group	43

Index

Life insurance

Company name • Group name	Page
Provident Mutual Life and Annuity Co. • Provident Mutual	42
Provident Mutual Life Ins. Co. • Provident Mutual	42
Pruco Life Ins. Co. • Prudential of America	42
Prudential Ins. Co. of America • Prudential of America	42
Regence Life and Health Ins. Co. • Regence Group	43
Reliastar Life Ins. Co. • Reliastar Life Ins. Group	43
Reliastar Life Ins. Co. of New York • Reliastar Life Ins. Group	43
Safeco Life Ins. Co. • Safeco Ins. Group	43
Safeco National Life Ins. Co. • Safeco Ins. Group	43
Security Equity Life Ins. Co. • Metropolitan Group	40
Security First Life Ins. Co. • Metropolitan Group	41
Security Life of Denver Ins. Co. • Netherlands Ins. Companies	41
Security-Connecticut Life Ins. Co. • Reliastar Life Ins. Group	43
Southland Life Ins. Co. • Netherlands Ins. Companies	41
Standard Ins. Co.	43
Standard Life and Accident Ins. Co. • American National Financial Group	36
State Farm Life Ins. Co. • State Farm (IL)	43
Sun Life Assurance Co. of Canada • Sun Life Assurance Co. of Canada	43
Sun Life Assurance Co. of Canada (USA) • Sun Life Assurance Co. of Canada	43
Sunset Life Ins. Co. of America • Kansas City Life Ins.	39
Surety Life Ins. Co. • Allstate Ins. Group	35
Texas Life Ins. Co. • Metropolitan Group	41



Company name • Group name	Page
Transamerica Assurance Co. • Aegon USA	34
Transamerica Life Ins. and Annuity Co. • Aegon USA	34
Transamerica Occidental Life Ins. Co. • Aegon USA	34
Travelers Ins. Co. • CitiGroup	36
Travelers Life and Annuity Co. • CitiGroup	36
U.S. Financial Life Ins. Co. • MONY Consolidated	41
Union Fidelity Life Ins. Co. • GE Global Ins. Holding Co.	38
Union Security Life Ins. Co. • Fortis Group	37
United American Ins. Co. • Liberty National	39
United Family Life Ins. Co. • Fortis Group	38
United Heritage Mutual Life Ins.	43
United Investors Life Ins. Co. • Liberty National	39
United Life and Annuity Ins. Co. • Netherlands Ins. Companies	41
United of Omaha Life Ins. Co. • Mutual of Omaha	41
United Presidential Life Ins. Co. • Conseco Group	37
United States Life Ins. Co. • American General Group	36
United Teacher Associates Ins. Co. • Great American E&S Ins. Co.	38
United World Life Ins. Co. • Mutual of Omaha	41
Universal Underwriters Life Ins. Co. • Zurich American Ins. Group	44
Unum Life Ins. Co. of America • Unum-Provident Corp. Group	43
USAA Life Ins. Co. • United Services Automobile Association Group	43
USG Annuity and Life Co. • Netherlands Ins. Companies	41
Valley Forge Ins. Co. • CNA Ins. Group	36
Valley Forge Life Ins. Co. • CNA Ins. Group	36
Veterans Life Ins. Co. • Aegon USA	34
Voyager Life Ins. Co. • Fortis Group	38
Wabash Life Ins. Co. • Conseco Group	37
Washington National Ins. Co. • Conseco Group	37
West Coast Life Ins. Co. • Protective Life Ins. Group	42
Western Diversified Life Ins. Co. • Protective Life Ins. Group	42
Western Reserve Life Assurance Co. of Ohio • Aegon USA	34
Zurich Life Ins. Co. of America • Zurich American Ins. Group	44

Annuities

Company name • Group name	Page
Aetna Life Ins. and Annuity Co. • Aetna Life and Casualty	46
Aetna Life Ins. Co. • Aetna Life and Casualty	46
Aid Association for Lutherans.....	46
Allstate Life Ins. Co. • Allstate Ins. Group	46
American Enterprise Life Ins. Co. • American Express Group	46
American Equity Investment Life Ins.	46
American Heritage Life Ins. Co. • Allstate Ins. Group.....	46
American National Ins. Co. • American National Financial Group	46
American Partners Life Ins. Co. • American Express Group	46
American States Life Ins. Co. • Safeco Ins. Group	49
AUSA Life Ins. Co., Inc. • Aegon USA	45
Bankers Life and Casualty Co. • Consecro Group	47
Bankers National Life Ins. Co. • Consecro Group	47
Beneficial Life Ins. Co. • Beneficial Life	46
Beneficial Standard Life Ins. Co. • Consecro Group	47
Charter National Life Ins. Co. • Allstate Ins. Group.....	46
Columbia Universal Life Ins. Co. • Allstate Ins. Group	46
Columbus Life Ins. Co. • Western-Southern Group	50
Consecro Annuity Assurance Co. • Consecro Group	47
Consecro Life Ins. Co. • Consecro Group	47
Consecro Variable Ins. Co. • Consecro Group	47
Continental Assurance Co. • CNA Ins. Group.....	47
Cuna Mutual Life Ins. Co. • Century Companies of America.....	46
Equitable Life Assurance Society of the U.S. • Equitable Life (NY)	47
Family Service Life Ins. Co. • Guardian Life Group	48
Federal Home Life Ins. Co. • GE Global Ins. Holding Co.	47
Fidelity and Guaranty Life Ins. Co. • St. Paul Groups	49
Fidelity Investments Life Ins. Co. • Fidelity Invest Ins. and Annuity Group	47
First Colony Life Ins. Co. • GE Global Ins. Holding Co.....	47
First Investors Life Ins. Co.	47
GE Life and Annuity Assurance Co. • GE Global Ins. Holding Co.	48
General Electric Capital Assurance Co. • GE Global Ins. Holding Co.....	48

Company name • Group name	Page
Glenbrook Life and Annuity Co. • Allstate Ins. Group	46
Great American Life Ins. Co. • Great American E&S Ins. Co.....	48
Guardian Ins. and Annuity Co. • Guardian Life Group	48
Guardian Life Ins. Co. of America • Guardian Life Group	48
Hartford Life and Annuity Ins. Co. • Hartford Fire and Casualty Group	48
Hartford Life Ins. Co. • Hartford Fire and Casualty Group	48
IDS Life Ins. Co. • American Express Group	46
Integrity Life Ins. Co. • Western-Southern Group	50
Jackson National Life Ins. Co. • Jackson National Group	48
Jefferson Pilot Financial Ins. Co. • Jefferson Pilot Corp.....	48
Jefferson Pilot Life Ins. Co. • Jefferson Pilot Corp.....	48
Keyport Life Ins. Co. • Liberty Mutual Ins. Group.....	48
Liberty Life Assurance Co. of Boston • Liberty Mutual Ins. Group	48
Life Investors Ins. Co. of America • Aegon USA	45
Lincoln Benefit Life Co. • Allstate Ins. Group	46
Lutheran Brotherhood • Lutheran Brotherhood.....	48
Lutheran Brotherhood Variable Ins. • Lutheran Brotherhood	48
Manhattan National Life Ins. Co. • Consecro Group	47
Midland National Life Ins. Co. • Midland National Life Ins. Group	48
Monumental Life Ins. Co. • Aegon USA	45
Nacolah Life Ins. Co. • Midland National Life Ins. Group	49
National Western Life Ins. Co.	49
New York Life Ins. and Annuity Corp. • New York Life Group	49
New York Life Ins. Co. • New York Life Group	49
North American Co. for Life and Health • Midland National Life Ins. Group	49
Northbrook Life Ins. Co. • Allstate Ins. Group	46
Northern Life Ins. Co. • Reliastar Life Ins. Group	49
Northwestern Mutual Life Ins. Co. • Northwestern Mutual.....	49
Old Standard Life Ins. Co. • Consumers Ins. Group	47
Pacific Life Ins. Co.....	49
Pioneer Life Ins. Co. • Consecro Group	47
Primerica Life Ins. Co. • CitiGroup	46

Index

Annuities

Company name • Group name	Page
Prudential Ins. Co. of America • Prudential of America.....	49
Reliastar Life Ins. Co. • Reliastar Life Ins. Group	49
Reliastar Life Ins. Co. of New York • Reliastar Life Ins. Group	49
Safeco Life Ins. Co. • Safeco Ins. Group	49
Security-Connecticut Life Ins. • Reliastar Life Ins. Group	49
Standard Ins. Co.	49
Standard Life and Accident Ins. Co. • American National Financial Group	46
State Farm Life Ins. Co. • State Farm (IL)	49
Surety Life Ins. Co. • Allstate Ins. Group	46
Teachers Ins. and Annuity Association • TIAA Family of Companies	50
TIAA-CREF Life Ins. Co. • TIAA Family of Companies.....	50
Transamerica Life Ins. and Annuity Co. • Aegon USA	45
Transamerica Life Ins. Co. • Aegon USA	45
Transamerica Occidental Life Ins. Co. • Aegon USA	45
Travelers Ins. Co. • CitiGroup	47
Travelers Life and Annuity Co. • CitiGroup	47
Union Fidelity Life Ins. Co. • GE Global Ins. Holding Co.	48
United of Omaha Life Ins. Co. • Mutual of Omaha	49
United Presidential Life Ins. Co. • Consecro Group	47
Valley Forge Life Ins. Co. • CNA Ins. Group	47
Washington National Ins. Co. • Consecro Group	47
Western Reserve Life Assurance Co. of Ohio • Aegon USA.....	45
Western United Life Assurance Co. • Consumers Ins. Group	47
Western-Southern Life Assurance Co. • Western-Southern Group	50

About the Oregon Insurance Division

The mission of the Insurance Division is to administer the Insurance Code for the protection of the insurance-buying public while promoting a positive business climate.

We ensure the financial soundness of insurers, the availability and affordability of insurance, and the fair treatment of consumers by doing the following:

- Licensing insurance companies and monitoring their solvency
- Reviewing insurance products and premium rates for compliance
- Licensing insurance agents and consultants
- Resolving consumer complaints
- Investigating and penalizing companies and agents for violations of insurance law
- Monitoring the marketplace conduct of insurers and agents
- Educating the public about insurance issues
- Advocating reforms that protect the insurance-buying public

Call us for help

■ **Consumer Protection Section — (503) 947-7984 or (888) 877-4894 (toll-free in Oregon)**

If you have a question or a complaint against an insurance company or agent, call our Consumer Protection Section or visit our Web site.

■ **Company Section — (503) 947-7982**

To find out if a company is authorized to sell insurance in Oregon, call our Company Section or visit our Web site.

■ **Agent Licensing Unit — (503) 947-7981**

To find out if your insurance agent is licensed to do business in Oregon, call our Agent Licensing Unit or visit our Web site.

■ **Senior Health Insurance Benefits Assistance (SHIBA) — (503) 947-7984 or (800) 722-4134 (toll-free in Oregon)**

Call SHIBA for information about Medicare and other health insurance for Medicare-eligible people.

Visit our Web site

The Oregon Insurance Division's Web site includes all of our publications, as well as other useful information for consumers. You can file a complaint against an insurance company or agent, check to see if an insurer is authorized to do business in Oregon, and find out if your insurance agent is licensed in Oregon. Our Web address:

oregoninsurance.org

Other insurance publications

The Oregon Insurance Division publishes a variety of free publications for consumers. You may request a free copy by:

Mail: **Publications**
Oregon Insurance Division
350 Winter St. NE, Room 440
Salem, OR 97301-3883

Telephone: (503) 947-7984 or
(888) 877-4894 (toll-free in Oregon)

E-mail: dcbs.instate@state.or.us

Publications are also available on our Web site:
oregoninsurance.org.

- *Consumer Guide to Auto Insurance*
Compares auto insurance premiums and provides money-saving tips for drivers.
- *Guía Básica de Oregon para seguro de autos*
Explica los requisitos en Oregon para seguro de autos.
- *Consumer Guide to Health Insurance*
Provides an overview of health insurance and your health-care rights.
- *Consumer Guide to Homeowner and Tenant Insurance*
Compares premiums and provides money-saving tips for homeowners and renters.
- *Consumer Guide to Oregon Insurance Complaints 2000*
Ranks insurers from best to worst, based on the number of consumer complaints received by the Insurance Division.

- *Free Help with Medicare and Other Health Insurance*
A list of local organizations that help people with Medicare make better health-insurance decisions.
- *Ayuda Gratuita con Medicare y Otros Seguros para la Salud*
Una lista de organizaciones locales que le ayudan a beneficiarios de Medicare hacer mejores decisiones en cuanto a seguro para la salud.
- *Oregon Consumer Guide to Medicare Supplement Insurance and Medicare+Choice*
Compares Medicare supplement policies and explains Medicare+Choice options.
- *Oregon Insurance Division - Protecting the Insurance-buying Public*
An overview of services provided by the Insurance Division and where to call for answers to common insurance questions.
- *La División de Aseguradoras - Protegiendo al Público en la Compra de Seguros*
Una síntesis de servicios provistos por la División de Seguros y a donde llamar para obtener respuestas acerca de comunes preguntas de seguros.
- *Oregon Long-Term Care Insurance*
Describes long-term care insurance and lists providers doing business in Oregon.
- *Your Medicare Health Plan Choices*
Discusses managed care options for Medicare beneficiaries.