2000 Oregon Complaint Report Part II

Total complaints closed in 2000

Oregon Insurance Division Consumer Protection Section 350 Winter St. NE, Room 440 Salem, OR 97301-3883 Telephone: (503) 947-7984



2000 Oregon Complaint Report Part II

The Oregon Insurance Division annually publishes two reports about consumer complaints filed against insurance companies doing business in the state:

Consumer Guide to Oregon Insurance Complaints

This booklet ranks insurers from best to worst based on the number of consumer complaints received by the Insurance Division. To request a free copy, call (503) 947-7984 or (888) 877-4894 (toll-free in Oregon), or write to:

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

The Consumer Guide to Oregon Insurance Complaints also is available on our Web site:

http://www.cbs.state.or.us/external/ins/docs/consumer/2311-00.pdf

Oregon Complaint Report, Part II

This report categorizes the type and disposition of each complaint. Cost is \$25 per copy.

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How to use this report

This report includes:

- •Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2000 (pages 2-15).
- •Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2000 by line of insurance (pages 16-68).
- •Individual insurance company complaint tables for 2000 (pages 69-574).

Both the summary and individual company tables break down the reasons for complaints and indicate how they were resolved.

Individual insurance companies are organized in alphabetical order beginning on Page 69. Companies that did not have any consumer complaints in 2000 are not included in the report.

Each table shows the reason for a complaint in the left hand column and the disposition of the complaint (how it was resolved) across the top. Totals are shown in the right-hand column and across the bottom.

The "NMBR" column shows the number of complaints closed by disposition.

The "PCT" column shows the percentage of complaints closed by disposition.

Sample table

Table 1 shows how the six complaints against Company A were resolved. Table 2 explains how to read Table 1.

Table 1

			D	ISPO	SITIC	N				
CompanyA	CLA SETT		IN COM	COMPANY IN COMPLI- ANCE		COMPANY POSITION UPHELD		ER IEF	тот	`AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	2	67					1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100
DENIAL OF CLAIM			1	100					1	100
PREMIUM NOTICE/ BILLING	1	100							1	100
TOTAL	3	50	1	17	1	17	1	17	6	100

Table 2

Reason	Disposition	NMBR	PCT
Delays Delays	Claim settled ¹ Other relief ²	2 1	67 33
Unsatisfactory settlement/offer	Company upheld ³	1	100
Denial of claim	Company in compliance ⁴	1	100
Premium notice/ billing	Claim settled ¹	1	100

¹ The insurance company settled the claim after a complaint was filed.

² The consumer received some other form of relief after a complaint was filed.

³ The insurance company's settlement/offer was upheld by the Insurance Division.

⁴ The Insurance Division found that the company was complying with Oregon insurance laws and rules.

				DI	SPOSIT	TION				
	POL ISSUED		ADV: COMPL		COMPROSTLMN		ADDIT PAYN		REFU	J ND
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	17	6	5	2	1	0	1	0	58	20
REFUSAL TO INSURE	17	14	9	8	1	1				
CANCELLATION	43	14	4	1	2	1	1	0	24	8
NONRENEWAL	1	11			1	11				
CREDIT REPORTING										
DELAYS	5	1	12	2	1	0	39	5	7	1
AUDIT DISPUTE										
RECISSION										
ENDORSEMENT/RIDER	1	7							2	14
GROUP CONVERSION	1	50								
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING	3	8							2	5
MISLEADING ADVERTISING									2	18
CHURNING									1	100
REPLACEMENT			1	14					1	14
AGENT HANDLING	3	5	4	6					5	8
FAILURE TO PLACE										
MISREPRESENTATION	1	2	1	2	1	2			6	13
DECEPTIVE COLD LEAD ADVERTISING										
HIGH PRESSURE TACTICS									1	100
OTHER:MRKTNG & SALES									2	20
UNSATISFACTORY SETTLEMENT/OFFER			16	2	6	1	73	8		
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING	1	8								
SUBROGATION										
DENIAL OF CLAIM			13	1	7	1	25	3	2	0
USUAL, CUSTOMARY, REASONABLE										
COORDINATION OF BENEFITS										
PCP REFERRALS										
UTILIZATION REVIEW										
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS			1	50						
COST CONTAINMENT										
OTHER: CLAIM HANDLING			2	1			8	4		
PREMIUM NOTICE/BILLING	6	7					1	1	13	15
(Continued)										

	DISPOSITION											
	ENTE ARBITRATION		COVE		UNABL ASSI		CLA REOP		CANCEL UPH			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
PREMIUM & RATING												
REFUSAL TO INSURE												
CANCELLATION			12	4					7	2		
NONRENEWAL												
CREDIT REPORTING					1	7						
DELAYS	1	0	15	2			6	1				
AUDIT DISPUTE												
RECISSION												
ENDORSEMENT/RIDER												
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
OTHER: UNDERWRITING												
MISLEADING ADVERTISING												
CHURNING												
REPLACEMENT												
AGENT HANDLING			1	2								
FAILURE TO PLACE												
MISREPRESENTATION												
DECEPTIVE COLD LEAD ADVERTISING												
HIGH PRESSURE TACTICS												
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER	2	0	4	0	1	0	11	1				
MEDICAL NECESSITY					1	20						
POST CLAIM UNDERWRITING												
SUBROGATION												
DENIAL OF CLAIM			41	4	1	0	79	8	1	0		
USUAL, CUSTOMARY, REASONABLE												
COORDINATION OF BENEFITS												
PCP REFERRALS												
UTILIZATION REVIEW												
EXPERIMENTAL												
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT												
OTHER: CLAIM HANDLING			1	0			2	1				
PREMIUM NOTICE/BILLING			2	2	1	1						

					DIS	POSIT	ION			
	NONRE UPH		CLA SETT		FIL SUIT/RE ATTO		NO AC		REFE TO PR AGE	OPER
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							9	3		
REFUSAL TO INSURE			2	2			2	2		
CANCELLATION	1	0	2	1			10	3		
NONRENEWAL										
CREDIT REPORTING										
DELAYS			287	39			12	2		
AUDIT DISPUTE										
RECISSION					1	20				
ENDORSEMENT/RIDER										
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING							6	16		
MISLEADING ADVERTISING			1	9			1	9		
CHURNING										
REPLACEMENT										
AGENT HANDLING			1	2			2	3		
FAILURE TO PLACE										
MISREPRESENTATION									1	2
DECEPTIVE COLD LEAD ADVERTISING							1	100		
HIGH PRESSURE TACTICS										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			178	19			4	0	1	0
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM			109	11			6	1		
USUAL, CUSTOMARY, REASONABLE										
COORDINATION OF BENEFITS										
PCP REFERRALS			1	50						
UTILIZATION REVIEW										
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS			1	50						
COST CONTAINMENT										
OTHER: CLAIM HANDLING			10	5			12	6		
PREMIUM NOTICE/BILLING			1	1			1	1		
(Continued)			<u> </u>	<u> </u>					<u> </u>	

				DI	SPOSI	TION	DISPOSITION											
	INFORMA FURNISHED/F		DEL RESO		NONRE NOT RESCI	ICE	PROI	FEITURE BLEM LVED	PREM PROB RESOI	LEM								
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT								
REASON																		
PREMIUM & RATING	4	1							3	1								
REFUSAL TO INSURE	1	1	1	1														
CANCELLATION	2	1																
NONRENEWAL					1	11												
CREDIT REPORTING																		
DELAYS	2	0	21	3														
AUDIT DISPUTE																		
RECISSION																		
ENDORSEMENT/RIDER	2	14																
GROUP CONVERSION	1	50																
CONTINUATION OF BENEFITS																		
OTHER: UNDERWRITING																		
MISLEADING ADVERTISING																		
CHURNING																		
REPLACEMENT																		
AGENT HANDLING	1	2																
FAILURE TO PLACE																		
MISREPRESENTATION	1	2	1	2														
DECEPTIVE COLD LEAD ADVERTISING																		
HIGH PRESSURE TACTICS																		
OTHER:MRKTNG & SALES																		
UNSATISFACTORY SETTLEMENT/OFFER	11	1																
MEDICAL NECESSITY																		
POST CLAIM UNDERWRITING																		
SUBROGATION																		
DENIAL OF CLAIM	14	1	5	1														
USUAL, CUSTOMARY, REASONABLE																		
COORDINATION OF BENEFITS																		
PCP REFERRALS																		
UTILIZATION REVIEW																		
EXPERIMENTAL																		
ASSIGNMENT OF BENEFITS																		
COST CONTAINMENT																		
OTHER: CLAIM HANDLING	1	0																
PREMIUM NOTICE/BILLING	2	2	1	1					1	1								

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

R E A S O N PREMIUM & RATING REFUSAL TO INSURE CANCELLATION NONRENEWAL CREDIT REPORTING DELAYS AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING				DISPOSITION									
R E A S O N PREMIUM & RATING REFUSAL TO INSURE CANCELLATION NONRENEWAL CREDIT REPORTING DELAYS AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING	ERISA COMPLIANT NMBR PCT		APPA UNLIC ACTI		DEDUC REFU		REFERR DISCIPI ACT	INARY	QUESTION OF FACT				
PREMIUM & RATING REFUSAL TO INSURE CANCELLATION NONRENEWAL CREDIT REPORTING DELAYS AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING	BR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REFUSAL TO INSURE CANCELLATION NONRENEWAL CREDIT REPORTING DELAYS AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING													
CANCELLATION NONRENEWAL CREDIT REPORTING DELAYS AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING							1	0	10	3			
NONRENEWAL CREDIT REPORTING DELAYS AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING									10	8			
CREDIT REPORTING DELAYS AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING									20	6			
DELAYS AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING													
AUDIT DISPUTE RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING									3	20			
RECISSION ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING	1	0					2	0	76	10			
ENDORSEMENT/RIDER GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING													
GROUP CONVERSION CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING													
CONTINUATION OF BENEFITS OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING					3	21			1	7			
OTHER: UNDERWRITING MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING													
MISLEADING ADVERTISING CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING													
CHURNING REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING									2	5			
REPLACEMENT AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING									4	36			
AGENT HANDLING FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING													
FAILURE TO PLACE MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING									3	43			
MISREPRESENTATION DECEPTIVE COLD LEAD ADVERTISING							3	5	9	14			
DECEPTIVE COLD LEAD ADVERTISING													
ADVERTISING									8	18			
HIGH PRESSURE TA CTICS													
HIGH PRESSURE TACTICS													
OTHER:MRKTNG & SALES									2	20			
UNSATISFACTORY SETTLEMENT/OFFER							2	0	179	20			
MEDICAL NECESSITY									2	40			
POST CLAIM UNDERWRITING									3	25			
SUBROGATION					1	50							
DENIAL OF CLAIM			1	0			1	0	186	19			
USUAL, CUSTOMARY, REASONABLE							1	33					
COORDINATION OF BENEFITS													
PCP REFERRALS													
UTILIZATION REVIEW													
EXPERIMENTAL													
ASSIGNMENT OF BENEFITS													
COST CONTAINMENT													
OTHER: CLAIM HANDLING									26	12			
PREMIUM NOTICE/BILLING									8	9			

				DI	SPOSI	TION				
	RAT PROB RESO	LEM	CONT PROVISIO ISS	N/LEGAL	COMPA		COMI POSIT UPHI	ΓΙΟΝ	NO JURISD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	0			14	5	104	35	3	1
REFUSAL TO INSURE					5	4	50	42	5	4
CANCELLATION					11	4	129	41	1	0
NONRENEWAL					4	44	2	22		
CREDIT REPORTING					3	20	4	27		
DELAYS					10	1	118	16	17	2
AUDIT DISPUTE					1	50			1	50
RECISSION					1	20	3	60		
ENDORSEMENT/RIDER							3	21		
GROUP CONVERSION										
CONTINUATION OF BENEFITS					1	100				
OTHER: UNDERWRITING					1	3	6	16	1	3
MISLEADING ADVERTISING							1	9		
CHURNING										
REPLACEMENT										
AGENT HANDLING							8	12	3	5
FAILURE TO PLACE							1	100		
MISREPRESENTATION							14	31	4	9
DECEPTIVE COLD LEAD ADVERTISING										
HIGH PRESSURE TACTICS										
OTHER:MRKTNG & SALES									1	10
UNSATISFACTORY SETTLEMENT/OFFER			5	1	16	2	277	30	22	2
MEDICAL NECESSITY							2	40		
POST CLAIM UNDERWRITING					1	8	5	42		
SUBROGATION										
DENIAL OF CLAIM			10	1	25	3	344	35	18	2
USUAL, CUSTOMARY, REASONABLE					1	33	1	33		
COORDINATION OF BENEFITS							2	67		
PCP REFERRALS					1	50				
UTILIZATION REVIEW					1	100				
EXPERIMENTAL					1	100				
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT			1	100						
OTHER: CLAIM HANDLING					2	1	36	17	30	14
PREMIUM NOTICE/BILLING					4	5	13	15	3	4

				DISI	POSIT	ION						
	RECO	VERY	INSUFF INFORM		отн	ER	OTH RELI		OTHE:		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	0	1	0			42	14	18	6	293	100
REFUSAL TO INSURE							16	13	1	1	120	100
CANCELLATION			1	0			34	11	8	3	312	100
NONRENEWAL											9	100
CREDIT REPORTING									4	27	15	100
DELAYS	3	0	2	0			72	10	27	4	736	100
AUDIT DISPUTE											2	100
RECISSION											5	100
ENDORSEMENT/RIDER							1	7	1	7	14	100
GROUP CONVERSION											2	100
CONTINUATION OF BENEFITS											1	100
OTHER: UNDERWRITING	1	3	1	3			10	27	4	11	37	100
MISLEADING ADVERTISING							2	18			11	100
CHURNING											1	100
REPLACEMENT	1	14					1	14			7	100
AGENT HANDLING			2	3			16	25	7	11	65	100
FAILURE TO PLACE											1	100
MISREPRESENTATION							5	11	2	4	45	100
DECEPTIVE COLD LEAD ADVERTISING											1	100
HIGH PRESSURE TACTICS											1	100
OTHER:MRKTNG & SALES			1	10			4	40			10	100
UNSATISFACTORY SETTLEMENT/OFFER	7	1	4	0			70	8	27	3	916	100
MEDICAL NECESSITY											5	100
POST CLAIM UNDERWRITING							2	17			12	100
SUBROGATION					1	50					2	100
DENIAL OF CLAIM	4	0	3	0			71	7	29	3	995	100
USUAL, CUSTOMARY, REASONABLE											3	100
COORDINATION OF BENEFITS	1	33									3	100
PCP REFERRALS											2	100
UTILIZATION REVIEW											1	100
EXPERIMENTAL											1	100
ASSIGNMENT OF BENEFITS											2	100
COST CONTAINMENT											1	100
OTHER: CLAIM HANDLING			1	0	1	0	52	25	26	12	210	100
PREMIUM NOTICE/BILLING							20	24	8	9	85	100
(Continued)					<u> </u>							

				DI	SPOSIT	TION				
	POL ISSUED		ADV.		COMPROSTLMN	OMISED I/RSLTN	ADDIT PAYN	IONAL MENT	REFU	J ND
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REAS ON										
CASH VALUE			2	4			1	2	1	2
DELAYS/NO RESPONSE	1	3	4	11					3	8
INFORMATION REQUESTED			3	15			1	5		
POLICY DELIVERY	1	50	1	50						
PREMIUM REFUNDED			3	3			2	2	67	63
NONFORFEITURE										
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
ACCESS TO CARE			1	14						
COMPANY/AGENT DISPUTE			1	25						
ABUSIVE SERVICE					1	10			2	20
OTHER: POLICYHOLDER SERVICE	1	0							7	3
UNFAIR DISCRIMINATION										
TOTAL	102	2	83	2	21	0	152	3	206	5

]	DISPO	SITIO) N				
	ENTI ARBITRATION		COVE EXTE	RAGE NDED	UNABL ASSI	_	CLA REOP		CANCEL UPH	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CASH VALUE										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED					1	5				
POLICY DELIVERY										
PREMIUM REFUNDED										
NONFORFEITURE										
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
ACCESS TO CARE									1	14
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE			1	0						
UNFAIR DISCRIMINATION										
TOTAL	3	0	77	2	6	0	98	2	9	0

					DIS	POSIT	ION			
	NONRE UPH		CLAIM SETTLED			ED TAINED RNEY		CTION D/REQUIRED	REFE TO PR AGE	OPER
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CASH VALUE										
DELAYS/NO RESPONSE			1	3						
INFORMATION REQUESTED										
POLICY DELIVERY										
PREMIUM REFUNDED							3	3		
NONFORFEITURE										
PAYMENT NOT CREDITED										
COVERAGE QUESTION			1	25						
ACCESS TO CARE			1	14						
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE			2	20						
OTHER: POLICYHOLDER SERVICE			1	0			5	2		
UNFAIR DISCRIMINATION										
TOTAL	1	0	599	14	1	0	74	2	2	0

				DI	SPOSI	TION				
		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		FEITURE BLEM DLVED	PREM PROB RESO	LEM
	NMBR PCT		NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CASH VALUE	5	10								
DELAYS/NO RESPONSE	13	36	1	3						
INFORMATION REQUESTED	10	50	1	5						
POLICY DELIVERY										
PREMIUM REFUNDED										
NONFORFEITURE							1	50		
PAYMENT NOT CREDITED										
COVERAGE QUESTION	1	25								
ACCESS TO CARE	1	14								
COMPANY/AGENT DISPUTE	2	50								
ABUSIVE SERVICE	1	10	2	20						
OTHER: POLICYHOLDER SERVICE										
UNFAIR DISCRIMINATION										
TOTAL	75	2	33	1	1	0	1	0	4	0

]	DISPO	SITIO	N			
		ERISA COMPLIANT		APPARENT UNLICENSED ACTIVITY		CTIBLE NDED		RED FOR LINARY TON	QUES' OF F.	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CASH VALUE									4	8
DELAYS/NO RESPONSE										
INFORMATION REQUESTED									1	5
POLICY DELIVERY										
PREMIUM REFUNDED									3	3
NONFORFEITURE										
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
ACCESS TO CARE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE									5	2
UNFAIR DISCRIMINATION									1	50
TOTAL	1	0	1	0	4	0	10	0	566	13

				DI	SPOSI	TION				
	RAT PROB RESO	LEM	CONT PROVISIO ISS			COMPANY IN COMPLIANCE		PANY FION ELD	N JURISD	_
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CASH VALUE							6	12	14	28
DELAYS/NO RESPONSE							3	8	1	3
INFORMATION REQUESTED					1	5	1	5	1	5
POLICY DELIVERY										
PREMIUM REFUNDED			1	1			13	12	2	2
NONFORFEITURE					1	50				
PAYMENT NOT CREDITED										
COVERAGE QUESTION					1	25	1	25		
ACCESS TO CARE					2	29			1	14
COMPANY/AGENT DISPUTE							1	25		
ABUSIVE SERVICE									1	10
OTHER: POLICYHOLDER SERVICE					1	0	136	59	5	2
UNFAIR DISCRIMINATION							1	50		
TOTAL	1	0	17	0	109	2	1285	29	134	3

				DISF	OSIT	ION						
	RECO	RECOVERY		INSUFFICIENT INFORMATION		ER	OTHER RELIEF		OTHER NO RELIEF		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CASH VALUE			1	2			15	30	1	2	50	100
DELAYS/NO RESPONSE			1	3			8	22			36	100
INFORMATION REQUESTED											20	100
POLICY DELIVERY											2	100
PREMIUM REFUNDED	2	2					8	8	2	2	106	100
NONFORFEITURE											2	100
PAYMENT NOT CREDITED	1	50	1	50							2	100
COVERAGE QUESTION											4	100
ACCESS TO CARE											7	100
COMPANY/AGENT DISPUTE											4	100
ABUSIVE SERVICE	1	10									10	100
OTHER: POLICYHOLDER SERVICE			1	0	2	1	59	26	6	3	230	100
UNFAIR DISCRIMINATION											2	100
TOTAL	22	0	20	0	4	0	508	12	171	4	4401	100

	DISPOSITION												
FIRE	POL ISSUED		ADDIT PAYN	IONAL MENT	REFU	J ND	COVE EXTE						
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT					
REASON													
PREMIUM & RATING					1	50							
REFUSAL TO INSURE													
CANCELLATION													
DELAYS	1	10	4	40			1	10					
OTHER: UNDERWRITING					1	50							
AGENT HANDLING													
OTHER:MRKTNG & SALES													
UNSATISFACTORY SETTLEMENT/OFFER													
DENIAL OF CLAIM													
OTHER: CLAIM HANDLING													
PREMIUM REFUNDED					2	100							
OTHER: POLICYHOLDER SERVICE													
TOTAL	1	2	4	9	4	9	1	2					

				DISPOSIT	ION			
FIRE	CLA SETT		NO AO REQUESTEI	CTION D/REQUIRED	QUES' OF F.		COMPI	ANY IN LIANCE
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
REFUSAL TO INSURE							1	100
CANCELLATION								
DELAYS	2	20			1	10		
OTHER: UNDERWRITING								
AGENT HANDLING								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER	2	25						
DENIAL OF CLAIM			1	17	3	50		
OTHER: CLAIM HANDLING	2 40		2	40				
PREMIUM REFUNDED								
OTHER: POLICYHOLDER SERVICE								
TOTAL	6	14	3	7	4 9		1	2

			DI	SPOSI	ΓΙΟΝ					
FIRE	COMPANY POSITION UPHELD		INSUFF INFORM		OTHER RELIEF		OTHER NO RELIEF		TOT	AL
	NMBR			PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	50	2	100
REFUSAL TO INSURE									1	100
CANCELLATION	1	50			1	50			2	100
DELAYS	1	10							10	100
OTHER: UNDERWRITING							1	50	2	100
AGENT HANDLING	1	25			2	50	1	25	4	100
OTHER:MRKTNG & SALES			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	6	75							8	100
DENIAL OF CLAIM	2	33							6	100
OTHER: CLAIM HANDLING							1	20	5	100
PREMIUM REFUNDED									2	100
OTHER: POLICYHOLDER SERVICE	1	100							1	100
TOTAL	12	27	1	2	3	7	4	9	44	100

		D	ISPO	SITIO	N			
FARMOWNERS MULT PERIL	REFU	J ND	QUESTION OF FACT		COMI POSIT UPHI	ΓΙΟΝ	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
DENIAL OF CLAIM			2	67	1	33	3	100
TOTAL	1	17	3	50	2	33	6	100

				DIS	POSIT	ION				
HOMEOWNERS MULT PERIL	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		ADDIT PAYN	-	REFU	IND	COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	4					10	42		
REFUSAL TO INSURE	1	20								
CANCELLATION	9	26					2	6	3	9
NONRENEWAL	1	33	1	33						
CREDIT REPORTING										
DELAYS					2	5				
ENDORSEMENT/RIDER	1	50								
OTHER: UNDERWRITING	1	17								
AGENT HANDLING									1	20
FAILURE TO PLACE										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER										
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM									4	7
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING							1	100		
PREMIUM REFUNDED							2	67		
OTHER: POLICYHOLDER SERVICE	1	14					1	14		
TOTAL	15	6	1	0	2	1	16	6	8	3

					DISP	OSIT	TION			
HOMEOWNERS MULT PERIL	CLAIM REOPENED NMBR PCT		CANCELLATION UPHELD NMBR PCT		CLAIM SETTLED NMBR PCT		NO AC REQUESTED NMBR	DELAY RESOLVED		
REASON	MMDK	rcı	NIVIDA	rei	NVIDK	rei	INIVIDA	PCT	NIVIDA	rei
PREMIUM & RATING	1						1	4		
REFUSAL TO INSURE							1	20		
CANCELLATION							1	3		
NONRENEWAL										
CREDIT REPORTING										
DELAYS	1	2			11	25			1	2
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING							2	33		
AGENT HANDLING										
FAILURE TO PLACE										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	1	2			12	27				
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM	1	2	1	2	3	5	2	3		
OTHER: CLAIM HANDLING	1	7			2	13	2	13		
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED							1	33		
OTHER: POLICYHOLDER SERVICE										
TOTAL	4	2	1	0	28	11	10	4	1	0

				J	DISPOS	SITION	1			
HOMEOWNERS MULT PERIL	DISCIP	REFERRED FOR DISCIPLINARY ACTION		TION FACT	COMPA COMPI		COMI POSIT UPHI	ΓΙΟΝ	NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	4	2	8	8	33		
REFUSAL TO INSURE			1	20			2	40		
CANCELLATION			2	6	1	3	15	44		
NONRENEWAL					1	33				
CREDIT REPORTING			1	50						
DELAYS			10	23			11	25	1	2
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING							1	17		
AGENT HANDLING	1	20					1	20		
FAILURE TO PLACE							1	100		
OTHER:MRKTNG & SALES			1	100						
UNSATISFACTORY SETTLEMENT/OFFER			10	22			18	40	1	2
POST CLAIM UNDERWRITING							1	100		
DENIAL OF CLAIM	1	2	18	31	2	3	20	34		
OTHER: CLAIM HANDLING			5	33			2	13		
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE							1	14		
TOTAL	2	1	49	19	6	2	81	32	2	1

			DI	SPOSIT	TION						
HOMEOWNERS MULT PERIL	RECO		INSUFF INFORM	IATION	OTH RELI	EF	OTHEI RELI	EF TO		TAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING					1	4			24	100	
REFUSAL TO INSURE									5	100	
CANCELLATION					1	3			34	100	
NONRENEWAL									3	100	
CREDIT REPORTING							1	50	2	100	
DELAYS	1	2	1	2	2	5	3	7	44	100	
ENDORSEMENT/RIDER							1	50	2	100	
OTHER: UNDERWRITING							2	33	6	100	
AGENT HANDLING					1	20	1	20	5	100	
FAILURE TO PLACE									1	100	
OTHER:MRKTNG & SALES									1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	2			2	4	45	100	
POST CLAIM UNDERWRITING									1	100	
DENIAL OF CLAIM	1	2			1	2	4	7	58	100	
OTHER: CLAIM HANDLING							3	20	15	100	
PREMIUM NOTICE/BILLING									1	100	
PREMIUM REFUNDED									3	100	
OTHER: POLICYHOLDER SERVICE					3	43	1	14	7	100	
TOTAL	2	1	2	1	9	4	18	7	257	100	

			DIS	SPOSIT	ION				
COMMERCIAL MULT PERIL	POL ISSUED	_		ISED AINANT	REFU	J ND	1	_	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
RE ASON									
PREMIUM & RATING	1				1	50			
REFUSAL TO INSURE									
CANCELLATION	1	25			1	25			
DELAYS							1	11	
MISREPRESENTATION									
UNSATISFACTORY SETTLEMENT/OFFER			1	11					
DENIAL OF CLAIM									
OTHER: CLAIM HANDLING									
PREMIUM NOTICE/BILLING					1	50			
PREMIUM REFUNDED					3	75			
ABUSIVE SERVICE									
TOTAL	1	2	1	2	6	12	1	2	

			D	ISPOSITI	O N			
COMMERCIAL MULT PERIL	CLA SETT		NO AO REQUESTEI	CTION D/REQUIRED	QUES OF F.		COMI POSIT UPHI	ΓION
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	50
REFUSAL TO INSURE							1	100
CANCELLATION							2	50
DELAYS	3	33			2	22	2	22
MISREPRESENTATION							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	11			2	22	3	33
DENIAL OF CLAIM	1	6					13	81
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
PREMIUM REFUNDED			1	25				
ABUSIVE SERVICE								
TOTAL	5	10	1	2	4	8	23	45

			DIS	POSIT	ION					
COMMERCIAL MULT PERIL		O ICTION	INSUFF INFORN	ICIENT MATION	OTH RELI		OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
REFUSAL TO INSURE									1	100
CANCELLATION									4	100
DELAYS					1	11			9	100
MISREPRESENTATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	22					9	100
DENIAL OF CLAIM							2	13	16	100
OTHER: CLAIM HANDLING					2	100			2	100
PREMIUM NOTICE/BILLING							1	50	2	100
PREMIUM REFUNDED									4	100
ABUSIVE SERVICE	1	100							1	100
TOTAL	1	2	2	4	3	6	3	6	51	100

	Di	SPO	SITIO	N		
OCEAN MARINE R E A S O N CANCELLATION UNSATISFACTORY SETTLEMENT/OFFER	CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1		1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

		D	ISPOS	ITIO	N			
INLAND MARINE	REFU	J ND	COMI POSIT UPHI	ΓΙΟΝ	OTHEI RELI		TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	50	1	50			2	100
DELAYS					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			4	100			4	100
DENIAL OF CLAIM			2	100			2	100
TOTAL	1	11	7	78	1	11	9	100

					D 1	SPO	SITIO	N				
WORKERS COMP	ADV COMPL	ISED AINANT	UNABL ASSI	_	CLA SETT		QUES OF 1		COMI POSIT UPHI	ΓΙΟΝ	No JURISD	-
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASO N												
PREMIUM & RATING							1	100				
CANCELLATION									1	100		
DELAYS					1	50					1	50
AUDIT DISPUTE											1	100
AGENT HANDLING							2	100				
UNSATISFACTORY SETTLEMENT/OFFER					1	100						
DENIAL OF CLAIM									2	100		
PREMIUM NOTICE/BILLING			1	50			1	50				
PREMIUM REFUNDED	1	50					1	50				
TOTAL	1	7	1	7	2	14	5	36	3	21	2	14

WORKERS COMP	тот	AL
	NMBR	PCT
REASON		
PREMIUM & RATING	1	100
CANCELLATION	1	100
DELAYS	2	100
AUDIT DISPUTE	1	100
AGENT HANDLING	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
DENIAL OF CLAIM	2	100
PREMIUM NOTICE/BILLING	2	100
PREMIUM REFUNDED	2	100
TOTAL	14	100

				DI	SPOSIT	TION				
OTHER LIABILITY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPR STLMN	OMISED T/RSLTN	ADDIT PAYN		REFU	JND
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION									1	14
NONRENEWAL										
DELAYS										
ENDORSEMENT/RIDER										
AGENT HANDLING										
DECEPTIVE COLD LEAD ADVERTISING										
UNSATISFACTORY SETTLEMENT/OFFER			2	12	2	12	1	6		
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
POLICY DELIVERY	1	100								
PREMIUM REFUNDED			1	33					2	67
TOTAL	1	1	3	4	2	2	1	1	3	4

			DIS	SPOSI	TION			
OTHER LIABILITY		ERED N/MEDIATION	CLA REOP		CLA SETT		NO A REQUESTED	CTION D/REQUIRED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING]							
REFUSAL TO INSURE								
CANCELLATION							1	14
NONRENEWAL								
DELAYS			2	10	8	38		
ENDORSEMENT/RIDER								
AGENT HANDLING								
DECEPTIVE COLD LEAD ADVERTISING							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	6			5	29		
POST CLAIM UNDERWRITING								
DENIAL OF CLAIM					2	10		
OTHER: CLAIM HANDLING								
POLICY DELIVERY								
PREMIUM REFUNDED								
TOTAL	1	1	2	2	15	19	2	2

				D	ISPOS	ITIO	N			
OTHER LIABILITY	DEI RESO			RED FOR LINARY YON	QUES OF F.		COMPI		COMI POSIT UPHI	ΓΙΟΝ
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	100				
REFUSAL TO INSURE					1	100				
CANCELLATION					1	14			2	29
NONRENEWAL							1	100		
DELAYS	1	5			2	10			2	10
ENDORSEMENT/RIDER					1	100				
AGENT HANDLING										
DECEPTIVE COLD LEAD ADVERTISING										
UNSATISFACTORY SETTLEMENT/OFFER			1	6	3	18				
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM					12	60	2	10	2	10
OTHER: CLAIM HANDLING					1	20	1	20		
POLICY DELIVERY										
PREMIUM REFUNDED										
TOTAL	1	1	1	1	22	27	4	5	6	7

				DISP	OSITI	O N						
OTHER LIABILITY	NO JURISDICTION		INSUFF INFORM	ICIENT MATION	ОТН	ER	OTH RELI		OTHER NO RELIEF		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											1	100
REFUSAL TO INSURE											1	100
CANCELLATION							1	14	1	14	7	100
NONRENEWAL											1	100
DELAYS							1	5	5	24	21	100
ENDORSEMENT/RIDER											1	100
AGENT HANDLING							1	100			1	100
DECEPTIVE COLD LEAD ADVERTISING											1	100
UNSATISFACTORY SETTLEMENT/OFFER									2	12	17	100
POST CLAIM UNDERWRITING							1	100			1	100
DENIAL OF CLAIM									2	10	20	100
OTHER: CLAIM HANDLING	1	20	1	20	1	20					5	100
POLICY DELIVERY											1	100
PREMIUM REFUNDED											3	100
TOTAL	1	1	1	1	1	1	4	5	10	12	81	100

	DISPO	OSITI N			
AIRCRAFT		ANY IN LIANCE	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

				DISPOSIT	ION			
FIDELITY	CLA SETT		NO AO	CTION D/REQUIRED	QUES' OF FA		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASO N								
REFUSAL TO INSURE			1	100				
CANCELLATION								
DELAYS	17	85			1	5		
OTHER: UNDERWRITING								
MISLEADING ADVERTISING					1	100		
UNSATISFACTORY SETTLEMENT/OFFER	1	33						
DENIAL OF CLAIM							1	100
OTHER: CLAIM HANDLING			1	100				
PREMIUM NOTICE/BILLING								
DELAYS/NO RESPONSE	1 100						·	
PREMIUM REFUNDED							·	
TOTAL	19	58	2	6	2	6	1	3

		D	ISPOS	ITIO	N			
FIDELITY	COMI POSIT UPHI	ΓΙΟN	RECO	VERY	OTHER NO RELIEF		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE							1	100
CANCELLATION	1	100					1	100
DELAYS	2	10					20	100
OTHER: UNDERWRITING	1	100					1	100
MISLEADING ADVERTISING							1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	67					3	100
DENIAL OF CLAIM							1	100
OTHER: CLAIM HANDLING							1	100
PREMIUM NOTICE/BILLING					1	100	1	100
DELAYS/NO RESPONSE		·					1	100
PREMIUM REFUNDED			2	100			2	100
TOTAL	6	18	2	6	1	3	33	100

BURGLARY	D	ISPOS	Į.				
AND THEFT	ADDIT PAYN		COMI POSIT UPHI	TION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	25	3	75	4	100	
TOTAL	1	25	3	75	4	100	

					DISP	OSIT	TION			
CREDIT	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					2	67				
REFUSAL TO INSURE										
CANCELLATION	1	50								
DELAYS			1	13	1	13	4	50		
OTHER: UNDERWRITING										
MISLEADING ADVERTISING										
HIGH PRESSURE TACTICS					1	100				
UNSATISFACTORY SETTLEMENT/OFFER			1	33						
DENIAL OF CLAIM										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE					1	100				
PREMIUM REFUNDED					6	67			1	11
OTHER: POLICYHOLDER SERVICE					3	43			1	14
TOTAL	1	2	2	5	14	33	4	10	2	5

			Dl	SPOSI	TION					
CREDIT	QUES' OF F.		COMPI		COMI POSIT UPHI	ΓΙΟΝ	OTH REL		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING]						1	33	3	100
REFUSAL TO INSURE					1	100			1	100
CANCELLATION					1	50			2	100
DELAYS							2	25	8	100
OTHER: UNDERWRITING							1	100	1	100
MISLEADING ADVERTISING	1	100							1	100
HIGH PRESSURE TACTICS									1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	33	1	33	3	100
DENIAL OF CLAIM			1	25	3	75			4	100
PREMIUM NOTICE/BILLING	1	100							1	100
DELAYS/NO RESPONSE									1	100
PREMIUM REFUNDED					1	11	1	11	9	100
OTHER: POLICYHOLDER SERVICE	1	14					2	29	7	100
TOTAL	3	7	1	2	7	17	8	19	42	100

			DI	SPOS	SITIO	N				
TITLE		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		COMPANY POSITION UPHELD		O ICTION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	50	1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER	. 1	100							1	100
INFORMATION REQUESTED							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

					DIS	POSITI	ON					
ACCIDENT AND HEALTH	POL ISSUED/		ADVI COMPLA		COMPRO STLMNT		ADDIT PAYN		REFU	J ND	COVEI EXTEN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	5	9	2	4					3	6		
REFUSAL TO INSURE	12	13	6	7	1	1						
CANCELLATION	17	25	3	4	1	1			2	3	3	4
DELAYS	1	1	5	3	1	1	14	9			1	1
AUDIT DISPUTE												
RECISSION												
ENDORSEMENT/RIDER												
GROUP CONVERSION	1	100										
CONTINUATION OF BENEFITS												
OTHER: UNDERWRITING												
MISLEADING ADVERTISING												
CHURNING									1	100		
REPLACEMENT									1	20		
AGENT HANDLING			2	25								
MISREPRESENTATION	1	7	1	7					2	13		
OTHER:MRKTNG & SALES									1	50		
UNSATISFACTORY SETTLEMENT/OFFER			11	5	2	1	37	16			2	1
MEDICAL NECESSITY												
DENIAL OF CLAIM			9	2	6	1	22	4	2	0	26	5
COORDINATION OF BENEFITS												
PCP REFERRALS												
EXPERIMENTAL												
ASSIGNMENT OF BENEFITS			1	50								
OTHER: CLAIM HANDLING							4	6			1	1
PREMIUM NOTICE/BILLING	5	22							2	9	2	9
DELAYS/NO RESPONSE			2	13								
INFORMATION REQUESTED			1	8			1	8				
POLICY DELIVERY			1	100								
PREMIUM REFUNDED			1	3					23	59		
PAYMENT NOT CREDITED												
COVERAGE QUESTION												
(Continued)											!	

	DISPOSITION											
ACCIDENT AND HEALTH	UNABI ASSI		CLA REOP		CANCEL UPH	LATION	NONRE UPH	NEWAL	CLA SETT		FIL SUIT/RE ATTO	TAINED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1											
REFUSAL TO INSURE									1	1		
CANCELLATION					4	6	1	1				
DELAYS									53	35		
AUDIT DISPUTE												
RECISSION											1	20
ENDORSEMENT/RIDER												
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
OTHER: UNDERWRITING												
MISLEADING ADVERTISING									1	20		
CHURNING												
REPLACEMENT												
AGENT HANDLING									1	13		
MISREPRESENTATION												
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER	1	0	2	1					30	13		
MEDICAL NECESSITY	1	33										
DENIAL OF CLAIM	1	0	70	13					65	12		
COORDINATION OF BENEFITS												
PCP REFERRALS									1	50		
EXPERIMENTAL												
ASSIGNMENT OF BENEFITS									1	50		
OTHER: CLAIM HANDLING									2	3		
PREMIUM NOTICE/BILLING									1	4		
DELAYS/NO RESPONSE												
INFORMATION REQUESTED												
POLICY DELIVERY												
PREMIUM REFUNDED												
PAYMENT NOT CREDITED												
COVERAGE QUESTION												
(Continued)						<u> </u>						

				D	ISPOSITIO	O N				
ACCIDENT AND HEALTH	NO ACT		REFE TO PR AGE	OPER	INFORM FURNISHED		DEL RESOI		PREM PROB RESOI	LEM
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING]				4	7			1	2
REFUSAL TO INSURE					1	1	1	1		
CANCELLATION					2	3				
DELAYS	3	2			2	1	12	8		
AUDIT DISPUTE										
RECISSION										
ENDORSEMENT/RIDER										
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING	1	10								
MISLEADING ADVERTISING	1	20								
CHURNING										
REPLACEMENT										
AGENT HANDLING	1	13								
MISREPRESENTATION			1	7						
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	1	0			11	5				
MEDICAL NECESSITY										
DENIAL OF CLAIM	2	0			14	3	1	0		
COORDINATION OF BENEFITS										
PCP REFERRALS										
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE		,			13	81				
INFORMATION REQUESTED					8	67				
POLICY DELIVERY										
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
COVERAGE QUESTION					1	50				
(Continued)	L		<u>. </u>	L			ļ			

]	DISPO	SITIO	N			
ACCIDENT AND HEALTH	ER COMP		APPA UNLIC ACTI	ENSED		CTIBLE NDED	REFERR DISCIPI ACT		QUES OF F.	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1									
REFUSAL TO INSURE									6	7
CANCELLATION									1	1
DELAYS	1	1							5	3
AUDIT DISPUTE										
RECISSION										
ENDORSEMENT/RIDER					3	75				
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING									2	20
MISLEADING ADVERTISING									1	20
CHURNING										
REPLACEMENT									3	60
AGENT HANDLING										
MISREPRESENTATION									6	40
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER							1	0	16	7
MEDICAL NECESSITY										
DENIAL OF CLAIM			1	0					20	4
COORDINATION OF BENEFITS										
PCP REFERRALS										
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
OTHER: CLAIM HANDLING									3	4
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
POLICY DELIVERY										
PREMIUM REFUNDED									1	3
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
(Continued)	<u> </u>	<u> </u>				L			<u> </u>	

				DIS	POSIT	ION				
ACCIDENT AND HEALTH	CONT PROVISIO ISS	N/LEGAL	COMPA COMPI		COMP POSIT UPHI	ΓION	NO JURISD		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					15	28	2	4	1	2
REFUSAL TO INSURE			3	3	41	45	4	4		
CANCELLATION					17	25	1	1		
DELAYS			3	2	12	8	8	5		
AUDIT DISPUTE			1	100						
RECISSION			1	20	3	60				
ENDORSEMENT/RIDER										
GROUP CONVERSION										
CONTINUATION OF BENEFITS			1	100						
OTHER: UNDERWRITING					1	10	1	10		
MISLEADING ADVERTISING					1	20				
CHURNING										
REPLACEMENT										
AGENT HANDLING							1	13		
MISREPRESENTATION					1	7	1	7		
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	5	2	5	2	36	15	14	6	1	0
MEDICAL NECESSITY					2	67				
DENIAL OF CLAIM	10	2	7	1	175	33	17	3	3	1
COORDINATION OF BENEFITS					2	67			1	33
PCP REFERRALS			1	50						
EXPERIMENTAL			1	100						
ASSIGNMENT OF BENEFITS										
OTHER: CLAIM HANDLING					8	12	28	42		
PREMIUM NOTICE/BILLING					1	4	3	13		
DELAYS/NO RESPONSE										
INFORMATION REQUESTED			1	8	1	8				
POLICY DELIVERY										
PREMIUM REFUNDED					9	23	2	5		
PAYMENT NOT CREDITED										
COVERAGE QUESTION			1	50						
(Continued)	<u> </u>									

		DIS	POSIT	CION				
ACCIDENT AND HEALTH	INSUFF INFORM		OTH RELI		OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			20	37	1	2	54	100
REFUSAL TO INSURE			14	15	1	1	91	100
CANCELLATION			16	24			68	100
DELAYS			29	19	1	1	151	100
AUDIT DISPUTE							1	100
RECISSION							5	100
ENDORSEMENT/RIDER			1	25			4	100
GROUP CONVERSION							1	100
CONTINUATION OF BENEFITS							1	100
OTHER: UNDERWRITING			5	50			10	100
MISLEADING ADVERTISING			1	20			5	100
CHURNING							1	100
REPLACEMENT			1	20			5	100
AGENT HANDLING			3	38			8	100
MISREPRESENTATION			2	13			15	100
OTHER:MRKTNG & SALES			1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER			55	23	5	2	235	100
MEDICAL NECESSITY							3	100
DENIAL OF CLAIM	1	0	66	13	6	1	524	100
COORDINATION OF BENEFITS							3	100
PCP REFERRALS							2	100
EXPERIMENTAL							1	100
ASSIGNMENT OF BENEFITS							2	100
OTHER: CLAIM HANDLING			21	31			67	100
PREMIUM NOTICE/BILLING			9	39			23	100
DELAYS/NO RESPONSE			1	6			16	100
INFORMATION REQUESTED							12	100
POLICY DELIVERY							1	100
PREMIUM REFUNDED			3	8			39	100
PAYMENT NOT CREDITED	1	100					1	100
COVERAGE QUESTION							2	100
(Continued)	l	l	l	<u> </u>	<u> </u>	Ь		<u> </u>

					DIS	POSITI	ON					
ACCIDENT AND HEALTH	POL ISSUED	_	ADV COMPL	ISED AINANT		OMISED T/RSLTN	ADDIT PAYN		REFU	J ND	COVE EXTE	_
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
ACCESS TO CARE			1	14								
COMPANY/AGENT DISPUTE												
ABUSIVE SERVICE					1	17						
OTHER: POLICYHOLDER SERVICE									2	1		
TOTAL	42	3	46	3	12	1	78	5	39	3	35	2

						DISPO	SITIO	N				
ACCIDENT AND HEALTH	UNABL ASSI		CLA REOP			LATION ELD	NONRE: UPH	NEWAL ELD	CLA SETT		FIL SUIT/RE ATTO	TAINED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
ACCESS TO CARE					1	14			1	14		
COMPANY/AGENT DISPUTE												
ABUSIVE SERVICE									2	33		
OTHER: POLICYHOLDER SERVICE									1	1		
TOTAL	3	0	72	5	5	0	1	0	160	10	1	0

		DISPOSITION												
ACCIDENT AND HEALTH		1 -		RRED OPER NCY	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREM PROB RESOI	LEM				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON														
ACCESS TO CARE					1	14								
COMPANY/AGENT DISPUTE					1	50								
ABUSIVE SERVICE					1	17	2	33						
OTHER: POLICYHOLDER SERVICE	1	1												
TOTAL	10	1	1	0	59	4	16	1	1	0				

				J	DISPO	SITIO	N			
ACCIDENT AND HEALTH	ERISA COMPLIANT		UNLIC	APPARENT UNLICENSED ACTIVITY		DEDUCTIBLE REFUNDED		REFERRED FOR DISCIPLINARY ACTION		TION ACT
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
ACCESS TO CARE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE									1	1
TOTAL	1	0	1	0	3	0	1	0	65	4

				DIS	POSIT	ION							
ACCIDENT AND HEALTH	PROVISIO	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN POSI			EGAL COMPANY IN POSITION NO		POSITION		_	RECO	VERY
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
ACCESS TO CARE			2	29			1	14					
COMPANY/AGENT DISPUTE					1	50							
ABUSIVE SERVICE													
OTHER: POLICYHOLDER SERVICE					129	78	4	2					
TOTAL	15	1	27	2	455	30	87	6	6	0			

	DISPOSITION							
ACCIDENT AND HEALTH		INSUFFICIENT INFORMATION		OTHER RELIEF		R NO EF	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
ACCESS TO CARE							7	100
COMPANY/AGENT DISPUTE							2	100
ABUSIVE SERVICE							6	100
OTHER: POLICYHOLDER SERVICE			25	15	2	1	165	100
TOTAL	2	0	273	18	16	1	1533	100

				DI	SPOSIT	TION				
PERSONAL AUTO	POL ISSUED		ADV COMPL		COMPR STLMN	OMISED T/RSLTN	ADDIT PAYN		REFU	J ND
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	7	4	2	1			1	1	36	21
REFUSAL TO INSURE	2	18	1	9						
CANCELLATION	13	8	1	1			1	1	14	8
NONRENEWAL										
CREDIT REPORTING										
DELAYS	1	0	4	1			16	4	3	1
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING	2	13							1	6
AGENT HANDLING	3	9	1	3					3	9
MISREPRESENTATION									1	17
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			2	0	1	0	32	6		
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING	1	10								
SUBROGATION										
DENIAL OF CLAIM			4	1	1	0	3	1		
USUAL, CUSTOMARY, REASONABLE										
UTILIZATION REVIEW										
COST CONTAINMENT										
OTHER: CLAIM HANDLING			2	2			3	3		
PREMIUM NOTICE/BILLING							1	2	9	22
DELAYS/NO RESPONSE										
INFORMATION REQUESTED			1	50						
PREMIUM REFUNDED							2	8	19	76
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
UNFAIR DISCRIMINATION										
TOTAL	29	2	18	1	2	0	59	3	86	5

		D]	ISPOS	ITION	N			
PERSONAL AUTO		TERED ON/MEDIATION PCT	COVE EXTE		UNABLE TO ASSIST NMBR PCT		CLA REOPI	
REASON	TVIVIDA	101	TVIVIDIC	101	TVIDIC	101	INIDIX	101
PREMIUM & RATING	1							
REFUSAL TO INSURE								
CANCELLATION			5	3				
NONRENEWAL								
CREDIT REPORTING					1	8		
DELAYS			9	2			3	1
ENDORSEMENT/RIDER								
OTHER: UNDERWRITING								
AGENT HANDLING								
MISREPRESENTATION								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER	1	0	2	0			7	1
MEDICAL NECESSITY								
POST CLAIM UNDERWRITING								
SUBROGATION								
DENIAL OF CLAIM			11	4			6	2
USUAL, CUSTOMARY, REASONABLE								
UTILIZATION REVIEW								
COST CONTAINMENT								
OTHER: CLAIM HANDLING							1	1
PREMIUM NOTICE/BILLING								
DELAYS/NO RESPONSE								
INFORMATION REQUESTED								
PREMIUM REFUNDED								
COVERAGE QUESTION								
OTHER: POLICYHOLDER SERVICE			1	6				
UNFAIR DISCRIMINATION								
TOTAL	1	. 0	28	1	1	0	17	1

	DISPOSITION								
PERSONAL AUTO	CANCEL UPH	LATION ELD	CLA SETT		NO AO		INFORM FURNISHED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING					8	5			
REFUSAL TO INSURE			1	9					
CANCELLATION	3	2	2	1	8	5			
NONRENEWAL									
CREDIT REPORTING									
DELAYS			156	40	7	2			
ENDORSEMENT/RIDER							1	25	
OTHER: UNDERWRITING					3	19			
AGENT HANDLING									
MISREPRESENTATION									
OTHER:MRKTNG & SALES									
UNSATISFACTORY SETTLEMENT/OFFER			113	21	3	1			
MEDICAL NECESSITY									
POST CLAIM UNDERWRITING									
SUBROGATION									
DENIAL OF CLAIM			31	10	1	0			
USUAL, CUSTOMARY, REASONABLE									
UTILIZATION REVIEW									
COST CONTAINMENT									
OTHER: CLAIM HANDLING			3	3	6	6	1	1	
PREMIUM NOTICE/BILLING							1	2	
DELAYS/NO RESPONSE									
INFORMATION REQUESTED									
PREMIUM REFUNDED									
COVERAGE QUESTION									
OTHER: POLICYHOLDER SERVICE					3	19			
UNFAIR DISCRIMINATION									
TOTAL	3	0	306	16	39	2	3	0	

	DISPOSITION										
PERSONAL AUTO	DEI RESO		NONRE NOT RESCI	TICE	PREM PROB RESO	LEM	REFERR DISCIPI ACT	LINARY	QUES'		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON	_										
PREMIUM & RATING					2	1	1	1	6	4	
REFUSAL TO INSURE									2	18	
CANCELLATION									16	9	
NONRENEWAL			1	20							
CREDIT REPORTING									2	15	
DELAYS	6	2					2	1	53	14	
ENDORSEMENT/RIDER											
OTHER: UNDERWRITING											
AGENT HANDLING							2	6	6	19	
MISREPRESENTATION											
OTHER:MRKTNG & SALES									1	100	
UNSATISFACTORY SETTLEMENT/OFFER									140	26	
MEDICAL NECESSITY									2	100	
POST CLAIM UNDERWRITING									3	30	
SUBROGATION											
DENIAL OF CLAIM									120	38	
USUAL, CUSTOMARY, REASONABLE							1	33			
UTILIZATION REVIEW											
COST CONTAINMENT											
OTHER: CLAIM HANDLING									17	17	
PREMIUM NOTICE/BILLING					1	2			5	12	
DELAYS/NO RESPONSE											
INFORMATION REQUESTED									1	50	
PREMIUM REFUNDED									1	4	
COVERAGE QUESTION											
OTHER: POLICYHOLDER SERVICE									2	13	
UNFAIR DISCRIMINATION									1	50	
TOTAL	6	0	1	0	3	0	6	0	378	20	

				DI	SPOSI	TION				
PERSONAL AUTO	RAT PROB RESO	LEM	PROVISIO	RACT ON/LEGAL SUE	COMPA		COMI POSIT UPHI	TION	JURISD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASO N	_									
PREMIUM & RATING	1	1			7	4	72	43		
REFUSAL TO INSURE					1	9	4	36		
CANCELLATION					7	4	82	48		
NONRENEWAL					2	40	2	40		
CREDIT REPORTING					3	23	4	31		
DELAYS					6	2	76	19	5	1
ENDORSEMENT/RIDER							3	75		
OTHER: UNDERWRITING							3	19		
AGENT HANDLING							4	13	2	6
MISREPRESENTATION							4	67		
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER					11	2	188	35	2	0
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING					1	10	4	40		
SUBROGATION										
DENIAL OF CLAIM					10	3	109	35		
USUAL, CUSTOMARY, REASONABLE					1	33	1	33		
UTILIZATION REVIEW					1	100				
COST CONTAINMENT			1	100						
OTHER: CLAIM HANDLING					1	1	25	25	1	1
PREMIUM NOTICE/BILLING					4	10	10	24		
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED							1	4		
COVERAGE QUESTION							1	100		
OTHER: POLICYHOLDER SERVICE					1	6	4	25		
UNFAIR DISCRIMINATION							1	50		
TOTAL	1	0	1	0	56	3	598	32	10	1

				DISI	POSIT	ION						
PERSONAL AUTO	RECO		INSUFF INFORM	IATION	ОТН		OTH RELI	EF	OTHEI RELI	EF	TOT	
REASON	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCI
PREMIUM & RATING			1	1			8	5	16	10	168	100
REFUSAL TO INSURE			1	1			0		10	10	11	100
CANCELLATION			1	1			13	8	6	3	172	100
NONRENEWAL			-				- 10				5	100
CREDIT REPORTING									3	23	13	100
DELAYS	2	1					28	7	14	4	391	100
ENDORSEMENT/RIDER	<u> </u>										4	100
OTHER: UNDERWRITING	1	6	1	6			4	25	1	6	16	100
AGENT HANDLING			1	3			5	16	5	16	32	100
MISREPRESENTATION									1	17	6	100
OTHER:MRKTNG & SALES											1	100
UNSATISFACTORY SETTLEMENT/OFFER	6	1	1	0			8	1	18	3	535	100
MEDICAL NECESSITY											2	100
POST CLAIM UNDERWRITING							1	10			10	100
SUBROGATION					1	100					1	100
DENIAL OF CLAIM			1	0			3	1	12	4	312	100
USUAL, CUSTOMARY, REASONABLE											3	100
UTILIZATION REVIEW											1	100
COST CONTAINMENT											1	100
OTHER: CLAIM HANDLING							19	19	21	21	100	100
PREMIUM NOTICE/BILLING							5	12	5	12	41	100
DELAYS/NO RESPONSE			1	50			1	50			2	100
INFORMATION REQUESTED											2	100
PREMIUM REFUNDED									2	8	25	100
COVERAGE QUESTION											1	100
OTHER: POLICYHOLDER SERVICE							5	31			16	100
UNFAIR DISCRIMINATION											2	100
TOTAL	9	0	7	0	1	0	100	5	104	6	1873	100

					DISP	OSITI	ON					
COMMERCIAL AUTO	POL ISSUED	_	ADV: COMPL		ADDIT PAYN		REFU	ND	COVE EXTE	_	CLA SETT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	20			2	40				
CANCELLATION	1	17							1	17		
DELAYS			1	4	1	4			3	11	14	52
ENDORSEMENT/RIDER							2	100				
OTHER: UNDERWRITING												
AGENT HANDLING			1	100								
UNSATISFACTORY SETTLEMENT/OFFER											6	25
SUBROGATION												
DENIAL OF CLAIM											1	5
OTHER: CLAIM HANDLING					1	17						
INFORMATION REQUESTED												
COVERAGE QUESTION											1	100
TOTAL	1	1	3	3	2	2	4	4	4	4	22	23

				DISF	POSITI	ON				
COMMERCIAL AUTO		CTION D/REQUIRED	DEI RESO			CTIBLE NDED	QUES OF F		COMPI	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	20
CANCELLATION									1	17
DELAYS										
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING									1	100
AGENT HANDLING										
UNSATISFACTORY SETTLEMENT/OFFER							7	29		
SUBROGATION					1	100				
DENIAL OF CLAIM							7	37		
OTHER: CLAIM HANDLING	1	17								
INFORMATION REQUESTED			1	100						
COVERAGE QUESTION										
TOTAL	1	1	1	1	1	1	14	15	3	3

				DI	SPOSI	TION						
COMMERCIAL AUTO	COMI POSIT UPHI	ΓΙΟΝ	N JURISD	_	INSUFF INFORM		OTH RELI		OTHEI RELI		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	20									5	100
CANCELLATION	2	33							1	17	6	100
DELAYS	3	11			1	4	1	4	3	11	27	100
ENDORSEMENT/RIDER											2	100
OTHER: UNDERWRITING											1	100
AGENT HANDLING											1	100
UNSATISFACTORY SETTLEMENT/OFFER	9	38	1	4			1	4			24	100
SUBROGATION											1	100
DENIAL OF CLAIM	6	32	1	5			1	5	3	16	19	100
OTHER: CLAIM HANDLING							3	50	1	17	6	100
INFORMATION REQUESTED											1	100
COVERAGE QUESTION											1	100
TOTAL	21	22	2	2	1	1	6	6	8	9	94	100

				DI	SPOSIT	TION				
LIFE	POL ISSUED	-	ADV: COMPL		COMPROSTLMN		ADDIT PAYN		REFU	IND
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	3	11			1	4			2	7
REFUSAL TO INSURE	2	25	2	25						
CANCELLATION	1	9			1	9			3	27
DELAYS	2	8								
ENDORSEMENT/RIDER										
GROUP CONVERSION										
MISLEADING ADVERTISING									1	33
REPLACEMENT			1	100						
AGENT HANDLING										
MISREPRESENTATION									1	6
OTHER:MRKTNG & SALES									1	25
UNSATISFACTORY SETTLEMENT/OFFER							1	6		
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING	1	7								
CASH VALUE			1	2						
DELAYS/NO RESPONSE			1	10						
INFORMATION REQUESTED			1	25						
PREMIUM REFUNDED									9	75
NONFORFEITURE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE									1	100
OTHER: POLICYHOLDER SERVICE									1	3
TOTAL	9	3	6	2	2	1	1	0	19	7

					DI	SPOS	SITION			
LIFE	UNABI ASSI	_	CLA REOP		CLA SETT		NO AO REQUESTEI	CTION D/REQUIRED	REFEI TO PR AGE	OPER
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1									
REFUSAL TO INSURE										
CANCELLATION										
DELAYS					10	40	2	8		
ENDORSEMENT/RIDER										
GROUP CONVERSION										
MISLEADING ADVERTISING										
REPLACEMENT										
AGENT HANDLING							1	14		
MISREPRESENTATION										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			1	6	3	19			1	6
DENIAL OF CLAIM			2	13	1	6				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING							1	7		
CASH VALUE										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED	1	25								
PREMIUM REFUNDED										
NONFORFEITURE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	3	1	14	5	4	2	1	0

			DIS	POSI	ΓΙΟΝ			
LIFE	INFORM FURNISHED		DEL RESO		PROI	FEITURE BLEM LVED	QUES' OF F.	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	4
REFUSAL TO INSURE								
CANCELLATION								
DELAYS			1	4			1	4
ENDORSEMENT/RIDER	1	100						
GROUP CONVERSION	1	100						
MISLEADING ADVERTISING							1	33
REPLACEMENT								
AGENT HANDLING	1	14					1	14
MISREPRESENTATION	1	6	1	6			2	11
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM							4	25
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING	1	7	1	7			1	7
CASH VALUE	4	10					4	10
DELAYS/NO RESPONSE			1	10				
INFORMATION REQUESTED	2	50						
PREMIUM REFUNDED								
NONFORFEITURE					1	50		
COMPANY/AGENT DISPUTE	1	100						
ABUSIVE SERVICE								
OTHER: POLICYHOLDER SERVICE							1	3
TOTAL	12	5	4	2	1	0	16	6

				DI	SPOSI	TION				
LIFE	CONT PROVISIO ISS	N/LEGAL	COMPI		COMI POSIT UPHI	ΓΙΟΝ	NO JURISD		INSUFF INFORM	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			4	14	5	18	1	4		
REFUSAL TO INSURE					1	13	1	13		
CANCELLATION			2	18	2	18				
DELAYS					3	12	2	8		
ENDORSEMENT/RIDER										
GROUP CONVERSION										
MISLEADING ADVERTISING										
REPLACEMENT										
AGENT HANDLING					1	14			1	14
MISREPRESENTATION					7	39	3	17		
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER					3	19	3	19		
DENIAL OF CLAIM			1	6	8	50				
OTHER: CLAIM HANDLING					1	17				
PREMIUM NOTICE/BILLING					2	14				
CASH VALUE					5	12	14	34	1	2
DELAYS/NO RESPONSE					1	10	1	10		
INFORMATION REQUESTED										
PREMIUM REFUNDED	1	8			1	8				
NONFORFEITURE			1	50						
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE					1	3				
TOTAL	1	0	8	3	41	16	25	10	2	1

		D I	SPOS	ITIC	N			
LIFE	OTH NMBR		OTH RELI NMBR	EF	OTHEI RELI NMBR	EF	TOT.	AL PCT
REASON							<u> </u>	
PREMIUM & RATING			11	39			28	100
REFUSAL TO INSURE			2	25			8	100
CANCELLATION			2	18			11	100
DELAYS			4	16			25	100
ENDORSEMENT/RIDER							1	100
GROUP CONVERSION							1	100
MISLEADING ADVERTISING			1	33			3	100
REPLACEMENT							1	100
AGENT HANDLING			2	29			7	100
MISREPRESENTATION			2	11	1	6	18	100
OTHER:MRKTNG & SALES			3	75			4	100
UNSATISFACTORY SETTLEMENT/OFFER			4	25			16	100
DENIAL OF CLAIM							16	100
OTHER: CLAIM HANDLING			5	83			6	100
PREMIUM NOTICE/BILLING			6	43	1	7	14	100
CASH VALUE			11	27	1	2	41	100
DELAYS/NO RESPONSE			6	60			10	100
INFORMATION REQUESTED							4	100
PREMIUM REFUNDED			1	8			12	100
NONFORFEITURE							2	100
COMPANY/AGENT DISPUTE							1	100
ABUSIVE SERVICE							1	100
OTHER: POLICYHOLDER SERVICE	2	7	21	72	3	10	29	100
TOTAL	2	1	81	31	6	2	259	100

				DI	SPOSIT	TION				
ANNUITIES	POL ISSUED	-	ADV: COMPL		COMPROSTLMN		ADDIT PAYN		REFU	J ND
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	100								
DELAYS			1	7					3	20
MISLEADING ADVERTISING									1	100
REPLACEMENT										
AGENT HANDLING									2	40
MISREPRESENTATION					1	20			2	40
UNSATISFACTORY SETTLEMENT/OFFER							1	10		
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
CASH VALUE			1	11			1	11	1	11
DELAYS/NO RESPONSE	1	17	1	17					2	33
PREMIUM REFUNDED									1	20
PAYMENT NOT CREDITED										
COMPANY/AGENT DISPUTE			1	100						
ABUSIVE SERVICE									1	50
OTHER: POLICYHOLDER SERVICE										
TOTAL	2	3	4	5	1	1	2	3	13	18

				DISP	OSIT	ION				
ANNUITIES	CLA SETT			MATION EXPANDED	DEL RESO		QUES OF F		COMPI	ANY IN LIANCE
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
DELAYS	4	27							1	7
MISLEADING ADVERTISING										
REPLACEMENT										
AGENT HANDLING										
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER	2	20					1	10		
DENIAL OF CLAIM	1	20			4	80				
OTHER: CLAIM HANDLING										
CASH VALUE			1	11						
DELAYS/NO RESPONSE										
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	7	10	1	1	4	5	1	1	1	1

			D	ISPOSI	TION					
ANNUITIES	COMI POSIT UPHI	ΓΙΟΝ	N JURISD	O ICTION	RECO	VERY	OTH RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
DELAYS	2	13					4	27	15	100
MISLEADING ADVERTISING									1	100
REPLACEMENT					1	100			1	100
AGENT HANDLING	1	20					2	40	5	100
MISREPRESENTATION	1	20					1	20	5	100
UNSATISFACTORY SETTLEMENT/OFFER	5	50					1	10	10	100
DENIAL OF CLAIM									5	100
OTHER: CLAIM HANDLING							2	100	2	100
CASH VALUE	1	11					4	44	9	100
DELAYS/NO RESPONSE	2	33							6	100
PREMIUM REFUNDED	1	20					3	60	5	100
PAYMENT NOT CREDITED					1	100			1	100
COMPANY/AGENT DISPUTE									1	100
ABUSIVE SERVICE					1	50			2	100
OTHER: POLICYHOLDER SERVICE			1	25			3	75	4	100
TOTAL	13	18	1	1	3	4	20	27	73	100

	DISPOSITION								
UNKNOWN	ADVISED COMPLAINANT		ENTI ARBITRATIO	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING							2	67	
CANCELLATION							1	100	
DELAYS	1	20	1	20	3	60			
OTHER:MRKTNG & SALES									
UNSATISFACTORY SETTLEMENT/OFFER					1	33	1	33	
DENIAL OF CLAIM					4	67	1	17	
OTHER: CLAIM HANDLING					1	100			
OTHER: POLICYHOLDER SERVICE									
TOTAL	1	5	1	5	9	43	5	24	

	DISPOSITION							
UNKNOWN	NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	33	3	100
CANCELLATION							1	100
DELAYS							5	100
OTHER:MRKTNG & SALES	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	. 1	33					3	100
DENIAL OF CLAIM			1	17			6	100
OTHER: CLAIM HANDLING							1	100
OTHER: POLICYHOLDER SERVICE			1	100			1	100
TOTAL	2	10	2	10	1	5	21	100

NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2000

21ST CENTURY CASUALTY COMPANY	D I CLA SETT	IM	SITIO COMI POSIT	PANY FION	TOTAL		
	NMBR	PCT	NMBR PCT		NMBR PCT		
REASON		- 31			- 1-12-22	- 31	
CANCELLATION			1	100	1	100	
DELAYS	1	100			1	100	
TOTAL	1	50	1	50	2	100	

21ST CENTURY	DI	SPO					
INSURANCE COMPANY	REFU	ND	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING	1	100			1	100	
CANCELLATION	1	100			1	100	
DELAYS			1	100	1	100	
TOTAL	2	67	1	33	3	100	

	DI SI				
ACCEPTANCE CASUALTY INSURANCE COMPANY	CLAIM SETTLED		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

	DI	SPC				
ACE AMERICAN INSURANCE COMPANY	REFU	J ND	COMI POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
OTHER: POLICYHOLDER SERVICE			1	100	1	100
TOTAL	1	50	1	50	2	100

ACE PROPERTY AND								
CASUALTY INSURANCE COMPANY	CLA SETT		COMI POSIT UPHI	ΓΙΟN	INSUFF INFORM	ICIENT MATION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
OTHER:MRKTNG & SALES					1	100	1	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

		DIS	POSITIO	N		
ADVANTAGE DENTAL PLAN, INC.		IM LED		RACT ON/LEGAL UE	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1		1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

			I	DISPO	SITIO	N				
AETNA LIFE INSURANCE COMPANY	REFU	J ND	COMI POSIT UPHI	ΓΙΟΝ	N JURISD	-	OTH RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
OTHER:MRKTNG & SALES							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	100			2	100
OTHER: CLAIM HANDLING					3	100			3	100
PREMIUM REFUNDED	1	100							1	100
OTHER: POLICYHOLDER SERVICE			1	33			2	67	3	100
TOTAL	1	10	1	10	5	50	3	30	10	100

	D	ISPOS	SITIO	N		
AIG NATIONAL INSURANCE COMPANY, INC.	QUES OF F.		COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1		2	100	2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100			2	100
TOTAL	2	50	2	50	4	100

			DISPOSITIO N											
AIU INSURANCE COMPANY	ADDITIONAL PAYMENT		REFU	REFUND		IM LED	NO ACTION REQUESTED/REQUIRE							
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT						
REASON														
PREMIUM & RATING			1	17			1	17						
CANCELLATION			1	50										
DELAYS					2	29								
UNSATISFACTORY SETTLEMENT/OFFER	1	100												
TOTAL	1	6	2	13	2	13	1	6						

			DIS	POS	ITION					
AIU INSURANCE COMPANY	REFERE DISCIPI ACT		QUES OF F.		COMF POSIT UPHI	ΓΙΟΝ	OTH RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					3	50	1	17	6	100
CANCELLATION					1	50			2	100
DELAYS	1	14	4	57					7	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100
TOTAL	1	6	4	25	4	25	1	6	16	100

ALEXANDER HAMILTON LIFE INSURANCE		DIS	POSIT	TION				
COMPANY OF AMERICA		COMPANY COMPROMISED POSITION OTHER STLMNT/RSLTN UPHELD RELIEF				тот	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
CANCELLATION			1	100			1	100
DELAYS/NO RESPONSE					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

	D 1	ISPO				
ALL AMERICAN LIFE INSURANCE COMPANY	REFU	IND	OTH RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
AGENT HANDLING	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
TOTAL	1	50	1	50	2	100

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	D I QUES OF F		TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CASH VALUE	1	100			1	100
OTHER: POLICYHOLDER SERVICE			1	100	1	100
TOTAL	1	50	1	50	2	100

ALLIED LIFE INSURANCE	DISP					
COMPANY	REFU	AL				
	NMBR	PCT	NMBR	PCT		
REASON						
AGENT HANDLING	1	100	1	100		
TOTAL	1	100	1	100		

ALLIED MUTUAL INSURANCE COMPANY	DIS F IO QUES OF F	N TION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

ALLIED PROPERTY		DISPOSITION												
AND CASUALTY INSURANCE COMPANY			1 ~			QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		R NO IEF
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS					1	25	2	50	1	25				
UNSATISFACTORY SETTLEMENT/OFFER			2	50			1	25					1	25
DENIAL OF CLAIM					1	100								
OTHER: CLAIM HANDLING	1	33					1	33			1	33		
TOTAL	1	8	2	17	2	17	4	33	1	8	1	8	1	8

ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	TOT.	AL PCT
REASON	NVIDK	PCI
DELAYS	4	100
UNSATISFACTORY SETTLEMENT/OFFER	4	100
DENIAL OF CLAIM	1	100
OTHER: CLAIM HANDLING	3	100
TOTAL	12	100

		DISPOSITION								
ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY	CLA SETT		NO JURISDICTION		OTHER RELIEF		TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
PREMIUM & RATING			1	100			1	100		
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100		
DENIAL OF CLAIM	1	100					1	100		
CASH VALUE			1	100			1	100		
OTHER: POLICYHOLDER SERVICE			1	50	1	50	2	100		
TOTAL	1	17	4	67	1	17	6	100		

			DI	SPOS	SITIO	N		
ALLSTATE INDEMNITY COMPANY		IONAL MENT	REFUND		COVE EXTE	_	CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			2	40				
REFUSAL TO INSURE								
CANCELLATION								
DELAYS	1	13					3	38
AGENT HANDLING								
MISREPRESENTATION								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER							2	11
DENIAL OF CLAIM					1	6	1	6
USUAL, CUSTOMARY, REASONABLE								
OTHER: CLAIM HANDLING								
TOTAL	1	2	2	3	1	2	6	10

			DISP	OSITI	O N			
ALLSTATE INDEMNITY COMPANY	NO AO	DISCIP	RED FOR LINARY YON	QUESTION OF FACT			ANY IN LIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
REFUSAL TO INSURE					1	100		
CANCELLATION					1	33		
DELAYS					2	25		
AGENT HANDLING								
MISREPRESENTATION								
OTHER:MRKTNG & SALES					1	100		
UNSATISFACTORY SETTLEMENT/OFFER					6	32		
DENIAL OF CLAIM			1	6	9	53	1	6
USUAL, CUSTOMARY, REASONABLE							1	100
OTHER: CLAIM HANDLING	2	40			1	20		
TOTAL	2	3	1	2	21	34	2	3

		DI	SPOSI	TI (O N			
ALLSTATE INDEMNITY COMPANY	COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	3	60					5	100
REFUSAL TO INSURE							1	100
CANCELLATION			2	67			3	100
DELAYS	1	13	1	13			8	100
AGENT HANDLING	1	100					1	100
MISREPRESENTATION	1	100					1	100
OTHER:MRKTNG & SALES							1	100
UNSATISFACTORY SETTLEMENT/OFFER	10	53	1	5			19	100
DENIAL OF CLAIM	4	24					17	100
USUAL, CUSTOMARY, REASONABLE							1	100
OTHER: CLAIM HANDLING	1	20			1	20	5	100
TOTAL	21	34	4	6	1	2	62	100

			DI	SPOSIT	TION			
ALLSTATE INSURANCE COMPANY	POL ISSUED	-	ADV: COMPL		ADDIT PAYN	IONAL MENT	REFU	J ND
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	3	20	1	7			3	20
REFUSAL TO INSURE			1	100				
CANCELLATION	1	7						
CREDIT REPORTING								
DELAYS			1	2	4	7		
OTHER: UNDERWRITING								
AGENT HANDLING	1	17						
UNSATISFACTORY SETTLEMENT/OFFER					2	2		
SUBROGATION								
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING							2	40
INFORMATION REQUESTED			1	100				
PREMIUM REFUNDED							2	100
OTHER: POLICYHOLDER SERVICE								
TOTAL	5	2	4	2	6	2	7	3

		D	ISPOS	ITIO	N			
ALLSTATE INSURANCE COMPANY	ENTI ARBITRATIO	ERED N/MEDIATION	COVE EXTE	_	CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING]							
REFUSAL TO INSURE								
CANCELLATION							1	7
CREDIT REPORTING								
DELAYS	1	2	1	2			18	32
OTHER: UNDERWRITING								
AGENT HANDLING								
UNSATISFACTORY SETTLEMENT/OFFER	1	1			1	1	12	13
SUBROGATION								
DENIAL OF CLAIM					1	3	4	11
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED								
PREMIUM REFUNDED								
OTHER: POLICYHOLDER SERVICE								
TOTAL	2	1	1	0	2	1	35	14

				DISP	OSITI	O N				
ALLSTATE INSURANCE COMPANY	NO AC	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING]								1	7
REFUSAL TO INSURE										
CANCELLATION	1	7								
CREDIT REPORTING										
DELAYS	2	4	1	2			10	18		
OTHER: UNDERWRITING										
AGENT HANDLING							1	17		
UNSATISFACTORY SETTLEMENT/OFFER							26	28	2	2
SUBROGATION										
DENIAL OF CLAIM							11	31	2	6
OTHER: CLAIM HANDLING							2	18		
PREMIUM NOTICE/BILLING					1	20				
INFORMATION REQUESTED										
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE							1	100		
TOTAL	3	1	1	0	1	0	51	21	5	2

				DIS	SPOSI	TIO	N					
ALLSTATE INSURANCE COMPANY	COMI POSIT UPHI	ΓΙΟΝ	RECOVERY		OTHER		OTHER RELIEF		OTHER NO RELIEF		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	5	33					1	7	1	7	15	100
REFUSAL TO INSURE											1	100
CANCELLATION	8	53					2	13	2	13	15	100
CREDIT REPORTING									1	100	1	100
DELAYS	11	20					4	7	3	5	56	100
OTHER: UNDERWRITING	1	50							1	50	2	100
AGENT HANDLING	2	33							2	33	6	100
UNSATISFACTORY SETTLEMENT/OFFER	42	45	1	1			2	2	4	4	93	100
SUBROGATION					1	100					1	100
DENIAL OF CLAIM	15	42					1	3	2	6	36	100
OTHER: CLAIM HANDLING	2	18					3	27	4	36	11	100
PREMIUM NOTICE/BILLING	1	20					1	20			5	100
INFORMATION REQUESTED											1	100
PREMIUM REFUNDED											2	100
OTHER: POLICYHOLDER SERVICE											1	100
TOTAL	87	35	1	0	1	0	14	6	20	8	246	100

		DIS POSITION											
ALLSTATE LIFE INSURANCE COMPANY	POL ISSUED	-	REFUND		NO AC REQUESTED	QUESTION OF FACT		OTHER RELIEF		TOT	AL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
PREMIUM & RATING	1	50					1	50			2	100	
OTHER: UNDERWRITING									1	100	1	100	
AGENT HANDLING					1	100					1	100	
HIGH PRESSURE TACTICS			1	100							1	100	
OTHER: POLICYHOLDER SERVICE									1	100	1	100	
TOTAL	1	17	1	17	1	17	1	17	2	33	6	100	

ALTA HEALTH & LIFE	DISP TIC			
INSURANCE COMPANY	CLA SETT		TOT	AL
	NMBR	PCT	NMBR	PCT
REASO N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

			DI	SPOS	SITIO	N				
AMCO INSURANCE COMPANY	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	100			1	100
CANCELLATION							1	100	1	100
DELAYS	1	20	1	20	2	40	1	20	5	100
UNSATISFACTORY SETTLEMENT/OFFER					2	100			2	100
DENIAL OF CLAIM			1	100					1	100
OTHER: CLAIM HANDLING							1	100	1	100
TOTAL	1	9	2	18	5	45	3	27	11	100

	DISP TIO			
AMERICAN AUTOMOBILE INSURANCE COMPANY	OTH RELI		тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
POST CLAIM UNDERWRITING	1	100	1	100
TOTAL	1	100	1	100

AMERICAN BANKERS		DISPOSITION												
INSURANCE COMPANY OF FLORIDA		ISED AINANT	COVE EXTE	_	CLA REOP		CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION			1	100									1	100
DELAYS	1	33					1	33	1	33			3	100
AGENT HANDLING									1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100											1	100
DENIAL OF CLAIM			1	33	1	33	1	33					3	100
USUAL, CUSTOMARY, REASONABLE									1	100			1	100
OTHER: POLICYHOLDER SERVICE											1	100	1	100
TOTAL	2	18	2	18	1	9	2	18	3	27	1	9	11	100

AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA		CLAIM SETTLED		ANY IN LIANCE	COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	2	67					1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100
DENIAL OF CLAIM			1	100					1	100
PREMIUM NOTICE/BILLING	1	100							1	100
TOTAL	3	50	1	17	1	17	1	17	6	100

AMERICAN CHAMBERS LIFE INSURANCE COMPANY	D I N JURISD	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	25	3	75	4	100
OTHER: UNDERWRITING			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	2	33	4	67	6	100

AMERICAN COMMERCE		DISPOSITION												
INSURANCE COMPANY	POL ISSUED	-	CLA SETT		QUES OF F		COMF POSIT UPHI	TION	INSUFF INFORM		OTH RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASO N														
CANCELLATION	1	50					1	50					2	100
CREDIT REPORTING					1	100							1	100
DELAYS			2	33	1	17	1	17	1	17	1	17	6	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33			2	67					3	100
DENIAL OF CLAIM					1	100							1	100
TOTAL	1	8	3	23	3	23	4	31	1	8	1	8	13	100

AMERICAN ENTERPRISE LIFE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100

AMERICAN FAMILY HOME INSURANCE COMPANY	POL	OSITI N JCY /RSTRD PCT	TOT.	AL PCT
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF		DISPOSITION									
COLUMBUS	CLA REOP		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		тот	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING							1	100	1	100	
AGENT HANDLING					1	100			1	100	
MISREPRESENTATION			1	100					1	100	
DENIAL OF CLAIM	1	25	2	50			1	25	4	100	
TOTAL	1	14	3	43	1	14	2	29	7	100	

	DISPOSITION											
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
PREMIUM & RATING												
CANCELLATION					2	50						
CREDIT REPORTING												
DELAYS			1	8					1	8		
OTHER: UNDERWRITING					1	50						
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER												
DENIAL OF CLAIM	1	14					1	14	1	14		
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
INFORMATION REQUESTED												
PREMIUM REFUNDED					1	100						
OTHER: POLICYHOLDER SERVICE												
TOTAL	1	2	1	2	4	8	1	2	2	4		

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		NO AO REQUESTEL	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
PREMIUM & RATING										
CANCELLATION										
CREDIT REPORTING										
DELAYS	4	31	1	8	1	8	2	15		
OTHER: UNDERWRITING										
AGENT HANDLING					1	50				
UNSATISFACTORY SETTLEMENT/OFFER	3	25					4	33		
DENIAL OF CLAIM							1	14		
OTHER: CLAIM HANDLING			1	25						
PREMIUM NOTICE/BILLING							1	50		
INFORMATION REQUESTED							1	100		
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE							1	100		
TOTAL	7	13	2	4	2	4	10	19		

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION									
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			2	67			1	33	3	100
CANCELLATION			1	25	1	25			4	100
CREDIT REPORTING							1	100	1	100
DELAYS			3	23					13	100
OTHER: UNDERWRITING			1	50					2	100
AGENT HANDLING					1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER			5	42					12	100
DENIAL OF CLAIM			3	43					7	100
OTHER: CLAIM HANDLING	1	25	1	25			1	25	4	100
PREMIUM NOTICE/BILLING							1	50	2	100
INFORMATION REQUESTED									1	100
PREMIUM REFUNDED									1	100
OTHER: POLICYHOLDER SERVICE									1	100
TOTAL	1	2	16	30	2	4	4	8	53	100

AMERICAN FIDELITY LIFE INSURANCE COMPANY	DISP TIC OTH RELI	N ER	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

AMERICAN FRANKLIN LIFE INSURANCE COMPANY (THE)	DISPO IO COME POSITI UPHI	N PANY FION	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
MISREPRESENTATION	1	100	1	100		
TOTAL	1	100	1	100		

AMERICAN GENERAL		DISPOSITION COMPANY								
ASSURANCE COMPANY	ADV. COMPL.		CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
DELAYS	1	33	2	67			3	100		
DENIAL OF CLAIM					1	100	1	100		
TOTAL	1	25	2	50	1	25	4	100		

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY			тот	
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL		100		100

AMERICAN GUARANTY LIFE INSURANCE	IINIADI	DISPOSITION NABLE TO INFORMATION QUESTION								
COMPANY (OR)	ASSI	-	FURNISHED	OF FACT		TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
DENIAL OF CLAIM					1	100	1	100		
CASH VALUE			1	100			1	100		
INFORMATION REQUESTED	1	100					1	100		
TOTAL	1	33	1	33	1	33	3	100		

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	QUES OF F.	TION	SITIO COMI POSIT UPHI	PANY FION	TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
DENIAL OF CLAIM	1	50	1	50	2	100		
TOTAL	1	50	1	50	2	100		

						DIS	SPOSITIO	N				
AMERICAN HERITAGE LIFE INSURANCE COMPANY	ADDITIONAL PAYMENT		- '		CLA SETT			INFORMATION NISHED/EXPANDED		COMPANY POSITION UPHELD		R NO
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	25			2	50			1	25		
UNSATISFACTORY SETTLEMENT/OFFER	1	25					1	25	1	25	1	25
PREMIUM REFUNDED			1	100								
TOTAL	2	22	1	11	2	22	1	11	2	22	1	11

AMERICAN HERITAGE LIFE INSURANCE COMPANY	TOT.	
REASON		
DELAYS	4	100
UNSATISFACTORY SETTLEMENT/OFFER	4	100
PREMIUM REFUNDED	1	100
TOTAL	9	100

			DIS	POS	ITION			
AMERICAN HOME ASSURANCE COMPANY		ISED AINANT	CLAIM SETTLED		QUESTION OF FACT		RATING PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	33	1	33
CANCELLATION	1	50						
DELAYS			4	50				
UNSATISFACTORY SETTLEMENT/OFFER			2	40	1	20		
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING			1	50	1	50		
TOTAL	1	5	7	33	3	14	1	5

			DIS	SPOS	ITION					
AMERICAN HOME ASSURANCE COMPANY	COMPANY IN				RECOVERY		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	33					3	100
CANCELLATION			1	50					2	100
DELAYS	1	13	1	13	1	13	1	13	8	100
UNSATISFACTORY SETTLEMENT/OFFER			1	20	1	20			5	100
DENIAL OF CLAIM			1	100					1	100
OTHER: CLAIM HANDLING									2	100
TOTAL	1	5	5	24	2	10	1	5	21	100

	D IS					
OF NEVADA, INC.	CLA SETT		TOTAL			
	NMBR	NMBR PCT		PCT		
REASON						
DENIAL OF CLAIM	1	100	1	100		
OTHER: CLAIM HANDLING	1	100	1	100		
TOTAL	2	100	2	100		

		DISPOSITION									
AMERICAN INCOME LIFE INSURANCE COMPANY	REFUND		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
MISLEADING ADVERTISING	1	100							1	100	
MISREPRESENTATION					2	67	1	33	3	100	
DECEPTIVE COLD LEAD ADVERTISING			1	100					1	100	
TOTAL	1	20	1	20	2	40	1	20	5	100	

AMERICAN INSURANCE COMPANY OF TEXAS DBA	DI	SPOS	ITIO	N		
NGC AMERICAN INSURANCE COMPANY	POSI	COMPANY POSITION UPHELD		ER EF	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
OTHER: CLAIM HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

AMERICAN INTERNATIONAL					DI	SPOS	ITION	1						
SOUTH INSURANCE COMPANY	REFU	J ND	COVE EXTE	_	QUES OF F.		COME POSIT UPHI	ΓΙΟN	OTH RELI		OTHEI RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION			1	100									1	100
DELAYS	1	25					2	50			1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50			1	50			2	100
TOTAL	1	14	1	14	1	14	2	29	1	14	1	14	7	100

AMERICAN MANUFACTURERS MUTUAL	Dl	SPO	SITIO	N		
INSURANCE COMPANY	CLAIM SETTLED		QUESTION OF FACT		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
OTHER: CLAIM HANDLING			1	100	1	100
TOTAL	1	50	1	50	2	100

	DISP TIC				
AMERICAN MEMORIAL LIFE INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN MERCHANTS LIFE INSURANCE COMPANY	DISP IO DEI RESO	AY LVED	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
PREMIUM NOTICE/BILLING	1	100	1	100		
TOTAL	1	100	1	100		

AMERICAN MERCURY INSURANCE COMPANY	DISP TIC CLA SETT	IM	тот			
	NMBR	PCT	NMBR	PCT		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

AMERICAN MODERN HOME INSURANCE COMPANY	POLICY ISSUED/RSTRD		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
CANCELLATION					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	25	1	25	2	50	4	100

AMERICAN NATIONAL GENERAL		DISPOSITION								
INSURANCE COMPANY	_	CLAIM QUESTION POSITION OTHI SETTLED OF FACT UPHELD RELI						TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION							1	100	1	100
DELAYS	1	50			1	50			2	100
DENIAL OF CLAIM			1	100					1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

		D ISPOSITION							
AMERICAN NATIONAL INSURANCE COMPANY	REFUND		OTHER RELIEF		OTHER NO RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REA SON									
DELAYS					1	100	1	100	
PREMIUM REFUNDED	1	100					1	100	
OTHER: POLICYHOLDER SERVICE			1	100			1	100	
TOTAL	1	33	1	33	1	33	3	100	

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMI POSIT UPHI	DISPOS COMPANY POSITION UPHELD NMBR PCT		ER EF PCT	TOT.	AL PCT	
REASON	TVIVIDIC	101	TUILDIT	101	TUILDIT		
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100	
OTHER: CLAIM HANDLING	1	50	1	50	2	100	
TOTAL	2	67	1	33	3	100	

AMERICAN PHOENIX LIFE AND REASSURANCE COMPANY	DISP TIC OTH RELI	N ER	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

			DISPO	SITION				
AMERICAN PIONEER LIFE INSURANCE COMPANY	REFU	IND	INFORN FURNISHED	COMF POSIT UPHI	TION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
INFORMATION REQUESTED			1	100			1	100
PREMIUM REFUNDED	1	100					1	100
TOTAL	2	50	1	25	1	25	4	100

AMERICAN REPUBLIC			DIS	POSI	ITION					
INSURANCE COMPANY	ADV. COMPL.		CLAIM QUESTION OF FACT		COMI POSIT UPHI	ΓΙΟΝ	TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE					1	50	1	50	2	100
DELAYS	1	50	1	50					2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

		D	SPOS	SITI	O N						
AMERICAN SECURITY INSURANCE COMPANY	REFU	_		OTHER RELIEF		R NO EF	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASO N											
PREMIUM & RATING			1	100			1	100			
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100			
PREMIUM REFUNDED	2	100					2	100			
TOTAL	2	50	1	25	1	25	4	100			

		D	ISPOS	SITIO	N			
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	2	100					2	100
UNSATISFACTORY SETTLEMENT/OFFER					4	100	4	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM NOTICE/BILLING			1	100			1	100
TOTAL	2	25	1	13	5	63	8	100

				D	ISPOS	ITIO	N					
AMERICAN STATES INSURANCE COMPANY	CLA REOP		CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	RECO	VERY	OTH RELI		тот.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION					3	100					3	100
DELAYS	1	33	1	33	1	33					3	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50					2	100
DENIAL OF CLAIM					1	100					1	100
OTHER: CLAIM HANDLING									1	100	1	100
PREMIUM REFUNDED							1	100			1	100
OTHER: POLICYHOLDER SERVICE									1	100	1	100
TOTAL	1	8	2	17	6	50	1	8	2	17	12	100

AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	DISPOSITI ON APPARENT UNLICENSED ACTIVITY		TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

AMERITAS LIFE INSURANCE	DISPOSI TION OTHER RELIEF			
CORPORATION			TOTAL	
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

AMERITAS VARIABLE LIFE INSURANCE COMPANY	COMI POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	DISP				
AMEX ASSURANCE COMPANY	UNABL ASSI	-	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
CREDIT REPORTING	1	100	1	100	
TOTAL	1	100	1	100	

	D	ISPOS	TION			
AMICA MUTUAL INSURANCE COMPANY		ICY /RSTRD	QUES' OF F.		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
REFUSAL TO INSURE	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM			2	100	2	100
TOTAL	1	25	3	75	4	100

AMWEST SURETY INSURANCE COMPANY		S P O S IM LED	OTHEI RELI	R NO	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	2	67	1	33	3	100

	DISP TIC				
ANNUITY & LIFE REASSURANCE AMERICA, INC.	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	DISPOSIT ION COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
PREMIUM REFUNDED	1	100	1	100	
TOTAL	2	100	2	100	

ASSURANCE COMPANY OF AMERICA	D I CLA SETT	IM	SITIO OTHEI RELI	R NO	TOTAL		
	NMBR	PCT	NMBR		NMBR		
REASON							
DELAYS			1	100	1	100	
OTHER: CLAIM HANDLING	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	DISPOSITION												
ATLANTA CASUALTY COMPANY		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
DELAYS	1	50			1	50					2	100	
OTHER: UNDERWRITING							1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100	
PREMIUM REFUNDED									1	100	1	100	
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100	

ATLANTA SPECIALTY INSURANCE COMPANY	D I QUES OF F	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION			1	100	1	100
AGENT HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

ATLANTIC MUTUAL	Dl	SPO					
INSURANCE COMPANY	CLAIM POSITION SETTLED UPHELD				TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

AURORA NATIONAL LIFE ASSURANCE COMPANY		DISPOSITION QUESTION COMPANY IN OTHER RELIEF							
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
DENIAL OF CLAIM	1	100					1	100	
CASH VALUE					1	100	1	100	
NONFORFEITURE			1	100			1	100	
TOTAL	1	33	1	33	1	33	3	100	

AUSTIN MUTUAL	JTUAL DISPOSITION											
INSURANCE COMPANY	REFU	J ND	COVE EXTE		DEI RESO		QUES' OF F		COMI POSIT UPHI	ΓΙΟΝ	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	50							1	50	2	100
DELAYS					1	33	1	33	1	33	3	100
AGENT HANDLING			1	100							1	100
DENIAL OF CLAIM									1	100	1	100
TOTAL	1	14	1	14	1	14	1	14	3	43	7	100

AVEMCO		DISPOSITI ON			
INSURANCE COMPANY		ANY IN LIANCE	TOTAL		
	NMBR PCT		NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

				DI	SPOS ITIO) N		
AVOMARK INSURANCE COMPANY	ADDITIONAL PAYMENT		REFUND			CTION D/REQUIRED	QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					2	100		
CANCELLATION							1	20
CREDIT REPORTING								
DELAYS							1	50
OTHER: UNDERWRITING			1	100				
UNSATISFACTORY SETTLEMENT/OFFER	1	100						
OTHER: CLAIM HANDLING								
PREMIUM REFUNDED			1	100				
TOTAL	1	7	2	14	2	14	2	14

		D	ISPOS	ITIO	N			
AVOMARK INSURANCE COMPANY	COMPANY POSITION UPHELD		RECOVERY		OTHEI RELI	EF	TOT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							2	100
CANCELLATION	4	80					5	100
CREDIT REPORTING	1	100					1	100
DELAYS			1	50			2	100
OTHER: UNDERWRITING							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
OTHER: CLAIM HANDLING					1	100	1	100
PREMIUM REFUNDED							1	100
TOTAL	5	36	1	7	1	7	14	100

BALBOA INSURANCE COMPANY	DISP TIC	N	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

	DI	SPO	SITIO	N		
BALBOA LIFE INSURANCE COMPANY	REFUND		CLAIM SETTLED		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
OTHER: POLICYHOLDER SERVICE	1	100			1	100
TOTAL	1	50	1	50	2	100

	DISPOSITION										
BANKERS LIFE AND CASUALTY COMPANY	ADDITIONAL PAYMENT		REFUND		CLA REOP		CLA SETT		QUES' OF F.		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING											
REFUSAL TO INSURE									1	100	
CANCELLATION			1	100							
DELAYS							2	67			
OTHER: UNDERWRITING											
MISLEADING ADVERTISING			1	100							
REPLACEMENT									1	100	
AGENT HANDLING											
MISREPRESENTATION									1	50	
OTHER:MRKTNG & SALES			1	100							
UNSATISFACTORY SETTLEMENT/OFFER									1	100	
DENIAL OF CLAIM	1	20	1	20	1	20					
PREMIUM REFUNDED			2	100							
OTHER: POLICYHOLDER SERVICE											
TOTAL	1	5	6	27	1	5	2	9	4	18	

		DISP	OSITI	ON				
BANKERS LIFE AND CASUALTY COMPANY	CONT PROVISIO ISS	COMI POSIT UPHI	ΓΙΟΝ	OTHER RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100	1	100
REFUSAL TO INSURE							1	100
CANCELLATION							1	100
DELAYS			1	33			3	100
OTHER: UNDERWRITING					1	100	1	100
MISLEADING ADVERTISING							1	100
REPLACEMENT							1	100
AGENT HANDLING					1	100	1	100
MISREPRESENTATION					1	50	2	100
OTHER:MRKTNG & SALES							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM	1	20	1	20			5	100
PREMIUM REFUNDED	_						2	100
OTHER: POLICYHOLDER SERVICE					1	100	1	100
TOTAL	1	5	2	9	5	23	22	100

BANKERS STANDARD INSURANCE COMPANY	DISP IO CLA REOP	N AIM ENED	тот	
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

BANKERS UNITED LIFE ASSURANCE COMPANY	DISP TIO	N	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
PREMIUM REFUNDED	1	100	1	100		
TOTAL	1	100	1	100		

BANNER LIFE INSURANCE	D I	-					
COMPANY	DELAY RESOLVED		OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
REFUSAL TO INSURE			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

DENIEEICIAL LUEE INCLIDANCE	D 1	1					
BENEFICIAL LIFE INSURANCE COMPANY		ANY IN LIANCE	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING	1	100			1	100	
OTHER: POLICYHOLDER SERVICE			1	100	1	100	
TOTAL	1	50	1	50	2	100	

BENEFICIAL STANDARD LIFE INSURANCE COMPANY (CA)	DISPOSITIO N ADVISED COMPLAINANT NMBR PCT N		тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL		100		100

	DISP				
CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY	COVE	_	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

CALLED NA CAGNALTY INDIVIDUAL								
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	ADDITIONAL PAYMENT		CLAIM SETTLED		QUESTION OF FACT		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

CALIFORNIA CAGNALTIVINGUDANCE	DISPOSITION										
CALIFORNIA CASUALTY INSURANCE COMPANY	POLICY ISSUED/RSTRD			IONAL MENT	CLAIM REOPENED		CLAIM SETTLED				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON											
PREMIUM & RATING											
CANCELLATION	1	100									
DELAYS			1	33			1	33			
UNSATISFACTORY SETTLEMENT/OFFER					1	25	2	50			
DENIAL OF CLAIM											
OTHER: CLAIM HANDLING					1	100					
TOTAL	1	9	1	9	2	18	3	27			

CALIFORNIA CASUALTY INSURANCE COMPANY		DISPO CTION D/REQUIRED	QUES	QUESTION OF FACT OTHER NO RELIEF				AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
CANCELLATION							1	100
DELAYS					1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER			1	25			4	100
DENIAL OF CLAIM			1	100			1	100
OTHER: CLAIM HANDLING							1	100
TOTAL	1	9	2	18	1	9	11	100

CANAL INSURANCE COMPANY REASON CANCELLATION	DISPO IO COME POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
CANCELLATION	1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	2.	100	2	100	

CAROLINA CASUALTY INSURANCE COMPANY	COMI POSIT	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	2	100	2	100	

CASCADE EAST HEALTH PLANS, INC.	DISP TIC CLA SETT	IM	тот	AL
	NMBR	PCT	NMBR	PCT
REASO N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

CASCADE NATIONAL INSURANCE COMPANY	DISPOSITION CLAIM QUESTION POSITION OTHER OTHER NO SETTLED OF FACT UPHELD RELIEF RELIEF								TOTAL			
	NMBR		NMBR		NMBR				NMBR		NMBR	
REASON	- 12.222	- 31			- ,		- 1	- 31	222	- 32		- 31
CANCELLATION					1	100					1	100
DELAYS	1	33	1	33	1	33					3	100
ENDORSEMENT/RIDER			1	100							1	100
AGENT HANDLING			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50					1	50	2	100
DENIAL OF CLAIM	1	50			1	50					2	100
OTHER: CLAIM HANDLING			1	50					1	50	2	100
OTHER: POLICYHOLDER SERVICE							1	100			1	100
TOTAL	2	15	5	38	3	23	1	8	2	15	13	100

CENTRAL NATIONAL LIFE INSURANCE CO. OF OMAHA (THE)	DISP TIC OTH RELI	N ER EF	TOT.	
RE ASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

CENTRAL OREGON INDEPENDENT	DISPO	OSITI N			
HEALTH SERVICES, INC. DBA CLEAR CHOICE HEALTH	N JURISD	O ICTION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASO N					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

CENTRAL STATES					DI	SPOS	ITION	ſ						
HEALTH & LIFE CO OF OMAHA		ISED AINANT	REFU	J ND	CLA SETT			ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS					1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100			1	100
DENIAL OF CLAIM							1	50			1	50	2	100
INFORMATION REQUESTED	1	100											1	100
OTHER: POLICYHOLDER SERVICE			1	100									1	100
TOTAL	1	17	1	17	1	17	1	17	1	17	1	17	6	100

CENTRAL STATES	Di	SPO					
INDEMNITY CO. OF OMAHA	REFU	J ND	CLA REOP		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DENIAL OF CLAIM			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

CENTRE LIFE INSURANCE	DISP	N			
COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

CGU INSURANCE	DISP					
COMPANY	QUES' OF F.		TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

CHURCH MUTUAL INSURANCE	DISP					
COMPANY	QUES' OF F		TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

CINCINNATI LIFE INSURANCE COMPANY (THE)	COMI POSIT	DISPOSIT ION COMPANY POSITION UPHELD		AL
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

CLARENDON NATIONAL INSURANCE		DISPOSITION COMPANY									
COMPANY	ADDITIONAL PAYMENT		POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
CANCELLATION	1	100							1	100	
AGENT HANDLING					1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			2	100					2	100	
DENIAL OF CLAIM			1	100					1	100	
OTHER: CLAIM HANDLING							1	100	1	100	
OTHER: POLICYHOLDER SERVICE					1	100			1	100	
TOTAL	1	14	3	43	2	29	1	14	7	100	

COLONIAL PENN FRANKLIN INSURANCE COMPANY	PREMIUM PROBLEM QUESTION OTHER RESOLVED OF FACT RELIEF						TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
DENIAL OF CLAIM			1	100			1	100
OTHER: CLAIM HANDLING					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

				D	ISPOS	SITIO	N					
COLONIAL PENN INSURANCE COMPANY	COVE EXTE		CLA SETT		PREM PROB RESO	LEM	QUES' OF F		COMF POSIT UPHI	ΓΙΟN	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	100					1	100
REFUSAL TO INSURE							1	100			1	100
DELAYS			1	33					2	67	3	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100
DENIAL OF CLAIM	1	50							1	50	2	100
OTHER: CLAIM HANDLING							1	100			1	100
TOTAL	1	11	2	22	1	11	2	22	3	33	9	100

COLONIAL PENN MADISON INSURANCE COMPANY	DISPOSITION ADDITIONAL QUESTION OF FACT TO					TAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

COMBINED INSURANCE COMPANY OF AMERICA	DISPOSITION									
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
PREMIUM & RATING	2	100								
CANCELLATION										
DELAYS					2	100				
MISLEADING ADVERTISING										
UNSATISFACTORY SETTLEMENT/OFFER							1	20		
DENIAL OF CLAIM										
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED			1	100						
TOTAL	2	14	1	7	2	14	1	7		

	DISPOSITION									
COMBINED INSURANCE COMPANY OF AMERICA	QUESTION OF FACT				COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
CANCELLATION			1	100					1	100
DELAYS									2	100
MISLEADING ADVERTISING	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	40	2	40	5	100
DENIAL OF CLAIM							1	100	1	100
PREMIUM NOTICE/BILLING							1	100	1	100
PREMIUM REFUNDED									1	100
TOTAL	1	7	1	7	2	14	4	29	14	100

COMMERCE AND INDUSTRY INSURANCE COMPANY	REFERE	SITION RED FOR LINARY TON PCT	TOTAL NMBR PCT		
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

COMMERCIAL UNION INSURANCE COMPANY	DISP IO QUES OF F.	N TION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION											
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	ADDIT PAYN		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDE					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON												
DELAYS	1	25			1	25						
UNSATISFACTORY SETTLEMENT/OFFER												
DENIAL OF CLAIM			1	50								
OTHER: CLAIM HANDLING												
ABUSIVE SERVICE							1	100				
TOTAL	1	7	1	7	1	7	1	7				

CONNECTICUT GENERAL LIFE INSURANCE COMPANY	REFERE DISCIPI		O ICTION	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS					2	50	4	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM			1	50			2	100
OTHER: CLAIM HANDLING					7	100	7	100
ABUSIVE SERVICE							1	100
TOTAL	1	7	1	7	9	60	15	100

		DI SPOSITION											
CONSECO ANNUITY ASSURANCE COMPANY	REFU			IM LED	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		OTHER RELIEF		TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
DELAYS	1	100									1	100	
MISREPRESENTATION							1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100	
OTHER: CLAIM HANDLING									1	100	1	100	
CASH VALUE					1	100					1	100	
DELAYS/NO RESPONSE	1	100									1	100	
PREMIUM REFUNDED									1	100	1	100	
ABUSIVE SERVICE	1	100									1	100	
TOTAL	3	38	1	13	1	13	1	13	2	25	8	100	

	DISP TIC			
CONSECO DIRECT LIFE INSURANCE COMPANY	OTH RELI		TOT.	AL
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

CONSECO HEALTH INSURANCE COMPANY	INFORM	ISPOSITION /EXPANDED	O N COMI POSIT	TION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR		
REASON							
REFUSAL TO INSURE			2	100	2	100	
INFORMATION REQUESTED	1	100			1	100	
TOTAL	1	33	2	67	3	100	

				DISP	OSITI	ON				
CONSECO LIFE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		OTHER RELIEF	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	100								
DELAYS									1	100
MISREPRESENTATION					1	100				
PREMIUM NOTICE/BILLING			1	50					1	50
PREMIUM REFUNDED							1	100		
TOTAL	1	17	1	17	1	17	1	17	2	33

CONSECO LIFE INSURANCE COMPANY	тот	AL
	NMBR	PCT
REASON		
PREMIUM & RATING	1	100
DELAYS	1	100
MISREPRESENTATION	1	100
PREMIUM NOTICE/BILLING	2	100
PREMIUM REFUNDED	1	100
TOTAL	6	100

CONSECO MEDICAL INSURANCE COMPANY DBA CONSECO MEDICAL AND LIFE INSURANCE CO	DISP TIC OTH RELI	ER	тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

CONSECO SENIOR		DISPOSITION											
HEALTH INSURANCE COMPANY	ADV. COMPL		CLA SETT		QUES OF F		COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		тот	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
REFUSAL TO INSURE	1	100									1	100	
CANCELLATION							1	100			1	100	
DELAYS			2	67	1	33					3	100	
DENIAL OF CLAIM									1	100	1	100	
PREMIUM REFUNDED	1	50					1	50			2	100	
TOTAL	2	25	2	25	1	13	2	25	1	13	8	100	

CONSECO VARIABLE	DI	SPOS	ITIO	N				
INSURANCE COMPANY	COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
DELAYS	1	100			1	100		
CASH VALUE			1	100	1	100		
TOTAL	1	50	1	50	2	100		

		DIS POSITION											
CONTINENTAL ASSURANCE COMPANY	ADDIT PAYN	- '		NO AO REQUESTEI	QUESTION OF FACT		OTHER RELIEF		TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
DELAYS					1	100					1	100	
MISLEADING ADVERTISING									1	100	1	100	
AGENT HANDLING							1	100			1	100	
OTHER: CLAIM HANDLING	1	100									1	100	
DELAYS/NO RESPONSE									1	100	1	100	
PREMIUM REFUNDED			1	100							1	100	
TOTAL	1	17	1	17	1	17	1	17	2	33	6	100	

CONTINENTAL		DISPOSITION											
CASUALTY COMPANY	REFU									ΓΙΟN			
	NMBR	PCT	NMBR	NMBR	PCT	NMBR	PCT						
REASON													
CANCELLATION			1	100			1	100					
DELAYS					2	100	2	100					
DENIAL OF CLAIM					1	100	1	100					
PREMIUM REFUNDED	1	100					1	100					
TOTAL	1	20	1	20	3	60	5	100					

				DI	SPOSI	TION	N			
CONTINENTAL INSURANCE COMPANY (THE)	l	ADDITIONAL PAYMENT				REFUND		IM LED	NO AO REQUESTEI	CTION D/REQUIRED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
PREMIUM & RATING			2	50			1	25		
CANCELLATION					1	50				
NONRENEWAL										
DELAYS	1	33								
UNSATISFACTORY SETTLEMENT/OFFER	1	14			2	29				
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			1	50						
TOTAL	2	9	3	14	3	14	1	5		

			Dl	SPOSI	TION					
CONTINENTAL INSURANCE COMPANY (THE)	QUESTION OF FACT			ANY IN LIANCE				OTHER RELIEF		AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	25			4	100
CANCELLATION							1	50	2	100
NONRENEWAL			1	100					1	100
DELAYS					2	67			3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	14			3	43			7	100
DENIAL OF CLAIM	2	100							2	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM NOTICE/BILLING					1	50			2	100
TOTAL	3	14	1	5	7	32	2	9	22	100

	DISP TIC				
CONTINENTAL LIFE INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

CONTINENTAL WESTERN	DISPOSITION											
INSURANCE COMPANY	CLA SETT:		NO AC REQUESTED		QUES OF F		COMPI	ANY IN LIANCE	OTHEI RELI		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	2	100									2	100
DENIAL OF CLAIM					1	33	1	33	1	33	3	100
PREMIUM REFUNDED			1	100							1	100
TOTAL	2	33	1	17	1	17	1	17	1	17	6	100

CONTRACTORS BONDING AND INSURANCE COMPANY	D I COMI POSIT	PANY TION	OTHEI	R NO	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
CANCELLATION	1	100			1	100	
DELAYS			1	100	1	100	
OTHER: UNDERWRITING	1	100			1	100	
PREMIUM NOTICE/BILLING			1	100	1	100	
TOTAL	2	50	2	50	4	100	

CORNHUSKER CASUALTY COMPANY	CLAIM SETTLED		QUESTION OF FACT		NO JURISDICTION		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50			2	100
OTHER: CLAIM HANDLING					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

	DI SP O	OSITI N			
COUNTRY LIFE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM NOTICE/BILLING	1	100	1	100	
TOTAL	1	100	1	100	

				DIS	POSIT	ION				
COUNTRY MUTUAL INSURANCE COMPANY	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
RE ASON										
PREMIUM & RATING										
CANCELLATION	1	50								
DELAYS					1	10	1	10	3	30
FAILURE TO PLACE										
UNSATISFACTORY SETTLEMENT/OFFER			1	9	1	9			1	9
DENIAL OF CLAIM									2	33
OTHER: CLAIM HANDLING										
OTHER: POLICYHOLDER SERVICE	1	100								
TOTAL	2	6	1	3	2	6	1	3	6	17

				DISP	OSITI	O N						
COUNTRY MUTUAL INSURANCE COMPANY		CTION D/REQUIRED	QUES OF F		COMF POSIT UPHI	ΓΙΟN	N JURISD	-	OTHEI RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	33	1	33			1	33	3	100
CANCELLATION					1	50					2	100
DELAYS			2	20	2	20	1	10			10	100
FAILURE TO PLACE					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			4	36	4	36					11	100
DENIAL OF CLAIM			2	33	2	33					6	100
OTHER: CLAIM HANDLING	1	50	1	50							2	100
OTHER: POLICYHOLDER SERVICE											1	100
TOTAL	1	3	10	28	11	31	1	3	1	3	36	100

CUNA MUTUAL INSURANCE SOCIETY	NO AC	SITION CTION D/REQUIRED	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

CUNA MUTUAL LIFE INSURANCE COMPANY	CONT PROVISIO	SITION FRACT DN/LEGAL SUE	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

DAIRYLAND		DISPOSITION												
INSURANCE COMPANY	ADDIT PAYN	IONAL MENT	REFU	_		CLAIM QUES OF F				ΓΙΟΝ	N NO		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS					1	50					1	50	2	100
AGENT HANDLING			1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	20			2	40	2	40					5	100
DENIAL OF CLAIM							1	100					1	100
OTHER: CLAIM HANDLING									1	100			1	100
TOTAL	1	10	1	10	3	30	3	30	1	10	1	10	10	100

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

				D	ISPOS	ITI	O N			
DEERBROOK INSURANCE COMPANY	POLICY ISSUED/RSTRD		REFUND		CLA SETT		QUES OF F.		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1									
CANCELLATION			1	17			1	17	1	17
CREDIT REPORTING							1	100		
DELAYS										
OTHER: UNDERWRITING										
AGENT HANDLING	1	25	1	25						
UNSATISFACTORY SETTLEMENT/OFFER					2	67	1	33		
PREMIUM NOTICE/BILLING			1	100						
TOTAL	1	5	3	16	2	11	3	16	1	5

				D	ISPOS	ITION						
DEERBROOK INSURANCE COMPANY	COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	50					1	50			2	100
CANCELLATION	2	33			1	17					6	100
CREDIT REPORTING											1	100
DELAYS							1	100			1	100
OTHER: UNDERWRITING			1	100							1	100
AGENT HANDLING					1	25			1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER											3	100
PREMIUM NOTICE/BILLING											1	100
TOTAL	3	16	1	5	2	11	2	11	1	5	19	100

DELTA DENTAL INSURANCE		I							
COMPANY	CLA REOP		CLA SETT:		N JURISD	O ICTION	TOTAL		
	NMBR	NMBR PCT N		PCT	NMBR	PCT	NMBR	PCT	
REASON									
DELAYS			2	67	1	33	3	100	
DENIAL OF CLAIM	1	100					1	100	
TOTAL	1	25	2	50	1	25	4	100	

DEPOSITORS INSURANCE COMPANY	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE	1				1	100			1	100
DELAYS	2	100							2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
OTHER: CLAIM HANDLING							1	100	1	100
TOTAL	2	40	1	20	1	20	1	20	5	100

DEVELOPERS INSURANCE COMPANY	DISPO IO COME POSIT UPHI	N PANY FION	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASO N						
CANCELLATION	1	100	1	100		
TOTAL	1	100	1	100		

ELECTRIC INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY ΓΙΟΝ	TOTAL			
	NMBR	PCT	NMBR	PCT		
REA SON						
PREMIUM & RATING	1	100	1	100		
TOTAL	1	100	1	100		

EMPIRE FIRE AND MARINE	DISP TIC				
INSURANCE COMPANY	REFU	IND	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

EMPLOYERS INSURANCE OF WAUSAU, A MUTUAL COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

EQUITABLE LIFE AND CASUALTY INSURANCE		DISPOSITION												
COMPANY	POL ISSUED	ICY /RSTRD	REFU	ND	CLA SETT		TO PR AGE	-	QUES' OF FA		OTH RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CHURNING			1	100									1	100
REPLACEMENT									1	50	1	50	2	100
MISREPRESENTATION	1	25	1	25			1	25	1	25			4	100
ASSIGNMENT OF BENEFITS					1	100							1	100
PREMIUM REFUNDED			1	100									1	100
TOTAL	1	11	3	33	1	11	1	11	2	22	1	11	9	100

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES		ADVISED COMPLAINANT		COMPANY POSITION UPHELD		ER EF	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
CASH VALUE					1	100	1	100
OTHER: POLICYHOLDER SERVICE					1	100	1	100
TOTAL	1	25	1	25	2	50	4	100

EQUITABLE LIFE INSURANCE	DISP TIC	N			
COMPANY OF IOWA	RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

	DISPO	OSITI N			
EXPLORER INSURANCE COMPANY (THE)	JURISD	O ICTION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

FAMILY SERVICE LIFE INSURANCE COMPANY	DISP TIC OTH RELI	N ER	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
CASH VALUE	1	100	1	100		
TOTAL	1	100	1	100		

FARMERS HOME MUTUAL INSURANCE COMPANY	D I REFU		SITIO CLA SETT	IM	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
CANCELLATION	1	100			1	100	
DELAYS			1	100	1	100	
TOTAL	1	50	1	50	2	100	

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							4	18		
CANCELLATION	3	13					2	9	1	4
CREDIT REPORTING										
DELAYS	1	3			2	6			2	6
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING	1	50								
AGENT HANDLING			1	20						
MISREPRESENTATION							1	50		
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER					1	2			1	2
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM					1	2			1	2
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING					1	17	2	33		
DELAYS/NO RESPONSE										
PREMIUM REFUNDED					1	14	6	86		
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
UNFAIR DISCRIMINATION										
TOTAL	5	2	1	0	6	2	15	6	5	2

					DISPO	SITION				
FARMERS INSURANCE COMPANY OF OREGON	CLA REOP		CLAIM SETTLED		NO AC		REFERR DISCIPI ACT		QUES'	
	NMBR	NMBR PCT NMBR PCT		NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON										
PREMIUM & RATING									1	5
CANCELLATION					2	9			2	9
CREDIT REPORTING										
DELAYS			12	34					3	9
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING					1	50				
AGENT HANDLING							1	20		
MISREPRESENTATION										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	1	2	11	17	1	2			17	26
MEDICAL NECESSITY									2	100
POST CLAIM UNDERWRITING									1	33
DENIAL OF CLAIM	1	2	3	5	1	2			14	25
OTHER: CLAIM HANDLING	1	4	2	8	1	4			5	20
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
PREMIUM REFUNDED										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
UNFAIR DISCRIMINATION									1	100
TOTAL	3	1	28	11	6	2	1	0	46	17

				DI	SPOSI	TION						
FARMERS INSURANCE COMPANY OF OREGON	COMPA COMPI		COMPANY POSITION UPHELD		N JURISD	_	OTH RELI		OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	5	9	41			3	14	4	18	22	100
CANCELLATION	2	9	9	39			2	9			23	100
CREDIT REPORTING			1	50					1	50	2	100
DELAYS	1	3	8	23			3	9	3	9	35	100
ENDORSEMENT/RIDER									1	100	1	100
OTHER: UNDERWRITING											2	100
AGENT HANDLING							1	20	2	40	5	100
MISREPRESENTATION			1	50							2	100
OTHER:MRKTNG & SALES					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	3	27	41	1	2	2	3	2	3	66	100
MEDICAL NECESSITY											2	100
POST CLAIM UNDERWRITING			2	67							3	100
DENIAL OF CLAIM	2	4	29	52					4	7	56	100
OTHER: CLAIM HANDLING			7	28	1	4	1	4	7	28	25	100
PREMIUM NOTICE/BILLING							1	17	2	33	6	100
DELAYS/NO RESPONSE							1	100			1	100
PREMIUM REFUNDED											7	100
ABUSIVE SERVICE					1	100					1	100
OTHER: POLICYHOLDER SERVICE			3	75			1	25			4	100
UNFAIR DISCRIMINATION											1	100
TOTAL	8	3	96	36	4	2	15	6	26	10	265	100

		DISPO	SITIO	N				
FARMERS INSURANCE EXCHANGE		NO ACTION REQUESTED/REQUIRED			OTHER RELIEF		TOT	AL
	NMBR	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON								
AGENT HANDLING					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

FARMERS NEW WORLD LIFE				DIS	SPOSI	TION						
INSURANCE COMPANY	ADV COMPL	ISED AINANT	REFU	J ND	QUES OF F		COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	33			1	33	1	33	3	100
REPLACEMENT	1	100									1	100
CASH VALUE					1	100					1	100
PREMIUM REFUNDED							1	100			1	100
TOTAL	1	17	1	17	1	17	2	33	1	17	6	100

FARMINGTON CASUALTY COMPANY (CT)	DISPO IO COMI POSIT UPHI	N PANY TION	тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION									
FEDERAL HOME LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM					1	100			1	100
OTHER: POLICYHOLDER SERVICE							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

FEDERAL KEMPER LIFE ASSURANCE COMPANY	D I CLA SETT	IM	OTH RELI	ER	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100	
CASH VALUE			1	100	1	100	
TOTAL	1	50	1	50	2	100	

FEDERATED MUTUAL INSURANCE COMPANY	DISPO IO COME POSIT UPHI	N PANY FION	TOTA	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

FEDERATED SERVICE INSURANCE		DISPOSITION								
COMPANY	CLA SETT		QUES' OF F.		RECO	VERY	тот	AL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
DELAYS	1	100					1	100		
DENIAL OF CLAIM			1	100			1	100		
PREMIUM REFUNDED					1	100	1	100		
TOTAL	1	33	1	33	1	33	3	100		

FIDELITY AND DEPOSIT COMPANY	DISP	N					
OF MARYLAND	OTHER NO RELIEF					:AL	
	NMBR	PCT	NMBR	PCT			
REASON							
PREMIUM & RATING	1	100	1	100			
TOTAL	1	100	1	100			

FIDELITY AND GUARANTY INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

FIDELITY NATIONAL TITLE INSURANCE COMPANY	COMPROSTLMN		COMI POSIT UPHI	TION	N JURISD	_	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
INFORMATION REQUESTED					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

	DISP TIC				
FIDELITY SECURITY LIFE INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

			D	ISPO	SITIO	N				
FINANCIAL INDEMNITY COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	50	1	50					2	100
REFUSAL TO INSURE	1	100							1	100
CANCELLATION	1	100							1	100
DELAYS							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	50	1	25	1	25			4	100
DENIAL OF CLAIM	2	100							2	100
OTHER: CLAIM HANDLING							1	100	1	100
TOTAL	7	58	2	17	1	8	2	17	12	100

	DISP				
FINANCIAL PACIFIC INSURANCE COMPANY	QUES' OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
MISLEADING ADVERTISING	1	100	1	100	
TOTAL	1	100	1	100	

				DI	SPOS	ITIO	N					
FIREMAN'S FUND INSURANCE COMPANY	CLA SETT		QUES' OF F.		COMF POSIT UPHI	ΓΙΟΝ	OTH RELI		OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE					1	100					1	100
DELAYS	1	50					1	50			2	100
DENIAL OF CLAIM			2	100							2	100
PREMIUM NOTICE/BILLING									1	100	1	100
TOTAL	1	17	2	33	1	17	1	17	1	17	6	100

			DISPO	OSITI	ON			
FIREMAN'S FUND INSURANCE COMPANY OF NEBRASKA	CLAIM SETTLED		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100			1	100
DELAYS	2	100					2	100
OTHER: UNDERWRITING					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM	1	100					1	100
TOTAL	3	50	2	33	1	17	6	100

FIRST AMERICAN	DI	SPO	SITIO	N			
PROPERTY & CASUALTY INSURANCE COMPANY	REFU	I ND	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	

FIRST COLONY LIFE		D	ISPOSI	ITION				
INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	ADV COMPL	ISED AINANT	COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE			1	50	1	50	2	100
DELAYS	1	100					1	100
MISREPRESENTATION					1	100	1	100
TOTAL	1	25	1	25	2	50	4	100

FIRST COMMUNITY			·		DISPOS	- '						
INSURANCE COMPANY				QUESTION OF FACT		_	OTHER RELIEF		TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	50					1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50							2	100
DENIAL OF CLAIM							1	100			1	100
OTHER: CLAIM HANDLING					1	100					1	100
TOTAL	1	17	2	33	1	17	1	17	1	17	6	100

FIRST FINANCIAL INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY TION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
DENIAL OF CLAIM	1	100	1	100	
TOTAL	3	100	3	100	

FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	DISPO O N JURISD	N	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

FIRST NATIONAL INSURANCE COMPANY OF AMERICA	TIC	DISPOSI TION REFUND NMBR PCT		AL PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	T I C	DISPOSI TION OTHER RELIEF		TOTAL			
	NMBR	PCT	NMBR	PCT			
REA SON							
REFUSAL TO INSURE	1	100	1	100			
TOTAL	1	100	1	100			

				DIS	POSI	TIOI	N	
FOREMOST INSURANCE COMPANY	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		NO AO REQUESTEI	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	100						
DELAYS								
ENDORSEMENT/RIDER	1	100						
UNSATISFACTORY SETTLEMENT/OFFER					1	33		
DENIAL OF CLAIM					1	17	1	17
PREMIUM REFUNDED			1	100				
TOTAL	2	15	1	8	2	15	1	8

		D 1	SPOS	ITIO	N			
FOREMOST INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1						1	100
DELAYS					1	100	1	100
ENDORSEMENT/RIDER							1	100
UNSATISFACTORY SETTLEMENT/OFFER	. 1	33	1	33			3	100
DENIAL OF CLAIM			4	67			6	100
PREMIUM REFUNDED							1	100
TOTAL	1	8	5	38	1	8	13	100

	DISP TIC				
FORTIS BENEFITS INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

				DIS	POSIT	ION				
FORTIS INSURANCE COMPANY	POL ISSUED		ADV COMPL		ADDIT PAYN		REFU	J ND	COVE EXTE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	50		
REFUSAL TO INSURE										
CANCELLATION	1	33								
DELAYS										
MISLEADING ADVERTISING										
AGENT HANDLING			1	100						
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER			1	7	3	20				
DENIAL OF CLAIM					1	6			3	19
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING	1	100								
INFORMATION REQUESTED										
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
TOTAL	2	4	2	4	4	7	1	2	3	5

					DISPO	SITION				
FORTIS INSURANCE COMPANY	CLA REOP		CLA SETT		INFORM FURNISHED		PREM PROB RESO	LEM	QUES OF F.	
	NMBR	PCT	NMBR	PCT	NMBR PCT		NMBR	PCT	NMBR	PCT
REASO N										
PREMIUM & RATING							1	50		
REFUSAL TO INSURE										
CANCELLATION										
DELAYS			2	67						
MISLEADING ADVERTISING			1	100						
AGENT HANDLING										
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER	1	7	3	20	1	7			2	13
DENIAL OF CLAIM	3	19	2	13						
OTHER: CLAIM HANDLING									1	33
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED					1	50				
COVERAGE QUESTION					1	100				
OTHER: POLICYHOLDER SERVICE									1	50
TOTAL	4	7	8	15	3	5	1	2	4	7

		DI	SPOS	ITI	O N			
FORTIS INSURANCE COMPANY	COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		OTHEI RELI		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING]						2	100
REFUSAL TO INSURE	3	100					3	100
CANCELLATION	1	33	1	33			3	100
DELAYS			1	33			3	100
MISLEADING ADVERTISING							1	100
AGENT HANDLING							1	100
MISREPRESENTATION	2	100					2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	7	3	20			15	100
DENIAL OF CLAIM	3	19	3	19	1	6	16	100
OTHER: CLAIM HANDLING			2	67			3	100
PREMIUM NOTICE/BILLING							1	100
INFORMATION REQUESTED	1	50					2	100
COVERAGE QUESTION							1	100
OTHER: POLICYHOLDER SERVICE			1	50			2	100
TOTAL	11	20	11	20	1	2	55	100

FRANKLIN LIFE INSURANCE COMPANY	DISP IO QUES	N TION			
	OF F.	_	TOTAL NMBR PCT		
	NMBR	PCT	NMBK	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

	DI	SPOS	N			
FREMONT LIFE INSURANCE COMPANY	CLAIM SETTLED		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

			D]	SPOS	SITIO	N				
FRONTIER INSURANCE COMPANY	ADVISED COMPLAINANT		DELAY RESOLVED		QUESTION OF FACT		NO JURISDICTION		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	50			1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM					1	100			1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

GE AUTO & HOME ASSURANCE COMPANY	DI SE IO COMI POSI UPHI	PANY FION	TOT.	
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

GE LIFE AND ANNUITY ASSURANCE COMPANY	D I DEI RESO	AY	ITION OTH RELI	ER	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
ABUSIVE SERVICE	1	100			1	100	
TOTAL	1	50	1	50	2	100	

GEICO CASUALTY COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING	1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	2	100	2	100	

GEICO GENERAL INSURANCE COMPANY	DISPOSITION					
	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
CANCELLATION	1	50	1	50	2	100
TOTAL	1	33	2	67	3	100

GEICO INDEMNITY COMPANY	DISPO IO COMP POSIT UPHI	N PANY TION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
NONRENEWAL	1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
TOTAL	3	100	3	100

	DISPO				
GENERAL AMERICAN LIFE INSURANCE COMPANY		O ICTION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

				DIS	POSI	FION		
GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	POL ISSUED	ICY /RSTRD	REFUND		CLA SETT			CTION D/REQUIRED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE								
AGENT HANDLING							1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100		
DENIAL OF CLAIM								
PREMIUM NOTICE/BILLING	1	100						
PREMIUM REFUNDED			1	50				
ABUSIVE SERVICE								
OTHER: POLICYHOLDER SERVICE			1	100				
TOTAL	1	11	2	22	1	11	1	11

		Dl	SPOS	ITIO	N			
GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	DEI RESO		QUES' OF F		OTH RELI		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1				1	100	1	100
AGENT HANDLING							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM			1	100			1	100
PREMIUM NOTICE/BILLING							1	100
PREMIUM REFUNDED					1	50	2	100
ABUSIVE SERVICE	1	100					1	100
OTHER: POLICYHOLDER SERVICE							1	100
TOTAL	1	11	1	11	2	22	9	100

GENERALI - US BRANCH DBA THE GENERAL INSURANCE		D	ISPOS	SITIO	N			
COMPANY OF TRIESTE*SEE MSG	REFU	REFUND QUESTION OTHER RELIEF						
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
AGENT HANDLING					1	100	1	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

GV ODELV VET AND A GGVDENVE		DISPOSITION								
GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	CLA SETT		ОТН	ER	OTH RELI		OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	1	100							1	100
CASH VALUE					1	100			1	100
OTHER: POLICYHOLDER SERVICE			1	50			1	50	2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

					DISP	OSIT	TION			
GOVERNMENT EMPLOYEES INSURANCE COMPANY	POL ISSUED	-	ADDIT PAYN	IONAL IENT	REFU	J ND	CLA SETT		NO ACTION REQUESTED/REQUIRE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	50				
CANCELLATION					1	50				
DELAYS			1	11			3	33	1	11
OTHER: UNDERWRITING	2	100								
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			1	20			1	20		
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM							1	14		
PREMIUM NOTICE/BILLING										
OTHER: POLICYHOLDER SERVICE										
TOTAL	2	6	2	6	2	6	5	15	1	3

				DIS	POSI	ΓΙΟΝ						
GOVERNMENT EMPLOYEES INSURANCE COMPANY	QUESTION OF FACT				COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
RE ASON												
PREMIUM & RATING	1				1	50					2	100
CANCELLATION					1	50					2	100
DELAYS	2	22			1	11	1	11			9	100
OTHER: UNDERWRITING											2	100
OTHER:MRKTNG & SALES	1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	40			1	20	5	100
POST CLAIM UNDERWRITING					1	100					1	100
DENIAL OF CLAIM	3	43			2	29			1	14	7	100
PREMIUM NOTICE/BILLING	1	25	1	25			1	25	1	25	4	100
OTHER: POLICYHOLDER SERVICE					1	100					1	100
TOTAL	7	21	1	3	9	26	2	6	3	9	34	100

		D 1	SPOS	ITIO				
GRANGE INSURANCE ASSOCIATION	QUESTION OF FACT		COMI POSIT UPHI	ΓΙΟΝ	OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

		DISPOSITION										
GRANGE MUTUAL INSURANCE COMPANY	COVE EXTE		CLA SETT		QUES OF F		COMPA	ANY IN LIANCE	COMI POSIT UPHI	TION	INSUFF INFORM	-
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING									1	100		
DELAYS	1	20			1	20	1	20	2	40		
UNSATISFACTORY SETTLEMENT/OFFER			1	25	1	25			1	25	1	25
DENIAL OF CLAIM									1	100		
TOTAL	1	9	1	9	2	18	1	9	5	45	1	9

GRANGE MUTUAL INSURANCE COMPANY	тот	AL
	NMBR	PCT
REASON		
PREMIUM & RATING	1	100
DELAYS	5	100
UNSATISFACTORY SETTLEMENT/OFFER	4	100
DENIAL OF CLAIM	1	100
TOTAL	11	100

GRANITE STATE INSURANCE COMPANY	DISP TIC CLA SETT) N IM	тот	A.L.
	NMBR	PCT	NMBR	
REASON				
DELAYS	5	100	5	100
TOTAL	5	100	5	100

CDEAT AMEDICAN INCIDANCE		POSI DN			
GREAT AMERICAN INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

GREAT AMERICAN LIFE INSURANCE		OSITI N			
COMPANY	POL ISSUED	ICY /RSTRD	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

GREAT DIVIDE INSURANCE COMPANY	DISPOSI TION OTHER NO RELIEF		TOTAL		
	NMBR	NMBR PCT		PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

GREAT FIDELITY LIFE INSURANCE COMPANY	DISP IO QUES OF F.	N TION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

GREAT SOUTHERN LIFE INSURANCE		DISPOSITION CLAIM INFORMATION OTHER										
COMPANY	REFUND		SETTLED		FURNISHED			RELI	EF	TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	33	1	33					1	33	3	100
REPLACEMENT							1	100			1	100
CASH VALUE					1	100					1	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

	DISPOSI TION											
GREAT WEST CASUALTY COMPANY	POL ISSUED	ICY /RSTRD	CLA SETT		QUES' OF F.		COMPI		COMP POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION	1	100									1	100
OTHER: UNDERWRITING							1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50					1	50	2	100
DENIAL OF CLAIM					2	67			1	33	3	100
TOTAL	1	14	1	14	2	29	1	14	2	29	7	100

GREAT WESTERN INSURANCE COMPANY	DISP TIO REFU	N	TOT.	AL PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

	DISP				
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	QUES OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

GREAT-WEST LIFE		DISPOSITION							
ASSURANCE COMPANY (THE)	COVERAGE EXTENDED		NO AC REQUESTED	CTION D/REQUIRED	NO JURISDICTION		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
DELAYS			1	100			1	100	
DENIAL OF CLAIM	1	100					1	100	
OTHER: CLAIM HANDLING					1	100	1	100	
TOTAL	1	33	1	33	1	33	3	100	

GROCERS INSURANCE	DISP TIC				
COMPANY	ОТН	ER	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

GUARANTEE LIFE INSURANCE COMPANY	COMI POSIT UPHI	COMPANY POSITION UPHELD		ER EF	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
RE ASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	2	100			2	100
TOTAL	2	67	1	33	3	100

GUARANTEE RESERVE LIFE INSURANCE COMPANY	COMI POSIT	COMPANY POSITION UPHELD		OTHER RELIEF		AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
TOTAL	1	50	1	50	2	100

	D 1	SPOSI	TION				
GUARANTEE TRUST LIFE INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	OTHER		TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
CANCELLATION	1	100			1	100	
OTHER: POLICYHOLDER SERVICE			1	100	1	100	
TOTAL	1	50	1	50	2	100	

					DISP	OSIT	ION									
GUARANTY NATIONAL INSURANCE COMPANY	ADVISED COMPLAINANT		ADDITIONAL PAYMENT						_		_		_		NO AO REQUESTEI	CTION D/REQUIRED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT						
REASON																
PREMIUM & RATING																
CANCELLATION																
DELAYS	1	9	1	9			5	45								
OTHER: UNDERWRITING									1	50						
UNSATISFACTORY SETTLEMENT/OFFER			1	11			1	11								
DENIAL OF CLAIM	1	8			1	8	1	8								
TOTAL	2	5	2	5	1	3	7	19	1	3						

		DISPOSITION										
GUARANTY NATIONAL INSURANCE COMPANY	QUES OF F.			ANY IN LIANCE	COME POSIT UPHI	ΓΙΟN	OTH RELI		OTHEI RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	100							1	100
CANCELLATION					2	100					2	100
DELAYS	1	9	1	9	1	9	1	9			11	100
OTHER: UNDERWRITING							1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	22			3	33			2	22	9	100
DENIAL OF CLAIM	6	50			3	25					12	100
TOTAL	9	24	2	5	9	24	2	5	2	5	37	100

	DISPOSITION											
GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)		ADDITIONAL PAYMENT		- '		ND	COVERAGE EXTENDED		CLAIM REOPENED		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
PREMIUM & RATING												
DELAYS												
UNSATISFACTORY SETTLEMENT/OFFER	1	100										
DENIAL OF CLAIM			1	25	1	25	1	25				
INFORMATION REQUESTED									1	100		
TOTAL	1	13	1	13	1	13	1	13	1	13		

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	POSI	COMPANY POSITION UPHELD		NO JURISDICTION		ER EF	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM					1	25	4	100
INFORMATION REQUESTED							1	100
TOTAL	1	13	1	13	1	13	8	100

		D ISPOSITION										
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	CLA SETT		DEI RESO		QUES' OF F		COMPL		COMF POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	50	1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100					1	100
DENIAL OF CLAIM									1	100	1	100
UTILIZATION REVIEW							1	100			1	100
PREMIUM NOTICE/BILLING							1	100			1	100
TOTAL	1	17	1	17	1	17	2	33	1	17	6	100

GULF INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

HARTFORD ACCIDENT AND INDEMNITY	DISPOS			
COMPANY	INFORN FURNISHED	TOTAL		
	NMBR	PCT	NMBR	PCT
REASON				
ENDORSEMENT/RIDER	1	100	1	100
TOTAL	1	100	1	100

HARTFORD CASUALTY INSURANCE COMPANY	D ADDIT	TOTAL T				
COMPANI	PAYN	MENT	OF I	FACT	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	. 1	100			1	100
TOTAL	1	50	1	50	2	100

	D ISP				
HARTFORD FIRE INSURANCE COMPANY	QUES OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM NOTICE/BILLING	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION											
HARTFORD INSURANCE COMPANY OF THE MIDWEST	_	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		IONAL MENT	REFUND		COVE EXTE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
PREMIUM & RATING							4	33				
REFUSAL TO INSURE												
CANCELLATION	1	14							1	14		
DELAYS												
UNSATISFACTORY SETTLEMENT/OFFER					3	21						
DENIAL OF CLAIM			1	11					1	11		
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING							1	50				
PREMIUM REFUNDED												
UNFAIR DISCRIMINATION												
TOTAL	1	2	1	2	3	5	5	8	2	3		

				DISP	OSITI	ON				
HARTFORD INSURANCE COMPANY OF THE MIDWEST	CLA SETT		NO AO REQUESTEI	CTION D/REQUIRED	DELAY RESOLVED		QUESTION OF FACT		COMPANY II	
	NMBR	PCT	NMBR	PCT	NMBR PCT		NMBR PCT		NMBR	PCT
REASON										
PREMIUM & RATING									1	8
REFUSAL TO INSURE										
CANCELLATION			1	14			1	14	1	14
DELAYS	5	36	2	14	1	7	3	21		
UNSATISFACTORY SETTLEMENT/OFFER	6	43					4	29		
DENIAL OF CLAIM							3	33		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED			1	100						
UNFAIR DISCRIMINATION										
TOTAL	11	18	4	6	1	2	11	18	2	3

	DISPOSITION							
HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	6	50			1	8	12	100
REFUSAL TO INSURE	1	100					1	100
CANCELLATION	1	14	1	14			7	100
DELAYS			1	7	2	14	14	100
UNSATISFACTORY SETTLEMENT/OFFER	1	7					14	100
DENIAL OF CLAIM	3	33			1	11	9	100
OTHER: CLAIM HANDLING					1	100	1	100
PREMIUM NOTICE/BILLING	1	50					2	100
PREMIUM REFUNDED							1	100
UNFAIR DISCRIMINATION	1	100					1	100
TOTAL	14	23	2	3	5	8	62	100

HARTFORD LIFE AND ACCIDENT INSURANCE	DISPOSITION INFORMATION NO OTHER									
COMPANY	FURNISHED		JURISD	ICTION	RELI	EF	TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
DELAYS			1	100			1	100		
GROUP CONVERSION	1	100					1	100		
DENIAL OF CLAIM					1	100	1	100		
TOTAL	1	33	1	33	1	33	3	100		

	DISPOSITION									
HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	DELAY RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REA SON										
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
DENIAL OF CLAIM	1	50			1	50			2	100
CASH VALUE					1	100			1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

	D ISI				
HARTFORD LIFE INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING	1	100	1	100	
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	2	100	2	100	

HARTFORD UNDERWRITERS	DISPO	OSITI N			
INSURANCE COMPANY		IONAL MENT	TOTAL		
	NMBR PCT		NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

HCC LIFE INSURANCE COMPANY	DISP	N			
HCC LIFE INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

					DISI	POSIT	ION					
HEALTH NET HEALTH PLAN OF OREGON, INC.	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVE EXTE	_	CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REAS ON												
PREMIUM & RATING												
REFUSAL TO INSURE												
CANCELLATION	1	33										
DELAYS											2	40
OTHER: UNDERWRITING												
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER					3	21					2	14
DENIAL OF CLAIM			2	6	2	6	1	3	2	6	6	18
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING	1	50										
DELAYS/NO RESPONSE												
COMPANY/AGENT DISPUTE												
OTHER: POLICYHOLDER SERVICE												
TOTAL	2	3	2	3	5	7	1	1	2	3	10	13

				DI	SPOS	ITION	N			
HEALTH NET HEALTH PLAN OF OREGON, INC.	INFORM FURNISHED	DELAY RESOLVED		QUESTION OF FACT		PROVISIO	RACT ON/LEGAL SUE	COMPANY IN		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE					1	17				
CANCELLATION										
DELAYS			1	20						
OTHER: UNDERWRITING										
AGENT HANDLING										
UNSATISFACTORY SETTLEMENT/OFFER							1	7		
DENIAL OF CLAIM	1	3			3	9	1	3	2	6
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
COMPANY/AGENT DISPUTE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	1	1	4	5	2	3	2	3

		I	DISPOS	ITION					
HEALTH NET HEALTH PLAN OF OREGON, INC.	COMI POSIT UPHI	ΓΙΟN	N JURISD	O ICTION	OTH RELI		тот	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING	2	67			1	33	3	100	
REFUSAL TO INSURE	3	50	1	17	1	17	6	100	
CANCELLATION	2	67					3	100	
DELAYS					2	40	5	100	
OTHER: UNDERWRITING	1	100					1	100	
AGENT HANDLING					1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER	4	29			4	29	14	100	
DENIAL OF CLAIM	11	32			3	9	34	100	
OTHER: CLAIM HANDLING	1	100					1	100	
PREMIUM NOTICE/BILLING					1	50	2	100	
DELAYS/NO RESPONSE					1	100	1	100	
COMPANY/AGENT DISPUTE	1	100					1	100	
OTHER: POLICYHOLDER SERVICE		_			3	100	3	100	
TOTAL	25	33	1	1	17	23	75	100	

		D	ISPOS	SITIO	N			
HORACE MANN INSURANCE COMPANY	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	100					1	100
CANCELLATION					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

HORACE MANN LIFE INSURANCE COMPANY	ADDIT PAYM	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MISREPRESENTATION			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

HOUSEHOLD LIFE INSURANCE COMPANY	DISP TIC	N	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DELAYS/NO RESPONSE	1	100	1	100		
TOTAL	1	100	1	100		

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

			DI	SPOSIT	TION			
IGF INSURANCE COMPANY	_	ICY /RSTRD		ISED AINANT	ADDIT PAYN	IONAL MENT	REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	17
CANCELLATION							2	25
DELAYS			1	4			2	7
OTHER: UNDERWRITING								
AGENT HANDLING	1	33					1	33
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
PREMIUM REFUNDED					1	33	2	67
OTHER: POLICYHOLDER SERVICE								
TOTAL	1	1	1	1	1	1	8	11

				DIS	SPOSI	T IO	N	
IGF INSURANCE COMPANY	COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	17
CANCELLATION								
DELAYS	1	4			8	29		
OTHER: UNDERWRITING								
AGENT HANDLING								
UNSATISFACTORY SETTLEMENT/OFFER					3	33		
DENIAL OF CLAIM	1	17	1	17	2	33		
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
PREMIUM REFUNDED								
OTHER: POLICYHOLDER SERVICE							1	100
TOTAL	2	3	1	1	13	18	2	3

			DI	SPOS	ITI O	N				
IGF INSURANCE COMPANY	QUES' OF F.		COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		OTHER NO RELIEF		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			3	50	1	17			6	100
CANCELLATION	2	25	3	38	1	13			8	100
DELAYS	5	18	5	18	4	14	2	7	28	100
OTHER: UNDERWRITING							1	100	1	100
AGENT HANDLING	1	33							3	100
UNSATISFACTORY SETTLEMENT/OFFER	2	22	4	44					9	100
DENIAL OF CLAIM			2	33					6	100
OTHER: CLAIM HANDLING					2	67	1	33	3	100
PREMIUM NOTICE/BILLING	1	25	2	50	1	25			4	100
PREMIUM REFUNDED									3	100
OTHER: POLICYHOLDER SERVICE									1	100
TOTAL	11	15	19	26	9	13	4	6	72	100

						DI	SPOSI	TIOI	N					
ILLINOIS NATIONAL INSURANCE CO.	ADDIT PAYN		REFU	J ND	COVE EXTE		CLA SETT		QUES'	TION FACT	COMF POSIT UPHI	ΓΙΟΝ	OTHEI RELI	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION]				1	33			1	33	1	33		
DELAYS	1	8					7	54	3	23	1	8	1	8
AGENT HANDLING									1	100				
UNSATISFACTORY SETTLEMENT/OFFER	2	15					2	15	3	23	6	46		
DENIAL OF CLAIM											2	100		
OTHER: CLAIM HANDLING	1	100												
PREMIUM NOTICE/BILLING		_			_								1	100
PREMIUM REFUNDED			2	100										
TOTAL	4	11	2	6	1	3	9	25	8	22	10	28	2	6

ILLINOIS NATIONAL INSURANCE CO.	TOTAL					
	NMBR	PCT				
REASON						
CANCELLATION	3	100				
DELAYS	13	100				
AGENT HANDLING	1	100				
UNSATISFACTORY SETTLEMENT/OFFER	13	100				
DENIAL OF CLAIM	2	100				
OTHER: CLAIM HANDLING	1	100				
PREMIUM NOTICE/BILLING	1	100				
PREMIUM REFUNDED	2	100				
TOTAL	36	100				

INDEPENDENT	DISPO	OSITI N				
ORDER OF FORESTERS		O ICTION	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
CASH VALUE	1	100	1	100		
TOTAL	1	100	1	100		

		DISPOSITION									
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	CLAIM SETTLED		NO AC	COMI POSIT UPHI	ΓΙΟΝ	TOTAL					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON											
UNSATISFACTORY SETTLEMENT/OFFER	1	33			2	67	3	100			
DENIAL OF CLAIM	1	100					1	100			
OTHER: CLAIM HANDLING			1	100			1	100			
TOTAL	2	40	1	20	2	40	5	100			

				DISP	OSIT IC	O N		
INFINITY INSURANCE COMPANY	REFUND		COVERAGE EXTENDED			LATION ELD	CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	50						
CANCELLATION					1	50		
DELAYS							1	100
AGENT HANDLING								
UNSATISFACTORY SETTLEMENT/OFFER							1	33
DENIAL OF CLAIM			1	50				
OTHER: CLAIM HANDLING								
TOTAL	1	8	1	8	1	8	2	17

			DIS	POSI	TION					
INFINITY INSURANCE COMPANY	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	50			2	100
CANCELLATION			1	50					2	100
DELAYS									1	100
AGENT HANDLING	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33			3	100
DENIAL OF CLAIM							1	50	2	100
OTHER: CLAIM HANDLING					1	100			1	100
TOTAL	1	8	2	17	3	25	1	8	12	100

INSURANCE COMPANY OF	DISP TIC					
THE STATE OF PENNSYLVANIA	CLA SETT		TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

INCLIDANCE CORRODATION OF NEW		SPO	N				
INSURANCE CORPORATION OF NEW YORK (THE)	REFU	J ND	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS			1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	33	2	67	3	100	

						D	ISPO	SITIC	N					
INTEGON INDEMNITY CORPORATION	ADDIT PAYN	IONAL MENT	REFU	J ND	CLA REOP		QUES' OF F.		COMF POSIT UPHI	ΓΙΟΝ	N JURISD	O ICTION	OTH RELI	I
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING			1	33					1	33			1	33
CANCELLATION							1	100						
DELAYS	1	20			1	20	1	20			1	20	1	20
UNSATISFACTORY SETTLEMENT/OFFER	1	25					3	75						
DENIAL OF CLAIM									2	100				
OTHER: CLAIM HANDLING									1	100				
TOTAL	2	13	1	6	1	6	5	31	4	25	1	6	2	13

INTEGON INDEMNITY CORPORATION	TOTAL					
	NMBR	PCT				
REASON						
PREMIUM & RATING	3	100				
CANCELLATION	1	100				
DELAYS	5	100				
UNSATISFACTORY SETTLEMENT/OFFER	4	100				
DENIAL OF CLAIM	2	100				
OTHER: CLAIM HANDLING	1	100				
TOTAL	16	100				

INTEGRITY LIFE INSURANCE COMPANY	DEI RESO	ΔY	SITIO QUES OF F	TION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
MISLEADING ADVERTISING			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

INTER-OCEAN INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REA SON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

J. C.	DISPOSITION											
PENNEY LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100					1	100
DENIAL OF CLAIM							1	100			1	100
POLICY DELIVERY	1	100									1	100
PREMIUM REFUNDED			3	75					1	25	4	100
TOTAL	1	13	4	50	1	13	1	13	1	13	8	100

		DISPOSITION										
JACKSON NATIONAL LIFE INSURANCE COMPANY	REFU	J ND	COMI POSIT UPHI	TION	OTH RELI		OTHEI RELI		ТОТ	AL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
DELAYS			1	50	1	50			2	100		
MISREPRESENTATION			1	50			1	50	2	100		
CASH VALUE					1	100			1	100		
DELAYS/NO RESPONSE	1	100							1	100		
OTHER: POLICYHOLDER SERVICE					1	100			1	100		
TOTAL	1	14	2	29	3	43	1	14	7	100		

JEFFERSON PILOT FINANCIAL		DISPOSITION									
INSURANCE COMPANY		ADVISED COVERAGE CLAIM POSITION OMPLAINANT EXTENDED SETTLED UPHELD								AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING							1	100	1	100	
DELAYS	1	100							1	100	
DENIAL OF CLAIM			1	17	2	33	3	50	6	100	
TOTAL	1	13	1	13	2	25	4	50	8	100	

JEFFERSON-PILOT LIFE INSURANCE COMPANY	DISP TIC OTH RELI	N ER	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS/NO RESPONSE	1	100	1	100	
TOTAL	1	100	1	100	

JMIC LIFE INSURANCE	DISP					
COMPANY	REFU	ND	TOT	AL		
	NMBR	PCT	NMBR	PCT		
REASON						
PREMIUM REFUNDED	1	100	1	100		
TOTAL	1	100	1	100		

JOHN A DEN LIEU NOVE ANOTE			DISPO	SITI	O N			
JOHN ALDEN LIFE INSURANCE COMPANY	CLA SETT		QUES' OF F.		COMPI	ANY IN LIANCE	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
AUDIT DISPUTE					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM	1	100					1	100
TOTAL	2	50	1	25	1	25	4	100

		DISPO	SITIO	N				
JOHN HANCOCK LIFE INSURANCE COMPANY	INFORM FURNISHED		QUESTION OF FACT				TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION					2	100	2	100
REPLACEMENT			1	100			1	100
OTHER:MRKTNG & SALES					1	100	1	100
INFORMATION REQUESTED	2	100					2	100
TOTAL	2	33	1	17	3	50	6	100

KAISER FOUNDATION HEALTH PLAN OF	DIS POSITION										
THE NORTHWEST DBA KAISER PERMANENTE	ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
REFUSAL TO INSURE											
CANCELLATION											
DELAYS									1	33	
UNSATISFACTORY SETTLEMENT/OFFER	1	11							1	11	
DENIAL OF CLAIM					1	4	3	12	3	12	
COORDINATION OF BENEFITS											
OTHER: CLAIM HANDLING											
PREMIUM REFUNDED			1	50							
ACCESS TO CARE									1	50	
OTHER: POLICYHOLDER SERVICE									1	25	
TOTAL	1	2	1	2	1	2	3	5	7	12	

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE		MATION /EXPANDED	D I QUES OF F.	TION	PROVISIO	TRACT ON/LEGAL EUE	COMPANY IN COMPLIANCE		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
REFUSAL TO INSURE									
CANCELLATION									
DELAYS									
UNSATISFACTORY SETTLEMENT/OFFER	1	11	1	11					
DENIAL OF CLAIM			1	4	1	4	1	4	
COORDINATION OF BENEFITS									
OTHER: CLAIM HANDLING			1	25					
PREMIUM REFUNDED									
ACCESS TO CARE							1	50	
OTHER: POLICYHOLDER SERVICE									
TOTAL	1	2	3	5	1	2	2	4	

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER		DISPOSITION COMPANY								
PERMANENTE	POSITION UPHELD			O ICTION	OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE	2	50			2	50			4	100
CANCELLATION			1	50	1	50			2	100
DELAYS	1	33	1	33					3	100
UNSATISFACTORY SETTLEMENT/OFFER			1	11	2	22	2	22	9	100
DENIAL OF CLAIM	8	31	1	4	6	23	1	4	26	100
COORDINATION OF BENEFITS	1	100							1	100
OTHER: CLAIM HANDLING			1	25	2	50			4	100
PREMIUM REFUNDED	1	50							2	100
ACCESS TO CARE									2	100
OTHER: POLICYHOLDER SERVICE					2	50	1	25	4	100
TOTAL	13	23	5	9	15	26	4	7	57	100

	DI	SPOS	SITIO	N		
KANAWHA INSURANCE COMPANY	CLA SETT				тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
OTHER: POLICYHOLDER SERVICE			1	100	1	100
TOTAL	1	50	1	50	2	100

KANSAS CITY LIFE INSURANCE COMPANY	DISP IO COMI POSIT UPHI	PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

KEMPER CASUALTY	DI	SPOS	SITIO	N		
INSURANCE COMPANY	REFU	J ND	OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASO N						
DELAYS			1	100	1	100
ENDORSEMENT/RIDER	1	100			1	100
TOTAL	1	50	1	50	2	100

	DISPOSITION					
KEYPORT LIFE INSURANCE COMPANY	COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

	DISP TIC				
KNIGHTS OF COLUMBUS	OTHER RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

LAFAYETTE LIFE INSURANCE	DISPOS			
COMPANY (THE)	INFORM FURNISHED	TOTAL		
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

LANDCAR CASUALTY	DISPO	SITIO				
CASUALTT		ICIENT MATION	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

	D	ISPOS	ITION				
LEADER INSURANCE COMPANY		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING	1	100			1	100	
CANCELLATION			1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
TOTAL	1	33	2	67	3	100	

LEGION INSURANCE	DISP						
COMPANY	OTH RELI		TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
DELAYS	1	100	1	100			
TOTAL	1	100	1	100			

LIBERTY LIFE		DI	SPOSITIO) N		
INSURANCE COMPANY	REFU	IND	INFORM FURNISHED	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	100			1	100
DELAYS	1	100			1	100
MISREPRESENTATION			1	100	1	100
TOTAL	2	67	1	33	3	100

		DISPOSITION									
LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING											
CANCELLATION					1	20					
DELAYS											
UNSATISFACTORY SETTLEMENT/OFFER	1	7	1	7			1	7	1	7	
DENIAL OF CLAIM											
TOTAL	1	3	1	3	1	3	1	3	1	3	

				DISPOSIT	ION			
LIBERTY MUTUAL FIRE INSURANCE COMPANY	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
CANCELLATION			1	20				
DELAYS	7	70			2	20		
UNSATISFACTORY SETTLEMENT/OFFER	1	7			2	14	2	14
DENIAL OF CLAIM	1	13			4	50		
TOTAL	9	23	1	3	8	21	2	5

		DISPOSITION								
LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMPANY POSITION UPHELD		INSUFF INFORM		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	50	1	50					2	100
CANCELLATION	3	60							5	100
DELAYS	1	10							10	100
UNSATISFACTORY SETTLEMENT/OFFER	3	21			2	14			14	100
DENIAL OF CLAIM	2	25					1	13	8	100
TOTAL	10	26	1	3	2	5	1	3	39	100

				D	SPOS	ITIO	N					
LIBERTY NORTHWEST INSURANCE CORPORATION	ADDIT PAYN		UNABL ASSI	_	CLA SETT		QUES OF F		COMF POSIT UPHI	TION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
UNSATISFACTORY SETTLEMENT/OFFER					1	50	1	50			2	100
DENIAL OF CLAIM	1	50							1	50	2	100
OTHER: CLAIM HANDLING	1	100									1	100
PREMIUM NOTICE/BILLING			1	100							1	100
TOTAL	2	33	1	17	1	17	1	17	1	17	6	100

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

LIFE INVESTORS INSURANCE COMPANY OF AMERICA		DISPOSITION							
		CLAIM QUESTION SETTLED OF FACT			OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
DELAYS	1	100					1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50	2	100	
TOTAL	1	33	1	33	1	33	3	100	

LIFEUSA	DISPO	OSITI N				
INSURANCE COMPANY		O ICTION	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
CASH VALUE	1	100	1	100		
TOTAL	1	100	1	100		

	DISPOSITION										
LIFEWISE, A PREMERA HEALTH PLAN, INC.	POLICY ISSUED/RSTRD			ADVISED COMPLAINANT		IONAL MENT	REFU	J ND	COVERAGE EXTENDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING	3	13									
REFUSAL TO INSURE	4	22	2	11							
CANCELLATION	5	42							1	8	
DELAYS	1	13			1	13					
RECISSION											
UNSATISFACTORY SETTLEMENT/OFFER			2	10	5	24					
DENIAL OF CLAIM					1	2			6	12	
OTHER: CLAIM HANDLING											
PREMIUM NOTICE/BILLING							1	33	1	33	
INFORMATION REQUESTED					1	50					
PREMIUM REFUNDED							1	25			
ACCESS TO CARE			1	50							
COMPANY/AGENT DISPUTE											
OTHER: POLICYHOLDER SERVICE											
TOTAL	13	9	5	3	8	5	2	1	8	5	

	DISPOSITION								
LIFEWISE, A PREMERA HEALTH PLAN, INC.	CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING									
REFUSAL TO INSURE									
CANCELLATION									
DELAYS					2	25			
RECISSION							1	50	
UNSATISFACTORY SETTLEMENT/OFFER					2	10			
DENIAL OF CLAIM	5	10			14	29			
OTHER: CLAIM HANDLING									
PREMIUM NOTICE/BILLING									
INFORMATION REQUESTED									
PREMIUM REFUNDED									
ACCESS TO CARE			1	50					
COMPANY/AGENT DISPUTE							_		
OTHER: POLICYHOLDER SERVICE									
TOTAL	5	3	1	1	18	12	1	1	

			DI	SPOS	ITION			
LIFEWISE, A PREMERA HEALTH PLAN, INC.	FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
REFUSAL TO INSURE	1	6	1	6				
CANCELLATION								
DELAYS								
RECISSION								
UNSATISFACTORY SETTLEMENT/OFFER	2	10	2	10	1	5		
DENIAL OF CLAIM	3	6	1	2	1	2	1	2
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED	1	50						
PREMIUM REFUNDED					_	_	_	
ACCESS TO CARE								
COMPANY/AGENT DISPUTE	1	100						
OTHER: POLICYHOLDER SERVICE								
TOTAL	8	5	4	3	2	1	1	1

		DISPOSITION								
LIFEWISE, A PREMERA HEALTH PLAN, INC.	COMI POSIT UPHI	ΓΙΟΝ	RECO	VERY	INSUFF INFORM	-	OTH RELI		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	7	30					13	57	23	100
REFUSAL TO INSURE	8	44					2	11	18	100
CANCELLATION	4	33					2	17	12	100
DELAYS							4	50	8	100
RECISSION	1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER	5	24					2	10	21	100
DENIAL OF CLAIM	12	24	1	2	1	2	3	6	49	100
OTHER: CLAIM HANDLING	2	100							2	100
PREMIUM NOTICE/BILLING							1	33	3	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED	1	25					2	50	4	100
ACCESS TO CARE									2	100
COMPANY/AGENT DISPUTE									1	100
OTHER: POLICYHOLDER SERVICE	1	50					1	50	2	100
TOTAL	41	28	1	1	1	1	30	20	149	100

	DI	SPO	N			
LINCOLN BENEFIT LIFE COMPANY	REFUND		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
AGENT HANDLING			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	33	2	67	3	100

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

LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	DISPOSITION COMPANY POSITION UPHELD COMPANY POSITION UPHELD			TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
DELAYS			1	100	1	100
MISREPRESENTATION	1	100			1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	50	2	50	4	100

MADISON NATIONAL LIFE	D					
INSURANCE COMPANY, INC.	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM			2	100	2	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	33	2	67	3	100

MANHATTAN LIFE INSURANCE COMPANY (THE)	DISP IO DEL RESOI NMBR	AY	TOT.	AL PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

MANHATTAN NATIONAL LIFE INSURANCE COMPANY	DISP TIC OTHEI RELI	N R NO	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM NOTICE/BILLING	1	100	1	100	
TOTAL	1	100	1	100	

	DISP TIC			
MANUFACTURERS LIFE INSURANCE COMPANY, THE (USA)	OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

MARKEL INSURANCE COMPANY		OSI ON		
		CLAIM SETTLED		AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

	DISP IO	OSIT N			
MARYLAND CASUALTY COMPANY	DEI RESO		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	_	DISPOSITION POLICY CLAIM CLAIM DELAY POSITION ISSUED/RSTRD REOPENED SETTLED RESOLVED UPHELD											
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
REFUSAL TO INSURE													
OTHER: UNDERWRITING													
AGENT HANDLING													
MISREPRESENTATION							1	100					
DENIAL OF CLAIM			1	50	1	50							
CASH VALUE									1	100			
DELAYS/NO RESPONSE	1	100											
TOTAL	1	13	1	13	1	13	1	13	1	13			

MASSACHUSETTS	DI	DISPOSITION							
MUTUAL LIFE INSURANCE COMPANY	NO JURISDICTION		OTH RELI		TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON									
REFUSAL TO INSURE	1	100			1	100			
OTHER: UNDERWRITING			1	100	1	100			
AGENT HANDLING			1	100	1	100			
MISREPRESENTATION					1	100			
DENIAL OF CLAIM					2	100			
CASH VALUE					1	100			
DELAYS/NO RESPONSE					1	100			
TOTAL	1	13	2	25	8	100			

MEDICO LIFE INSURANCE COMPANY	DISPOSITION COMPANY IN COMPLIANCE RELIEF				тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	ADV	DISPOSITION CONTRACT COMPANY ADVISED PROVISION/LEGAL POSITION OTHER									
COMPANT (THE)		AINANT	ISS	-	UPHI		RELI		TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
AGENT HANDLING							1	100	1	100	
MISREPRESENTATION	1	100							1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	50			1	50	2	100	
DENIAL OF CLAIM					1	50	1	50	2	100	
PREMIUM REFUNDED					1	100			1	100	
TOTAL	1	14	1	14	2	29	3	43	7	100	

MENNONITE	DISP			
MUTUAL AID ASSOCIATION	QUES' OF F.		TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

METLIFE INVESTORS USA INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	TOT.	AL PCT
REASON	INIDIX	101	INIDIX	101
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

	DISP				
METROPOLITAN GENERAL INSURANCE COMPANY	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
CANCELLATION	1	100	1	100	
OTHER: CLAIM HANDLING	1	100	1	100	
PREMIUM NOTICE/BILLING	1	100	1	100	
TOTAL	3	100	3	100	

	DISPOSITION											
METROPOLITAN LIFE INSURANCE COMPANY	ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON												
PREMIUM & RATING												
DELAYS	1	13	1	13			3	38				
UNSATISFACTORY SETTLEMENT/OFFER							1	33				
DENIAL OF CLAIM					1	50						
OTHER: POLICYHOLDER SERVICE												
TOTAL	1	7	1	7	1	7	4	27				

			DI	SPOS	ITION	J.				
METROPOLITAN LIFE INSURANCE COMPANY	DEL RESO		QUES OF F.		COMF POSIT UPHI	ΓΙΟΝ	OTH RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	100	1	100
DELAYS	1	13					2	25	8	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33			1	33	3	100
DENIAL OF CLAIM					1	50			2	100
OTHER: POLICYHOLDER SERVICE							1	100	1	100
TOTAL	1	7	1	7	1	7	5	33	15	100

				D	ISPOS	SITIO	N							
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	REFU	REFUND		REFUND CLA SETT		`		ESTION POSITION UPH		ΓΙΟΝ	N OTHER		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON														
CANCELLATION	1	50					1	50			2	100		
CREDIT REPORTING							1	100			1	100		
DELAYS			3	60	2	40					5	100		
UNSATISFACTORY SETTLEMENT/OFFER			2	50	1	25			1	25	4	100		
POST CLAIM UNDERWRITING							1	100			1	100		
TOTAL	1	8	5	38	3	23	3	23	1	8	13	100		

MID-CENTURY		D	ISPOS	SITIO	N			
INSURANCE COMPANY	CLA SETT		QUES' OF F.		COME POSIT UPHI	ΓΙΟΝ	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
AGENT HANDLING			1	100			1	100
DENIAL OF CLAIM	1	33	1	33	1	33	3	100
TOTAL	1	25	2	50	1	25	4	100

MIDLAND LIFE INSURANCE COMPANY (THE)	DISPOSITION COMPANY POSITION UPHELD RELIEF TO				TOT	AT
	NMBR	PCT	NMBR	PCT	TOT. NMBR	
REASON						
PREMIUM & RATING	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

	DISP TIC				
MIDLAND NATIONAL LIFE INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM NOTICE/BILLING	1	100	1	100	
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	2	100	2	100	

MILLERS CASUALTY DISPOSITION										
INSURANCE COMPANY (THE)	POLICY ISSUED/RSTRD		REFUND		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	100					1	100
CANCELLATION	1	50			1	50			2	100
AGENT HANDLING							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

MILLERS INSURANCE COMPANY (THE)		CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
DELAYS			1	50	1	50	2	100	
UNSATISFACTORY SETTLEMENT/OFFER	2	100					2	100	
DENIAL OF CLAIM	1	50			1	50	2	100	
TOTAL	3	50	1	17	2	33	6	100	

MINNESOTA LIFE INSURANCE COMPANY	COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	100					1	100
PREMIUM NOTICE/BILLING			1	100			1	100
CASH VALUE					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

MONARCH LIFE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION ELD	тот.	
	NMBR	PCT	NMBR	PCT
REAS ON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

MONTHENERAL I WELLINGTON ANGE			DIS	POS	ITION					
MONUMENTAL LIFE INSURANCE COMPANY	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		QUESTION OF FACT		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100
DENIAL OF CLAIM							1	100	1	100
PREMIUM REFUNDED			1	100					1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

				D	IS PO	SITIO	O N					
MONY LIFE INSURANCE COMPANY	POLICY ISSUED/RSTRD		REFUND		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE	1	100									1	100
DELAYS			1	100							1	100
AGENT HANDLING							1	100			1	100
OTHER: CLAIM HANDLING									1	100	1	100
CASH VALUE							1	100			1	100
DELAYS/NO RESPONSE					1	50			1	50	2	100
OTHER: POLICYHOLDER SERVICE									1	100	1	100
TOTAL	1	13	1	13	1	13	2	25	3	38	8	100

MUNICH AMERICAN REASSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION												
MUTUAL OF ENUMCLAW INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADV COMPL	REFUND		CLAIM REOPENED		CLAIM SETTLED					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
PREMIUM & RATING			1	25	2	50							
CANCELLATION	1	25											
DELAYS									1	50			
UNSATISFACTORY SETTLEMENT/OFFER									5	56			
DENIAL OF CLAIM							1	11	1	11			
OTHER: CLAIM HANDLING													
TOTAL	1	3	1	3	2	6	1	3	7	23			

				DI	SPOSI	TIO	N					
MUTUAL OF ENUMCLAW INSURANCE COMPANY	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	25					4	100
CANCELLATION					3	75					4	100
DELAYS					1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER					3	33	1	11			9	100
DENIAL OF CLAIM	3	33	1	11	2	22			1	11	9	100
OTHER: CLAIM HANDLING	2	67			1	33					3	100
TOTAL	5	16	1	3	11	35	1	3	1	3	31	100

		DISPOSITION												
MUTUAL OF OMAHA INSURANCE COMPANY	POL ISSUED	JCY /RSTRD	ADDITIONAL PAYMENT		COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED							
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT						
REASON														
PREMIUM & RATING							1	100						
REFUSAL TO INSURE	1	100												
UNSATISFACTORY SETTLEMENT/OFFER			1	25										
DENIAL OF CLAIM					1	33								
TOTAL	1	11	1	11	1	11	1	11						

			D	ISPO	SITIO	N				
MUTUAL OF OMAHA INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
REFUSAL TO INSURE									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25			1	25	1	25	4	100
DENIAL OF CLAIM			1	33			1	33	3	100
TOTAL	1	11	1	11	1	11	2	22	9	100

MUTUAL PROTECTIVE INSURANCE COMPANY	D I COMI POSIT	PANY FION	OTH RELI	ER	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
PREMIUM NOTICE/BILLING			1	100	1	100	
TOTAL	1	50	1	50	2	100	

NATIONAL ALLIANCE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION ELD	тот		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

NATIONAL AMERICAN						D I	ISPOSITIO) N				
INSURANCE COMPANY OF CALIFORNIA	REFUND		COVERAGE EXTENDED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	10	2	20			1	10		
UNSATISFACTORY SETTLEMENT/OFFER					3	100						
DENIAL OF CLAIM					1	33						
OTHER: CLAIM HANDLING							1	50				
PREMIUM NOTICE/BILLING											1	100
PREMIUM REFUNDED	1	100										
TOTAL	1	5	1	5	6	30	1	5	1	5	1	5

NATIONAL AMERICAN		DISPOSITION												
INSURANCE COMPANY OF CALIFORNIA		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		ER EF	OTHER NO RELIEF		TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON														
DELAYS	1	10	2	20	1	10	1	10	1	10	10	100		
UNSATISFACTORY SETTLEMENT/OFFER											3	100		
DENIAL OF CLAIM	1	33							1	33	3	100		
OTHER: CLAIM HANDLING							1	50			2	100		
PREMIUM NOTICE/BILLING											1	100		
PREMIUM REFUNDED											1	100		
TOTAL	2	10	2	10	1	5	2	10	2	10	20	100		

	D	ISPOS	N			
NATIONAL CASUALTY COMPANY		QUESTION OF FACT		PANY FION ELD	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
CANCELLATION			2	100	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	20	4	80	5	100

NATIONAL FIDELITY LIFE INSURANCE COMPANY	D I CLA SETT	IM	SITIO OTH RELI	ER	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING			1	100	1	100	
DELAYS	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	DISPOSITION							
NATIONAL GENERAL ASSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100	1	100
CANCELLATION			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM	1	100					1	100
TOTAL	1	25	2	50	1	25	4	100

	D	SPOS				
NATIONAL GENERAL INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

NATIONAL MEATIN	D					
NATIONAL HEALTH INSURANCE COMPANY	NO AC REQUESTED	QUES' OF F.		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
OTHER: UNDERWRITING	1	100			1	100
MISREPRESENTATION			1	100	1	100
PREMIUM REFUNDED			1	100	1	100
TOTAL	1	33	2	67	3	100

NATIONAL LIABILITY & FIRE	DISPO	OSITI N			
INSURANCE COMPANY		ANY IN LIANCE	TOTAL		
	NMBR	PCT	NMBR	PCT	
REA SON					
CANCELLATION	1	100	1	100	
TOTAL	1	100	1	100	

			DI	SPOS	SITION					
NATIONAL LIFE INSURANCE COMPANY		ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	N JURISD	O ICTION	OTH RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
CASH VALUE					1	100			1	100
OTHER: POLICYHOLDER SERVICE			1	100					1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

NATIONAL STATES INSURANCE COMPANY	REFEI TO PR	DISPOS REFERRED TO PROPER AGENCY		PER POSITION		AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	COMI	DISPO COMPANY POSITION UPHELD		SITION INSUFFICIENT					
	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON									
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100			
DENIAL OF CLAIM	1	100			1	100			
OTHER: CLAIM HANDLING			1	100	1	100			
TOTAL	2	67	1	33	3	100			

NATIONAL WESTERN LIFE INSURANCE COMPANY	T I C	DISPOSI TION OTHER RELIEF		AL
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	2	100	2	100

NATIONWIDE ASSURANCE COMPANY	TIC	DISPOSI TION REFUND		AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

NATIONWIDE		SPOS	N				
LIFE INSURANCE COMPANY	COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
AGENT HANDLING	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	CLAIM SETTLED		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1		1	100			1	100
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	25	2	50	1	25	4	100

	DISPOSITION												
NATIONWIDE MUTUAL INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLA SETT				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
PREMIUM & RATING	2	29											
REFUSAL TO INSURE													
CANCELLATION					1	11	2	22					
DELAYS			1	25					2	50			
OTHER: UNDERWRITING													
UNSATISFACTORY SETTLEMENT/OFFER			1	13					1	13			
POST CLAIM UNDERWRITING													
DENIAL OF CLAIM									3	38			
PREMIUM NOTICE/BILLING													
PREMIUM REFUNDED					1	100							
OTHER: POLICYHOLDER SERVICE													
TOTAL	2	5	2	5	2	5	2	5	6	14			

	DISPOSITION											
NATIONWIDE MUTUAL INSURANCE COMPANY	NO AO REQUESTEI	CTION D/REQUIRED	INFORN FURNISHED	QUESTION OF FACT								
	NMBR	PCT	NMBR	PCT	NMBR	PCT						
REASON												
PREMIUM & RATING	1	14			1	14						
REFUSAL TO INSURE	1	100										
CANCELLATION												
DELAYS												
OTHER: UNDERWRITING	1	100										
UNSATISFACTORY SETTLEMENT/OFFER					2	25						
POST CLAIM UNDERWRITING												
DENIAL OF CLAIM					4	50						
PREMIUM NOTICE/BILLING			1	100								
PREMIUM REFUNDED												
OTHER: POLICYHOLDER SERVICE												
TOTAL	3	7	1	2	7	17						

NATIONWIDE MUTUAL INSURANCE COMPANY	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER RELIEF		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			2	29			1	14	7	100
REFUSAL TO INSURE									1	100
CANCELLATION	1	11	5	56					9	100
DELAYS			1	25					4	100
OTHER: UNDERWRITING									1	100
UNSATISFACTORY SETTLEMENT/OFFER			4	50					8	100
POST CLAIM UNDERWRITING			1	100					1	100
DENIAL OF CLAIM			1	13					8	100
PREMIUM NOTICE/BILLING									1	100
PREMIUM REFUNDED									1	100
OTHER: POLICYHOLDER SERVICE					1	100			1	100
TOTAL	1	2	14	33	1	2	1	2	42	100

NEW HAMPSHIRE INSURANCE COMPANY	REFUND		CLAIM SETTLED		NO JURISDICTION		OTHER RELIEF		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
AGENT HANDLING							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100
PREMIUM REFUNDED	1	100							1	100
COVERAGE QUESTION			1	100					1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	DISPO IO COMI POSIT UPHI	N PANY FION ELD	тот	
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

]	DISPO	SITI	O N					
NEW YORK LIFE INSURANCE COMPANY	REFU	J ND	-			QUESTION OF FACT		COMPANY POSITION UPHELD		O ICTION	OTHER RELIEF		OTHEI RELI	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS			1	100										
MISREPRESENTATION	1	33							2	67				
UNSATISFACTORY SETTLEMENT/OFFER					1	33					2	67		
DENIAL OF CLAIM					1	50			1	50				
OTHER: CLAIM HANDLING					1	50					1	50		
CASH VALUE							1	100						
PREMIUM REFUNDED	1	100												
OTHER: POLICYHOLDER SERVICE											2	67	1	33
TOTAL	2	13	1	6	3	19	1	6	3	19	5	31	1	6

NEW YORK LIFE INSURANCE COMPANY	тот	
	NMBR	PCT
REASON		
DELAYS	1	100
MISREPRESENTATION	3	100
UNSATISFACTORY SETTLEMENT/OFFER	3	100
DENIAL OF CLAIM	2	100
OTHER: CLAIM HANDLING	2	100
CASH VALUE	1	100
PREMIUM REFUNDED	1	100
OTHER: POLICYHOLDER SERVICE	3	100
TOTAL	16	100

NORTH AMERICAN COMPANY	D	ISPOS	SITIO				
FOR LIFE AND HEALTH INSURANCE	QUES' OF F.		COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
PREMIUM REFUNDED			1	100	1	100	
OTHER: POLICYHOLDER SERVICE	1	100			1	100	
TOTAL	2	67	1	33	3	100	

			DIS	PO S	ITION	1		
NORTH PACIFIC INSURANCE CO.		OMISED I/RSLTN	REFU	J ND	CLA SETT		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
REFUSAL TO INSURE								
CANCELLATION			2	33				
NONRENEWAL								
DELAYS					3	75		
UNSATISFACTORY SETTLEMENT/OFFER	1	10			3	30	3	30
DENIAL OF CLAIM							2	18
OTHER: CLAIM HANDLING					1	100		
PREMIUM NOTICE/BILLING								
PREMIUM REFUNDED			1	100				
OTHER: POLICYHOLDER SERVICE								
TOTAL	1	3	3	8	7	18	5	13

			DIS	POSI	TION					
NORTH PACIFIC INSURANCE CO.	COMPI	ANY IN LIANCE	COMPANY POSITION UPHELD		OTH RELI		OTHEI RELI		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	100					1	100
REFUSAL TO INSURE	1	100							1	100
CANCELLATION			4	67					6	100
NONRENEWAL			1	100					1	100
DELAYS			1	25					4	100
UNSATISFACTORY SETTLEMENT/OFFER			3	30					10	100
DENIAL OF CLAIM			7	64			2	18	11	100
OTHER: CLAIM HANDLING									1	100
PREMIUM NOTICE/BILLING	1	100							1	100
PREMIUM REFUNDED									1	100
OTHER: POLICYHOLDER SERVICE		_			1	100			1	100
TOTAL	2	5	17	45	1	3	2	5	38	100

				DI	SPOS	ITIOI	N					
NORTHERN INSURANCE COMPANY OF NEW YORK	CLAIM SETTLED		C		l l		OTH RELI		OTHER NO RELIEF		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	2	67			1	33					3	100
UNSATISFACTORY SETTLEMENT/OFFER	3	60	1	20	1	20					5	100
DENIAL OF CLAIM			1	33			1	33	1	33	3	100
TOTAL	5	45	2	18	2	18	1	9	1	9	11	100

NORTHERN LIFE INSURANCE COMPANY	D I COMI POSIT UPHI	PANY FION	OTH RELI	ER	TOTAL		
	NMBR PCT		NMBR	PCT	NMBR	PCT	
REASON							
DELAYS			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

NORTHLAND INSURANCE COMPANY		COVERAGE EXTENDED		CLAIM SETTLED		QUESTION OF FACT		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
CANCELLATION	1	100					1	100	
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100	
DENIAL OF CLAIM			1	50	1	50	2	100	
TOTAL	1	25	1	25	2	50	4	100	

	D ISP	OSITIO			
NORTHWESTERN MUTUAL LIFE INSURANCE CO	ADV COMPL	ISED AINANT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION									
NORTHWESTERN PACIFIC INDEMNITY COMPANY	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	100			1	100
CANCELLATION							1	100	1	100
DELAYS	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	100					2	100
TOTAL	1	20	2	40	1	20	1	20	5	100

OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	DISPOS COMPANY POSITION UPHELD		ON OTHER		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION]		1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

					DIS	POSITI	O N					
ODS HEALTH PLAN, INC.	_			ISED AINANT	COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVE EXTE		UNABL ASSI	-
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE	1	25	1	25								
CANCELLATION												
DELAYS												
UNSATISFACTORY SETTLEMENT/OFFER			1	10	1	10	4	40	1	10		
MEDICAL NECESSITY											1	50
DENIAL OF CLAIM			3	7			1	2	2	4		
PCP REFERRALS												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
TOTAL	1	1	5	7	1	1	5	7	3	4	1	1

					DI	SPOSIT IC) N			
ODS HEALTH PLAN, INC.		CLAIM CLAIM SETTLED			CTION D/REQUIRED	INFORN FURNISHED	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE										
CANCELLATION							1	100		
DELAYS										
UNSATISFACTORY SETTLEMENT/OFFER			1	10						
MEDICAL NECESSITY										
DENIAL OF CLAIM	5	11	3	7	1	2			3	7
PCP REFERRALS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
TOTAL	5	7	4	6	1	1	1	1	3	4

				DISPOSIT ION								
ODS HEALTH PLAN, INC.	COMPANY IN COMPLIANCE		POSIT	COMPANY POSITION UPHELD		NO JURISDICTION		ER EF	OTHER NO RELIEF		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE			2	50							4	100
CANCELLATION											1	100
DELAYS			2	67			1	33			3	100
UNSATISFACTORY SETTLEMENT/OFFER	1	10					1	10			10	100
MEDICAL NECESSITY			1	50							2	100
DENIAL OF CLAIM			20	43	1	2	6	13	1	2	46	100
PCP REFERRALS	1	100									1	100
OTHER: CLAIM HANDLING							1	100			1	100
PREMIUM NOTICE/BILLING					1	100					1	100
TOTAL	2	3	25	36	2	3	9	13	1	1	69	100

		DISPOSITION										
OHIO CASUALTY INSURANCE COMPANY	ADV: COMPL		CLA SETT		COMPI	ANY IN LIANCE	COME POSIT UPHI	TION	N JURISD	O ICTION	тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	50	1	50			2	100
NONRENEWAL					1	100					1	100
DELAYS							1	100			1	100
AGENT HANDLING									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100
DENIAL OF CLAIM	1	50					1	50			2	100
TOTAL	1	13	1	13	2	25	3	38	1	13	8	100

OLD AMERICAN		DISPOSITION								
INSURANCE COMPANY	REFU	IND	COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		тот	AL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
REFUSAL TO INSURE			1	100			1	100		
CANCELLATION	1	100					1	100		
PREMIUM REFUNDED	1	50			1	50	2	100		
TOTAL	2	50	1	25	1	25	4	100		

OMAHA PROPERTY AND CASUALTY	D	ISPOS	ITION			
INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	COMI POSIT UPHI	ΓΙΟΝ	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
CANCELLATION	1	100			1	100
TOTAL	1	50	1	50	2	100

		TION										
OMNI INSURANCE COMPANY	ADV COMPL	ISED AINANT	REFU	J ND	QUES' OF F		COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REAS ON												
PREMIUM & RATING			1	100							1	100
CANCELLATION							1	100			1	100
DELAYS							1	50	1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25			2	50	1	25			4	100
TOTAL	1	13	1	13	2	25	3	38	1	13	8	100

ONE HEALTH PLAN OF OREGON,	D I		SITIO DEL	- '		
INC.	SETT		RESO		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASO N						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

OREGON AUTOMOBILE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	2	100	2	100
TOTAL	2	100	2	100

	DISPOSITION											
OREGON DENTAL SERVICE	ADDIT PAYN	IONAL MENT	REFU	JND	CLA REOP		COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		тотл	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	100							1	100
DELAYS							1	50	1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50					1	50			2	100
DENIAL OF CLAIM	1	13			2	25	5	63			8	100
OTHER: CLAIM HANDLING									2	100	2	100
TOTAL	2	13	1	7	2	13	7	47	3	20	15	100

		DISPOSITION												
OREGON MUTUAL INSURANCE COMPANY	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPAN POSITION UPHELD					
	NMBR	NMBR PCT N		PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON														
PREMIUM & RATING	1	50	1	50										
CANCELLATION									1	100				
DELAYS					2	33	2	33	2	33				
OTHER: UNDERWRITING									1	100				
MISREPRESENTATION														
UNSATISFACTORY SETTLEMENT/OFFER					1	11			6	67				
DENIAL OF CLAIM							1	20	3	60				
OTHER: CLAIM HANDLING							3	60						
TOTAL	1	3	1	3	3	10	6	20	13	43				

OREGON MUTUAL INSURANCE COMPANY	RECO	RECOVERY 1		ICIENT IATION	OTHER RELIEF		OTHEI RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
CANCELLATION									1	100
DELAYS									6	100
OTHER: UNDERWRITING									1	100
MISREPRESENTATION							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	11	1	11					9	100
DENIAL OF CLAIM					1	20			5	100
OTHER: CLAIM HANDLING					1	20	1	20	5	100
TOTAL	1	3	1	3	2	7	2	7	30	100

PACIFIC EMPLOYERS INSURANCE COMPANY	DISP IO COVE EXTE	N RAGE	TOTAL		
	NMBR	PCT	NMBR	PCT	
REA SON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION									
PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
REFUSAL TO INSURE	1	17								
DELAYS							1	33		
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM			1	25	1	25				
TOTAL	1	7	1	7	1	7	1	7		

PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	17	3	50	1	17	6	100
DELAYS					2	67	3	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM			2	50			4	100
TOTAL	1	7	6	43	3	21	14	100

PACIFIC INDEMNITY COMPANY	DISP IO QUES OF F.	N TION	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

PACIFIC LIFE & ANNUITY COMPANY		OSIT N PANY FION ELD	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
DENIAL OF CLAIM	1	100	1	100	
TOTAL	2	100	2	100	

	DISPOSITION									
PACIFICARE OF OREGON, INC.	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION	2	33					1	17		
DELAYS					2	20				
UNSATISFACTORY SETTLEMENT/OFFER					4	36				
DENIAL OF CLAIM			1	5	1	5	1	5		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING	1	50								
ACCESS TO CARE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE	_									
TOTAL	3	5	1	2	7	11	2	3		

	DISPOSITI ON									
PACIFICARE OF OREGON, INC.	CLAIM REOPENED		CLAIM SETTLED		INFORM FURNISHED	DELAY RESOLVED				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION					1	17				
DELAYS			4	40			2	20		
UNSATISFACTORY SETTLEMENT/OFFER			2	18						
DENIAL OF CLAIM	3	15	5	25						
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
ACCESS TO CARE										
ABUSIVE SERVICE			1	100						
OTHER: POLICYHOLDER SERVICE										
TOTAL	3	5	12	19	1	2	2	3		

			D	ISPO	SI TIO	N				
PACIFICARE OF OREGON, INC.	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	50	1	50			2	100
REFUSAL TO INSURE	1	25			1	25	2	50	4	100
CANCELLATION							2	33	6	100
DELAYS					1	10	1	10	10	100
UNSATISFACTORY SETTLEMENT/OFFER					2	18	3	27	11	100
DENIAL OF CLAIM	1	5	6	30	1	5	1	5	20	100
OTHER: CLAIM HANDLING					1	33	2	67	3	100
PREMIUM NOTICE/BILLING					1	50			2	100
ACCESS TO CARE					1	100			1	100
ABUSIVE SERVICE									1	100
OTHER: POLICYHOLDER SERVICE					1	33	2	67	3	100
TOTAL	2	3	7	11	10	16	13	21	63	100

PARAGON LIFE INSURANCE	D ISI				
COMPANY	OTHEI RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

PAULA INSURANCE COMPANY	DISPOSIT ION COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASO N					
CANCELLATION	1	100	1	100	
TOTAL	1	100	1	100	

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

PENN TREATY NETWORK AMERICA INSURANCE COMPANY		DISPOSITION CLAIM REFUND SETTLED				TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
AGENT HANDLING			1	100	1	100		
DENIAL OF CLAIM			1	100	1	100		
PREMIUM REFUNDED	1	100			1	100		
TOTAL	1	33	2	67	3	100		

PENN-AMERICA	D	ISP					
INSURANCE COMPANY	REFUND			ANY IN LIANCE	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
OTHER: CLAIM HANDLING			1	100	1	100	
PREMIUM NOTICE/BILLING	1	100			1	100	
TOTAL	1	50	1	50	2	100	

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

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

PERMANENT GENERAL ASSURANCE CORPORATION	DISP IO COMI POSI UPHI	PANY FION	тот	AL	
	NMBR	PCT	NMBR	PCT	
REASON					
CANCELLATION	1	100	1	100	
TOTAL	1	100	1	100	

PHOENIX HOME LIFE MUTUAL INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

PHYSICIANS LIFE INSURANCE COMPANY	COMPR STLMN	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

PHYSICIANS MUTUAL INSURANCE COMPANY	CLA SETT	IM	COMI POSIT UPHI	PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
DENIAL OF CLAIM	2	67	1	33	3	100	
TOTAL	2	50	2	50	4	100	

	DISPOSITION												
PIONEER LIFE INSURANCE COMPANY	POLICY ISSUED/RSTRD			ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		AIM ENED	CANCELLATION UPHELD		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON													
REFUSAL TO INSURE													
CANCELLATION	1	25	1	25							1	25	
AGENT HANDLING			1	100									
MISREPRESENTATION							1	50					
UNSATISFACTORY SETTLEMENT/OFFER			1	20	2	40							
DENIAL OF CLAIM					1	9			2	18			
DELAYS/NO RESPONSE													
PREMIUM REFUNDED		_	1	100									
ABUSIVE SERVICE		_					1	100			_		
TOTAL	1	4	4	15	3	11	2	7	2	7	1	4	

				DISPOS	ITION	ſ						
PIONEER LIFE INSURANCE COMPANY	NONRE UPH			INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		PANY FION ELD	OTHER RELIEF		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE							1	100			1	100
CANCELLATION	1	25									4	100
AGENT HANDLING											1	100
MISREPRESENTATION					1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER					2	40					5	100
DENIAL OF CLAIM							6	55	2	18	11	100
DELAYS/NO RESPONSE			1	100							1	100
PREMIUM REFUNDED											1	100
ABUSIVE SERVICE											1	100
TOTAL	1	4	1	4	3	11	7	26	2	7	27	100

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

	D	ISPO					
PRIMERICA LIFE INSURANCE COMPANY	REFU	J ND	COMPI		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING	1	50	1	50	2	100	
CANCELLATION	1	100			1	100	
OTHER:MRKTNG & SALES	1	100			1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	4	80	1	20	5	100	

			DISPOSITION								
PRINCIPAL LIFE INSURANCE COMPANY	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING							1	100	1	100	
REFUSAL TO INSURE	1	100							1	100	
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100	
DELAYS/NO RESPONSE			1	100					1	100	
TOTAL	1	25	1	25	1	25	1	25	4	100	

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION										
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CANCELLATION UPHELD		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING					6	30					
CANCELLATION									1	8	
CREDIT REPORTING											
DELAYS	1	5					2	9			
AGENT HANDLING											
MISREPRESENTATION											
UNSATISFACTORY SETTLEMENT/OFFER			1	3							
POST CLAIM UNDERWRITING											
DENIAL OF CLAIM			1	5							
OTHER: CLAIM HANDLING											
PREMIUM NOTICE/BILLING											
PREMIUM REFUNDED					2	100					
OTHER: POLICYHOLDER SERVICE											
TOTAL	1	1	2	2	8	6	2	2	1	1	

	DISPOSITION												
PROGRESSIVE CASUALTY INSURANCE COMPANY	CLAIM SETTLED		NO AO REQUESTEI	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
PREMIUM & RATING]						1	5	11	55			
CANCELLATION			1	8	1	8	2	17	6	50			
CREDIT REPORTING							1	50					
DELAYS	11	50	1	5	2	9			4	18			
AGENT HANDLING									1	100			
MISREPRESENTATION									2	100			
UNSATISFACTORY SETTLEMENT/OFFER	7	21			9	27			13	39			
POST CLAIM UNDERWRITING					2	100							
DENIAL OF CLAIM	3	14			7	33			9	43			
OTHER: CLAIM HANDLING									1	25			
PREMIUM NOTICE/BILLING									1	50			
PREMIUM REFUNDED													
OTHER: POLICYHOLDER SERVICE			2	67			1	33					
TOTAL	21	17	4	3	21	17	5	4	48	38			

PROGRESSIVE CASUALTY INSURANCE COMPANY	RECO	VERY	OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					2	10	20	100
CANCELLATION					1	8	12	100
CREDIT REPORTING					1	50	2	100
DELAYS					1	5	22	100
AGENT HANDLING							1	100
MISREPRESENTATION							2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	3			2	6	33	100
POST CLAIM UNDERWRITING							2	100
DENIAL OF CLAIM					1	5	21	100
OTHER: CLAIM HANDLING			2	50	1	25	4	100
PREMIUM NOTICE/BILLING			1	50			2	100
PREMIUM REFUNDED							2	100
OTHER: POLICYHOLDER SERVICE							3	100
TOTAL	1	1	3	2	9	7	126	100

PROGRESSIVE HOME INSURANCE COMPANY	DISP IO COMI POSIT UPHI	PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

PROGRESSIVE NORTHERN INSURANCE	DISP	N		
COMPANY	OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	ADDIT	ISPOS IONAL MENT	COMI POSIT	PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100	
TOTAL	2	67	1	33	3	100	

PROTECTIVE LIFE INSURANCE COMPANY	D 1 CLA SETT	IM	SITIO DEL RESO	AY	TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
DELAYS	1	100			1	100		
DENIAL OF CLAIM			1	100	1	100		
TOTAL	1	50	1	50	2	100		

					DIS	POSITI	ON					
PROVIDENCE HEALTH PLAN	POL ISSUED	-	ADV COMPL		COMPROSTLMNT		ADDIT PAYN		REFU	J ND	COVE	_
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	25	1	25								
REFUSAL TO INSURE	2	40										
CANCELLATION	2	22	1	11	1	11					1	11
DELAYS							3	27				
GROUP CONVERSION	1	100										
CONTINUATION OF BENEFITS												
OTHER: UNDERWRITING												
MISLEADING ADVERTISING												
UNSATISFACTORY SETTLEMENT/OFFER			1	8								
MEDICAL NECESSITY												
DENIAL OF CLAIM			2	3	1	2	2	3			1	2
PCP REFERRALS												
OTHER: CLAIM HANDLING							1	11			1	11
PREMIUM NOTICE/BILLING												
DELAYS/NO RESPONSE			2	14								
INFORMATION REQUESTED												
PREMIUM REFUNDED												
PAYMENT NOT CREDITED												
ABUSIVE SERVICE					1	100						
OTHER: POLICYHOLDER SERVICE									1	17		
TOTAL	6	4	7	5	3	2	6	4	1	1	3	2

					DI	SPOSIT	TION			
PROVIDENCE HEALTH PLAN	UNABL ASSI	_	CLA REOPI		CANCEL UPH		CLA SETT		NO AO	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE							1	20		
CANCELLATION					1	11				
DELAYS							2	18		
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING										
MISLEADING ADVERTISING										
UNSATISFACTORY SETTLEMENT/OFFER	1	8					2	15	1	8
MEDICAL NECESSITY										
DENIAL OF CLAIM			10	16			7	11		
PCP REFERRALS							1	100		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	10	7	1	1	13	9	1	1

				D I	SPOS	ITION	N			
PROVIDENCE HEALTH PLAN		INFORMATION FURNISHED/EXPANDED			QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			ANY IN LIANCE
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
DELAYS			1	9	1	9				
GROUP CONVERSION										
CONTINUATION OF BENEFITS									1	100
OTHER: UNDERWRITING					1	50				
MISLEADING ADVERTISING										
UNSATISFACTORY SETTLEMENT/OFFER	1	8								
MEDICAL NECESSITY										
DENIAL OF CLAIM	5	8			3	5	3	5	1	2
PCP REFERRALS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE	12	86								
INFORMATION REQUESTED	2	100								
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	20	14	1	1	5	3	3	2	2	1

				DI	SPOSI	TION						
PROVIDENCE HEALTH PLAN	COMP POSIT UPHI	TION	N JURISD	0	INSUFF		OTH RELI		OTHE!		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	25	1	25	4	100
REFUSAL TO INSURE	1	20					1	20			5	100
CANCELLATION	2	22					1	11			9	100
DELAYS	2	18					2	18			11	100
GROUP CONVERSION											1	100
CONTINUATION OF BENEFITS											1	100
OTHER: UNDERWRITING							1	50			2	100
MISLEADING ADVERTISING	1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	23					4	31			13	100
MEDICAL NECESSITY	1	100									1	100
DENIAL OF CLAIM	16	26	1	2			9	15	1	2	62	100
PCP REFERRALS											1	100
OTHER: CLAIM HANDLING	1	11					6	67			9	100
PREMIUM NOTICE/BILLING							1	100			1	100
DELAYS/NO RESPONSE											14	100
INFORMATION REQUESTED											2	100
PREMIUM REFUNDED			1	100							1	100
PAYMENT NOT CREDITED					1	100					1	100
ABUSIVE SERVICE											1	100
OTHER: POLICYHOLDER SERVICE	3	50					2	33			6	100
TOTAL	30	21	2	1	1	1	28	19	2	1	146	100

PROVIDENT LIFE & ACCIDENT											
INSURANCE COMPANY	ADDIT PAYN	IONAL MENT						REFUND		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON											
DENIAL OF CLAIM	1	50			1	50	2	100			
PREMIUM REFUNDED			1	100			1	100			
TOTAL	1	33	1	33	1	33	3	100			

		DISPOSITION							
PROVIDENT MUTUAL LIFE INSURANCE COMPANY		ISED AINANT	CLA SETT		OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
DELAYS			1	100			1	100	
PREMIUM NOTICE/BILLING					1	100	1	100	
CASH VALUE	1	100					1	100	
TOTAL	1	33	1	33	1	33	3	100	

					DISI	POSIT	ION					
PRUDENTIAL INSURANCE COMPANY OF AMERICA	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE	1	50										
CANCELLATION												
DELAYS	1	17			2	33						
ENDORSEMENT/RIDER												
AGENT HANDLING												
MISREPRESENTATION			1	50								
UNSATISFACTORY SETTLEMENT/OFFER									1	20		
DENIAL OF CLAIM											1	50
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
CASH VALUE												
DELAYS/NO RESPONSE												
PREMIUM REFUNDED							1	100				
PAYMENT NOT CREDITED												
OTHER: POLICYHOLDER SERVICE												
TOTAL	2	5	1	2	2	5	1	2	1	2	1	2

				DISPO	SITION			
PRUDENTIAL INSURANCE COMPANY OF AMERICA	CLAIM SETTLED		NO AO REQUESTEI	CTION D/REQUIRED	INFORM FURNISHED	COMPANY IN COMPLIANCE		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE								
CANCELLATION							1	50
DELAYS	2	33						
ENDORSEMENT/RIDER					1	100		
AGENT HANDLING								
MISREPRESENTATION								
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM	1	50						
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING			1	33				
CASH VALUE					1	11		
DELAYS/NO RESPONSE								
PREMIUM REFUNDED								
PAYMENT NOT CREDITED								
OTHER: POLICYHOLDER SERVICE								
TOTAL	3	7	1	2	2	5	1	2

			D	ISPOSI	TION					
PRUDENTIAL INSURANCE COMPANY OF AMERICA	COMI POSIT UPHI	ΓΙΟΝ	N JURISD	-	RECOVERY		OTHER RELIEF		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE	1	50							2	100
CANCELLATION							1	50	2	100
DELAYS			1	17					6	100
ENDORSEMENT/RIDER									1	100
AGENT HANDLING	1	100							1	100
MISREPRESENTATION							1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	20	1	20			2	40	5	100
DENIAL OF CLAIM									2	100
OTHER: CLAIM HANDLING			2	50			2	50	4	100
PREMIUM NOTICE/BILLING			1	33			1	33	3	100
CASH VALUE			8	89					9	100
DELAYS/NO RESPONSE			1	100					1	100
PREMIUM REFUNDED									1	100
PAYMENT NOT CREDITED					1	100			1	100
OTHER: POLICYHOLDER SERVICE							3	100	3	100
TOTAL	3	7	14	33	1	2	10	23	43	100

PRUDENTIAL PROPERTY AND CASUALTY				DI	SPOSI	TION						
INSURANCE COMPANY	REFERR DISCIPI ACT		QUES OF F.		COMPI	ANY IN LIANCE	COMI POSIT UPHI	TION	OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	100									1	100
REFUSAL TO INSURE					1	100					1	100
DELAYS			1	33			1	33	1	33	3	100
AGENT HANDLING									1	100	1	100
TOTAL	1	17	1	17	1	17	1	17	2	33	6	100

QBE INSURANCE CORPORATION	CLAIM SETTLED		QUES' OF F			COMPANY IN COMPLIANCE		PANY FION ELD	TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION							1	100	1	100
DELAYS					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50			2	100
DENIAL OF CLAIM			1	100					1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

REASSURE AMERICA				DISI	POSIT	ION						
LIFE INSURANCE COMPANY		DVISED ADDITIONAL REFUND RECOVERY OTHER RELIEF PLAINANT PAYMENT REFUND RECOVERY RELIEF R PCT NMBR PCT								TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	50							1	50	2	100
CASH VALUE			1	33	1	33			1	33	3	100
DELAYS/NO RESPONSE	1	100									1	100
ABUSIVE SERVICE							1	100			1	100
TOTAL	2	29	1	14	1	14	1	14	2	29	7	100

			DIS	P OSI	TION			
RED SHIELD INSURANCE COMPANY	POL ISSUED		ADDIT PAYN	IONAL MENT	REFU	J ND	CLA SETT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	100						
DELAYS								
UNSATISFACTORY SETTLEMENT/OFFER			1	50			1	50
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING								
PREMIUM REFUNDED					1	100		
TOTAL	1	14	1	14	1	14	1	14

		DISPO	SITIO	N				
RED SHIELD INSURANCE COMPANY	NO AO REQUESTEI	CTION D/REQUIRED	QUES OF F		OTHEI RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION							1	100
DELAYS					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER							2	100
DENIAL OF CLAIM			1	100			1	100
OTHER: CLAIM HANDLING	1	100					1	100
PREMIUM REFUNDED							1	100
TOTAL	1	14	1	14	1	14	7	100

REDLAND INSURANCE COMPANY	DISP IO QUES OF F.	N TION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

				DI	SPOSIT	TION				
REGENCE BLUECROSS BLUESHIELD OF OREGON	POL ISSUED	_	ADVI COMPL		COMPR STLMN		ADDIT PAYN	IONAL MENT	REFU	J ND
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE	1	6								
CANCELLATION	2	11	1	5					1	5
DELAYS			1	4			2	8		
RECISSION										
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			2	3			9	16		
DENIAL OF CLAIM					1	1	4	5		
COORDINATION OF BENEFITS										
ASSIGNMENT OF BENEFITS			1	100						
OTHER: CLAIM HANDLING							2	20		
PREMIUM NOTICE/BILLING	1	20								
PREMIUM REFUNDED									4	57
COVERAGE QUESTION										
ACCESS TO CARE										
OTHER: POLICYHOLDER SERVICE									1	20
TOTAL	4	2	5	2	1	0	17	7	6	2

				DISPO	OSITIO	N		
REGENCE BLUECROSS BLUESHIELD OF OREGON	COVE		CLAIM REOPENED			LATION ELD	CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
REFUSAL TO INSURE								
CANCELLATION					2	11		
DELAYS							11	42
RECISSION								
ENDORSEMENT/RIDER								
OTHER: UNDERWRITING								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER							10	17
DENIAL OF CLAIM	4	5	6	8			10	13
COORDINATION OF BENEFITS								
ASSIGNMENT OF BENEFITS								
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
PREMIUM REFUNDED								
COVERAGE QUESTION								
ACCESS TO CARE								
OTHER: POLICYHOLDER SERVICE								
TOTAL	4	2	6	2	2	1	31	13

			DISP	OSITION				
REGENCE BLUECROSS BLUESHIELD OF OREGON	NO AO REQUESTEL		INFORM FURNISHED	MATION EXPANDED	DEL RESO		DEDUC REFU	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			2	33				
REFUSAL TO INSURE					1	6		
CANCELLATION								
DELAYS	1	4			1	4		
RECISSION								
ENDORSEMENT/RIDER							3	100
OTHER: UNDERWRITING								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER			3	5				
DENIAL OF CLAIM			1	1				
COORDINATION OF BENEFITS								
ASSIGNMENT OF BENEFITS								
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
PREMIUM REFUNDED								
COVERAGE QUESTION								
ACCESS TO CARE			1	50				
OTHER: POLICYHOLDER SERVICE	1	20						
TOTAL	2	1	7	3	2	1	3	1

				DI	SPOSI	TION				
REGENCE BLUECROSS BLUESHIELD OF OREGON	QUES' OF F		CONT PROVISIO ISS	N/LEGAL	COMPI		COMI POSIT UPHI	ΓΙΟΝ	No.	~
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE	1	6			1	6	10	56	1	6
CANCELLATION	1	5					7	37		
DELAYS	1	4			1	4	1	4	1	4
RECISSION					1	50	1	50		
ENDORSEMENT/RIDER										
OTHER: UNDERWRITING	1	50								
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	2	3			2	3	11	19	6	10
DENIAL OF CLAIM	1	1	2	3			31	41	6	8
COORDINATION OF BENEFITS							1	50		
ASSIGNMENT OF BENEFITS										
OTHER: CLAIM HANDLING							2	20	6	60
PREMIUM NOTICE/BILLING							1	20		
PREMIUM REFUNDED							2	29		
COVERAGE QUESTION					1	100				
ACCESS TO CARE					1	50				
OTHER: POLICYHOLDER SERVICE										
TOTAL	7	3	2	1	7	3	67	27	20	8

		DI	SPOSI	TIO	N			
REGENCE BLUECROSS BLUESHIELD OF OREGON	RECO	VERY	OTH RELI		OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	17	3	50			6	100
REFUSAL TO INSURE			2	11	1	6	18	100
CANCELLATION			5	26			19	100
DELAYS			6	23			26	100
RECISSION							2	100
ENDORSEMENT/RIDER							3	100
OTHER: UNDERWRITING			1	50			2	100
OTHER:MRKTNG & SALES			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	2	12	21			58	100
DENIAL OF CLAIM	2	3	7	9	1	1	76	100
COORDINATION OF BENEFITS	1	50					2	100
ASSIGNMENT OF BENEFITS							1	100
OTHER: CLAIM HANDLING							10	100
PREMIUM NOTICE/BILLING			3	60			5	100
PREMIUM REFUNDED			1	14			7	100
COVERAGE QUESTION							1	100
ACCESS TO CARE							2	100
OTHER: POLICYHOLDER SERVICE			3	60			5	100
TOTAL	5	2	44	18	2	1	244	100

				D	ISPOSI	TION				
REGENCE HMO OREGON	POLICY ISSUED/RSTRD		ADV: COMPL	ISED AINANT	COMPROSTLMN		ADDIT PAYN	-	COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE					1	17				
CANCELLATION	1	33								
DELAYS										
RECISSION										
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER			1	11			1	11		
DENIAL OF CLAIM			2	3	2	3	4	7	1	2
EXPERIMENTAL										
OTHER: CLAIM HANDLING										
PREMIUM REFUNDED										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	3	1	3	1	5	2	1	0

					DI	SPOS	SITIO N			
REGENCE HMO OREGON	UNABLE TO ASSIST		CLA REOP		CLAIM SETTLED		INFORN FURNISHED	MATION EXPANDED	DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING]									
REFUSAL TO INSURE										
CANCELLATION										
DELAYS					1	33			1	33
RECISSION										
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER					1	11	1	11		
DENIAL OF CLAIM	1	2	13	22	2	3	2	3		
EXPERIMENTAL										
OTHER: CLAIM HANDLING					2	67				
PREMIUM REFUNDED										
ABUSIVE SERVICE					1	100				
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	13	6	7	3	3	1	1	0

				D	ISPOS	ITIO	N					
REGENCE HMO OREGON	QUESTION OF FACT		COMPI	ANY IN LIANCE	COMI POSIT UPHI	ΓΙΟΝ	N JURISD	-	OTHER RELIEF		тот.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING]				1	100					1	100
REFUSAL TO INSURE			1	17	2	33	1	17	1	17	6	100
CANCELLATION									2	67	3	100
DELAYS									1	33	3	100
RECISSION					1	100					1	100
OTHER: UNDERWRITING							1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	11	1	11	1	11	2	22	9	100
DENIAL OF CLAIM	2	3	1	2	16	27	3	5	10	17	59	100
EXPERIMENTAL			1	100							1	100
OTHER: CLAIM HANDLING									1	33	3	100
PREMIUM REFUNDED					2	100					2	100
ABUSIVE SERVICE											1	100
OTHER: POLICYHOLDER SERVICE					124	95	2	2	4	3	130	100
TOTAL	2	1	4	2	147	67	8	4	21	10	220	100

DECENCE LIFE AND HEALTH								
REGENCE LIFE AND HEALTH INSURANCE COMPANY				OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	. 1	33	1	33	1	33	3	100
TOTAL	1	25	2	50	1	25	4	100

RELIANCE DIRECT INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

					DISPO	SITI	O N					
RELIANCE INSURANCE COMPANY	REFU	J ND	CLA SETT		QUES' OF F		COMPL		COMP POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			2	50	1	25			1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50					2	100
DENIAL OF CLAIM					2	67	1	33			3	100
PREMIUM REFUNDED	1	100									1	100
TOTAL	1	10	3	30	4	40	1	10	1	10	10	100

RELIANCE NATIONAL]						
INSURANCE COMPANY	COMI POSIT UPHI	ΓΙΟΝ	INSUFF INFORM	ICIENT MATION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

RELIANCE STANDARD LIFE INSURANCE COMPANY	DISP IO DEI RESO	AY	тот.	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1 10		1	100
TOTAL	1	100	1	100

RELIASTAR LIFE		DISPOSITION							
INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	REFU	ND.	QUES' OF F.		TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
CANCELLATION	1	100					1	100	
MISREPRESENTATION			1	100			1	100	
CASH VALUE					2	100	2	100	
TOTAL	1	25	1	25	2	50	4	100	

REPUBLIC WESTERN INSURANCE COMPANY	DISP TIC CLA SETT) N IM	TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
DELAYS	3	100	3	100			
TOTAL	3	100	3	100			

		DISPOSITION								
ROCKY MOUNTAIN FIRE & CASUALTY COMPANY	POL ISSUED		REFU	J ND	QUES OF F.		COMI POSIT UPHI	TION	TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	50			1	50	2	100
CANCELLATION					1	100			1	100
POST CLAIM UNDERWRITING	1	100							1	100
PREMIUM REFUNDED					1	100			1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

ROYAL INSURANCE COMPANY OF AMERICA	ADVISED COMPLAINANT		_	QUESTION OF FACT		PANY FION ELD	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM					2	100	2	100
TOTAL	1	25	1	25	2	50	4	100

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	22
CANCELLATION	1	9								
NONRENEWAL										
CREDIT REPORTING										
DELAYS			1	6			1	6		
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER										
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM					1	7				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING									2	67
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	1	1	1	1	1	1	4	5

	DISPOSITION									
SAFECO INSURANCE COMPANY OF AMERICA	ENTI ARBITRATIO	CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON										
PREMIUM & RATING										
CANCELLATION										
NONRENEWAL										
CREDIT REPORTING										
DELAYS			1	6	6	35				
OTHER: UNDERWRITING							1	50		
UNSATISFACTORY SETTLEMENT/OFFER	1	5			3	15				
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM					2	14				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	1	1	11	13	1	1		

	DISPOSITION										
SAFECO INSURANCE COMPANY OF AMERICA	DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING]				2	22	1	11	4	44	
CANCELLATION					3	27			6	55	
NONRENEWAL			1	100							
CREDIT REPORTING							1	50	1	50	
DELAYS	1	6			3	18			4	24	
OTHER: UNDERWRITING									1	50	
UNSATISFACTORY SETTLEMENT/OFFER					7	35			7	35	
POST CLAIM UNDERWRITING											
DENIAL OF CLAIM					4	29	1	7	5	36	
OTHER: CLAIM HANDLING											
PREMIUM NOTICE/BILLING									1	33	
OTHER: POLICYHOLDER SERVICE											
TOTAL	1	1	1	1	19	23	3	4	29	35	

		DIS	POSIT	TION	[
SAFECO INSURANCE COMPANY OF AMERICA	N JURISD	OTHER RELIEF		OTHER NO RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							9	100
CANCELLATION					1	9	11	100
NONRENEWAL							1	100
CREDIT REPORTING							2	100
DELAYS							17	100
OTHER: UNDERWRITING							2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	5			1	5	20	100
POST CLAIM UNDERWRITING			1	100			1	100
DENIAL OF CLAIM					1	7	14	100
OTHER: CLAIM HANDLING					1	100	1	100
PREMIUM NOTICE/BILLING							3	100
OTHER: POLICYHOLDER SERVICE			1	50	1	50	2	100
TOTAL	1	1	2	2	5	6	83	100

	DISP				
SAFECO INSURANCE COMPANY OF ILLINOIS	COMI POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING	1	100	1	100	
CANCELLATION	3	100	3	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
DENIAL OF CLAIM	1	100	1	100	
TOTAL	6	100	6	100	

SAFECO LIFE INSURANCE	DISP				
COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

SAIF CORPORATION	COME POSIT UPHI	N PANY TION	TOT.	
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

SCOTTSDALE]	DISP	OSITI	O N				
INDEMNITY COMPANY		1 ~		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION			1	100					1	100
DELAYS	1	100							1	100
DENIAL OF CLAIM					1	50	1	50	2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

SEARS LIFE INSURANCE		D ISPOSITION NO ACTION QUESTION						
COMPANY		/REQUIRED	OF F.		TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON								
MISLEADING ADVERTISING	1	100			1	100		
PREMIUM NOTICE/BILLING			1	100	1	100		
TOTAL	1	50	1	50	2	100		

SECURITY INSURANCE COMPANY OF HARTFORD	DISP TIC CLA SETT) N IM	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

SECURITY LIFE INSURANCE	CLA	DISPOSITION CLAIM NO ACTION COMPANY IN OTHER									
COMPANY OF AMERICA	SETT	LED	REQUESTED/REQUIRED		COMPLIANCE		RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING					1	100			1	100	
DELAYS	4	80	1	20					5	100	
DENIAL OF CLAIM	1	100							1	100	
OTHER: POLICYHOLDER SERVICE							1	100	1	100	
TOTAL	5	63	1	13	1	13	1	13	8	100	

CECUDITY I HEE OF DENIVED INCLIDANCE		OSI ON			
SECURITY LIFE OF DENVER INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	DISP TIC				
SECURITY NATIONAL LIFE INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

SOUTHWESTERN LIFE INSURANCE COMPANY	DISPO IO COMI POSIT UPHI	N PANY FION	TOT.	AL PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

ST. PAUL FIRE AND MARINE INSURANCE COMPANY	D I CLA SETT	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

ST. PAUL GUARDIAN INSURANCE COMPANY		CLAIM QUESTION COMPANY POSITION OTHER NO SETTLED OF FACT UPHELD RELIEF							TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
DELAYS	1	100							1	100	
UNSATISFACTORY SETTLEMENT/OFFER	1	33	1	33	1	33			3	100	
DENIAL OF CLAIM			1	50			1	50	2	100	
TOTAL	2	33	2	33	1	17	1	17	6	100	

ST. PAUL MERCURY INSURANCE COMPANY		SPOS TION ACT	ITION OTH RELI	ER	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100	
TOTAL	1	50	1	50	2	100	

STANDARD FIRE		DISPOSITION										
INSURANCE COMPANY (THE)	NO AC REQUESTED		ANY IN LIANCE	N JURISD	O ICTION	TOTAL						
	NMBR PCT		NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON												
PREMIUM & RATING	1	100					1	100				
CANCELLATION			1	100			1	100				
DELAYS					1	100	1	100				
TOTAL	1	33	1	33	1	33	3	100				

STANDARD	DISPOSITION												
INSURANCE COMPANY	ADV COMPL			DDITIONAL COVERAGE CLAIM NO AC REQUESTED RECOPENED REQUESTED									
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
REFUSAL TO INSURE	1	50											
DELAYS	1	20	1	20					1	20			
UNSATISFACTORY SETTLEMENT/OFFER							2	50					
DENIAL OF CLAIM			1	5	1	5	2	9					
OTHER: CLAIM HANDLING													
PREMIUM NOTICE/BILLING													
CASH VALUE													
OTHER: POLICYHOLDER SERVICE													
TOTAL	2	5	2	5	1	3	4	10	1	3			

STANDARD					D	ISPO	SITIO	N						
INSURANCE COMPANY	DEL RESO		ER COMP		QUES OF	TION FACT	COMI POSIT UPHI	ΓΙΟN	N JURISD		OTH RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
REFUSAL TO INSURE							1	50					2	100
DELAYS	1	20	1	20									5	100
UNSATISFACTORY SETTLEMENT/OFFER									1	25	1	25	4	100
DENIAL OF CLAIM	1	5			2	9	12	55	2	9	1	5	22	100
OTHER: CLAIM HANDLING											1	100	1	100
PREMIUM NOTICE/BILLING							1	100					1	100
CASH VALUE											3	100	3	100
OTHER: POLICYHOLDER SERVICE											1	100	1	100
TOTAL	2	5	1	3	2	5	14	36	3	8	7	18	39	100

STANDARD LIFE AND	DISP				
ACCIDENT INSURANCE COMPANY	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
ENDORSEMENT/RIDER	1	100	1	100	
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	2	100	2	100	

		DISPOSITION										
STAR INSURANCE COMPANY	CLAIM SETTLED		NO AO REQUESTEI		QUES OF F				ТОТ			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
DELAYS	6	86			1	14			7	100		
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100		
OTHER: CLAIM HANDLING			1	100					1	100		
DELAYS/NO RESPONSE	1	100							1	100		
TOTAL	7	70	1	10	1	10	1	10	10	100		

	DISPOSITION											
STATE FARM FIRE AND CASUALTY COMPANY	POLICY ISSUED/RSTRD		COMPROSTLMN	OMISED T/RSLTN	REFU	J ND	COVERAGE EXTENDED					
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT				
REASON												
PREMIUM & RATING					2	33						
REFUSAL TO INSURE	1	50										
CANCELLATION	3	50			1	17						
NONRENEWAL			1	50								
DELAYS												
OTHER: UNDERWRITING												
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER												
DENIAL OF CLAIM							2	14				
OTHER: CLAIM HANDLING												
TOTAL	4	6	1	2	3	5	2	3				

]	DISPO	SITI	O N			
STATE FARM FIRE AND CASUALTY COMPANY	CLAIM REOPENED		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	17	2	33
REFUSAL TO INSURE									1	50
CANCELLATION									1	17
NONRENEWAL							1	50		
DELAYS	1	8	1	8	3	25			3	25
OTHER: UNDERWRITING										
AGENT HANDLING										
UNSATISFACTORY SETTLEMENT/OFFER	1	9	4	36	2	18			3	27
DENIAL OF CLAIM			1	7	5	36	1	7	5	36
OTHER: CLAIM HANDLING			1	17	1	17			2	33
TOTAL	2	3	7	11	11	18	3	5	17	27

STATE FARM FIRE AND CASUALTY COMPANY	RECOVERY		INSUFFICIENT INFORMATION		OTH RELI		OTHEI RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	17			6	100
REFUSAL TO INSURE									2	100
CANCELLATION					1	17			6	100
NONRENEWAL									2	100
DELAYS	1	8					3	25	12	100
OTHER: UNDERWRITING							2	100	2	100
AGENT HANDLING							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	9					11	100
DENIAL OF CLAIM									14	100
OTHER: CLAIM HANDLING					1	17	1	17	6	100
TOTAL	1	2	1	2	3	5	7	11	62	100

			DISP	OSIT	ION					
STATE FARM LIFE INSURANCE COMPANY			COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	100					1	100
MISREPRESENTATION					1	100			1	100
CASH VALUE							1	100	1	100
COMPANY/AGENT DISPUTE	1	100							1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

STATE FARM MUTUAL				DIS	POSIT	ION				
AUTOMOBILE INSURANCE COMPANY	POL ISSUED		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING]				1	13	3	38		
REFUSAL TO INSURE										
CANCELLATION	5	42							1	8
DELAYS					1	4				
ENDORSEMENT/RIDER										
AGENT HANDLING										
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER					6	10				
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM									3	6
USUAL, CUSTOMARY, REASONABLE										
COST CONTAINMENT										
OTHER: CLAIM HANDLING			2	15	1	8				
DELAYS/NO RESPONSE										
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
TOTAL	5	3	2	1	9	5	3	2	4	2

STATE FARM MUTUAL	DISPOSITION									
AUTOMOBILE INSURANCE COMPANY	CLA REOP		CANCELLATION UPHELD		CLAIM SETTLED		NO AC	REFERRED FOR DISCIPLINARY ACTION		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION			1	8			1	8		
DELAYS					10	42				
ENDORSEMENT/RIDER										
AGENT HANDLING										
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER	1	2			18	30	1	2		
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM	2	4			4	7				
USUAL, CUSTOMARY, REASONABLE									1	100
COST CONTAINMENT										
OTHER: CLAIM HANDLING							1	8		
DELAYS/NO RESPONSE										
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
TOTAL	3	2	1	1	32	17	3	2	1	1

STATE FARM MUTUAL	DISPOSITION											
AUTOMOBILE INSURANCE COMPANY	QUESTION OF FACT		CONT PROVISIO ISS			COMPANY IN COMPLIANCE		PANY FION ELD	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
PREMIUM & RATING	1	13			1	13	2	25				
REFUSAL TO INSURE							1	50				
CANCELLATION							4	33				
DELAYS	3	13					8	33				
ENDORSEMENT/RIDER							3	100				
AGENT HANDLING							1	50				
MISREPRESENTATION									1	100		
UNSATISFACTORY SETTLEMENT/OFFER	13	21			2	3	18	30				
POST CLAIM UNDERWRITING					1	100						
DENIAL OF CLAIM	31	57			2	4	10	19				
USUAL, CUSTOMARY, REASONABLE												
COST CONTAINMENT			1	100								
OTHER: CLAIM HANDLING	1	8					4	31				
DELAYS/NO RESPONSE												
COVERAGE QUESTION							1	100				
OTHER: POLICYHOLDER SERVICE												
TOTAL	49	26	1	1	6	3	52	28	1	1		

STATE FARM MUTUAL			DI	SPOSIT	TION					
AUTOMOBILE INSURANCE COMPANY	RECOVERY		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									8	100
REFUSAL TO INSURE					1	50			2	100
CANCELLATION									12	100
DELAYS					2	8			24	100
ENDORSEMENT/RIDER									3	100
AGENT HANDLING					1	50			2	100
MISREPRESENTATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	2					1	2	61	100
POST CLAIM UNDERWRITING									1	100
DENIAL OF CLAIM					1	2	1	2	54	100
USUAL, CUSTOMARY, REASONABLE									1	100
COST CONTAINMENT									1	100
OTHER: CLAIM HANDLING					2	15	2	15	13	100
DELAYS/NO RESPONSE			1	100					1	100
COVERAGE QUESTION									1	100
OTHER: POLICYHOLDER SERVICE					1	100			1	100
TOTAL	1	1	1	1	8	4	4	2	186	100

STATE MUTUAL INSURANCE	DISP		тоты			
COMPANY	REFU	IND	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
PREMIUM REFUNDED	1	100	1	100		
TOTAL	1	100	1	100		

	DI	SPO	N			
SUBLIMITY INSURANCE COMPANY	CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

SUN LIFE ASSURANCE	DI							
COMPANY OF CANADA (U.S.)	REFUND OTHER RELIEF				TOT	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASO N								
OTHER:MRKTNG & SALES			1	100	1	100		
PREMIUM REFUNDED	1	100			1	100		
TOTAL	1	50	1	50	2	100		

SUNAMERICA LIFE INSURANCE COMPANY			OTH RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
CASH VALUE			1	100	1	100
NONFORFEITURE	1	100			1	100
TOTAL	1	33	2	67	3	100

SUNSET LIFE INSURANCE		SPOSI		ED			
COMPANY OF AMERICA	COMPI COMPI	ANY IN LIANCE	OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
PREMIUM & RATING	1	100			1	100	
OTHER: POLICYHOLDER SERVICE			1	100	1	100	
TOTAL	1	50	1	50	2	100	

		DISPOSIT ION												
SUPERIOR INSURANCE COMPANY	ADDIT PAYN		COVE EXTE		CLA SETT		DEDUC REFU		COMI POSIT UPHI	ΓΙΟΝ	OTHEI RELI		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS	1	20	1	20	2	40			1	20			5	100
SUBROGATION							1	100					1	100
DENIAL OF CLAIM											1	100	1	100
OTHER: CLAIM HANDLING											1	100	1	100
TOTAL	1	13	1	13	2	25	1	13	1	13	2	25	8	100

SUPERIOR NATIONAL INSURANCE		DISPOS					
COMPANY	ADV COMPL		JURISD	-	ION TOT		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
AUDIT DISPUTE			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

SURETY LIFE INSURANCE COMPANY	DISPOSI TION OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

	DI	SPOS	V			
SUTTER INSURANCE COMPANY	COMI POSIT UPHI	ΓΙΟΝ	OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	DISP TIO OTH RELI	N ER	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPO	SITIO			
TIAA-CREF LIFE INSURANCE COMPANY		ISED AINANT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
COMPANY/AGENT DISPUTE	1	100	1	100	
TOTAL	1	100	1	100	

TICOR TITLE INSURANCE COMPANY	DISPOSI TION CLAIM SETTLED		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSI TION										
TIG INSURANCE COMPANY	REFU	REFUND CLAIM QUESTI SETTLED OF FAC			COMPANY POSITION UPHELD		OTHER NO RELIEF		TOTAL			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	100							1	100
DENIAL OF CLAIM					1	50	1	50			2	100
PREMIUM REFUNDED	1	50							1	50	2	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

TOYOTA MOTOR INSURANCE COMPANY	DISP TIC CLA SETT	IM	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

TRANS WORLD ASSURANCE COMPANY	DISPOSIT ION COMPANY POSITION UPHELD		TOTAL		
	NMBR	PCT	NMBR	PCT	
REA SON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

]	DIS I	POSIT	ION						
TRANSAMERICA LIFE INSURANCE COMPANY	REFUND					CLAIM POSITI SETTLED UPHE		TION	NO NO		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
PREMIUM & RATING					1	50	1	50	2	100		
MISREPRESENTATION	1	100							1	100		
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100		
OTHER: CLAIM HANDLING					1	100			1	100		
TOTAL	1	20	1	20	2	40	1	20	5	100		

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	DISPOSITION NO REFUND JURISDICTION						
COMIANT	REFU	EFUND JURISDICTION		ICTION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
CASH VALUE			2	100	2	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	33	2	67	3	100	

TRANSPORTATION INSURANCE COMPANY	COVE	DISPOSIT ION COVERAGE EXTENDED		TOTAL			
	NMBR	PCT	NMBR	PCT			
REASON							
DENIAL OF CLAIM	1	100	1	100			
TOTAL	1	100	1	100			

TRAVELERS COMMERCIAL INSURANCE COMPANY	DISP IO COMI POSI UPH	PANY FION	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION								
TRAVELERS INDEMNITY COMPANY (THE)	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		QUESTION OF FACT		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING	1	13	1	13					
CANCELLATION									
DELAYS					3	75			
OTHER: UNDERWRITING									
UNSATISFACTORY SETTLEMENT/OFFER					2	29	2	29	
OTHER: CLAIM HANDLING									
PREMIUM NOTICE/BILLING			1	100					
TOTAL	1	4	2	8	5	21	2	8	

			DIS	POSI	TION					
TRAVELERS INDEMNITY COMPANY (THE)	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			3	38			3	38	8	100
CANCELLATION			2	100					2	100
DELAYS			1	25					4	100
OTHER: UNDERWRITING					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	14	1	14			1	14	7	100
OTHER: CLAIM HANDLING					1	100			1	100
PREMIUM NOTICE/BILLING									1	100
TOTAL	1	4	7	29	2	8	4	17	24	100

		D ISPOSITION						
TRAVELERS INDEMNITY COMPANY OF AMERICA	REFUND		OTHER RELIEF		OTHER NO RELIEF		TOTAL	
		PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASO N								
PREMIUM & RATING	1	100					1	100
OTHER: UNDERWRITING			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

TRAVELERS INDEMNITY COMPANY OF ILLINOIS	DISP (IO)	N TION	TOTAL				
	NMBR	PCT	NMBR	PCT			
REASON							
DELAYS	1	100	1	100			
TOTAL	1	100	1	100			

TRAVELERS INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

TRAVELERS LIFE AND ANNUITY COMPANY (THE)	NO AC	DISPOSITION NO ACTION OTHER REQUESTED/REQUIRED RELIEF					
	NMBR PCT		NMBR	PCT	NMBR	PCT	
REASON							
MISREPRESENTATION			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	DISP				
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	QUES' OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

			DIS	POSITION	1					
TRINITY UNIVERSAL INSURANCE COMPANY		CANCELLATION UPHELD I		NO ACTION REQUESTED/REQUIRED			COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE					1	100			1	100
CREDIT REPORTING					1	100			1	100
DENIAL OF CLAIM	1	50					1	50	2	100
OTHER: CLAIM HANDLING			1	100					1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

						DIS	POSITION	I				
TRUCK INSURANCE EXCHANGE	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		OTHER NO RELIEF	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REAS ON												
PREMIUM & RATING			1	100								
REFUSAL TO INSURE							1	100				
AGENT HANDLING									1	100		
UNSATISFACTORY SETTLEMENT/OFFER					1	50					1	50
DENIAL OF CLAIM									1	100		
POLICY DELIVERY	1	100										
TOTAL	1	14	1	14	1	14	1	14	2	29	1	14

TRUCK INSURANCE EXCHANGE	TOTAL				
	NMBR	PCT			
REASON					
PREMIUM & RATING	1	100			
REFUSAL TO INSURE	1	100			
AGENT HANDLING	1	100			
UNSATISFACTORY SETTLEMENT/OFFER	2	100			
DENIAL OF CLAIM	1	100			
POLICY DELIVERY	1	100			
TOTAL	7	100			

TWIN CITY FIRE INSURANCE COMPANY	COMI POSIT UPHI	N PANY FION ELD	TOTAL		
	NMBR	PCT	NMBR	PCI	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

UNICARE LIFE & HEALTH INSURANCE		DISPOSITION ADDITIONAL NO OTHER							
COMPANY	PAYN	IENT	JURISDICTION		RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50	2	100	
DENIAL OF CLAIM					1	100	1	100	
OTHER: CLAIM HANDLING		·	1	100			1	100	
TOTAL	1	25	1	25	2	50	4	100	

UNIGARD	DISP			
INDEMNITY COMPANY	_	OTHER NO RELIEF		AL
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

UNIGARD INSURANCE COMPANY	CLA SETT		NO AO REQUESTEI	QUES OF F		COMF POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION]				1	33	2	67	3	100
DELAYS	3	75					1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER			1	20			4	80	5	100
OTHER: CLAIM HANDLING							1	100	1	100
TOTAL	3	23	1	8	1	8	8	62	13	100

	DISPO	OSITI N		
UNION CENTRAL LIFE INSURANCE COMPANY		IONAL MENT	ТОТ	AL
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

			DI	SPOS	SITION	N				
UNION FIDELITY LIFE INSURANCE COMPANY		COVERAGE EXTENDED		CLAIM SETTLED		COMPANY POSITION UPHELD		OTHER RELIEF		AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			2	100					2	100
DENIAL OF CLAIM					1	50	1	50	2	100
PREMIUM NOTICE/BILLING	1	100							1	100
TOTAL	1	20	2	40	1	20	1	20	5	100

					DISPO	SITION						
UNION SECURITY LIFE INSURANCE COMPANY	REFU	J ND	D CLAIM SETTLED			INFORMATION FURNISHED/EXPANDED			OTHER NO RELIEF		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1		1	100							1	100
MISLEADING ADVERTISING							1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100	1	100
INFORMATION REQUESTED					1	100					1	100
PREMIUM REFUNDED	1	100									1	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

UNITED AMERICAN INSURANCE		DISPOSITION INFORMATION QUESTION OTHER										
COMPANY	REFU	REFUND FURNISHED/EXPANDED OF FACT RELIEF								AL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
REASON												
REPLACEMENT	1	100							1	100		
MISREPRESENTATION					1	50	1	50	2	100		
DENIAL OF CLAIM			1	50	1	50			2	100		
PREMIUM REFUNDED	1	100							1	100		
TOTAL	2	33	1	17	2	33	1	17	6	100		

UNITED CONCORDIA DENTAL PLANS OF OREGON, INC.	D I OTH RELI		N R NO	TOTAL		
	NMBR	PCT	NMBR		NMBR	
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

UNITED CONCORDIA INSURANCE COMPANY	DISP IO CLA REOP	N AIM ENED	тот	
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

UNITED FIDELITY LIFE INSURANCE COMPANY	DISP IO DEI RESO	AY	TOT	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

UNITED FINANCIAL CASUALTY COMPANY	COMI POSIT UPHI NMBR	N PANY TION	TOT.	
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

UNITED HEALTHCARE INSURANCE			D I COMI		ITION					
COMPANY	COMPROMISED STLMNT/RSLTN		POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
DENIAL OF CLAIM	1	20	3	60	1	20			5	100
TOTAL	1	17	3	50	1	17	1	17	6	100

	DISPOSITION												
UNITED HEALTHCARE OF OREGON, INC.	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON													
PREMIUM & RATING			1	100									
REFUSAL TO INSURE	1	100											
DELAYS					1	20			1	20			
UNSATISFACTORY SETTLEMENT/OFFER									1	33			
DENIAL OF CLAIM							3	60	1	20			
OTHER: CLAIM HANDLING													
PREMIUM REFUNDED													
OTHER: POLICYHOLDER SERVICE													
TOTAL	1	5	1	5	1	5	3	14	3	14			

			D	ISPO	SITIO	N				
UNITED HEALTHCARE OF OREGON, INC.	QUESTION OF FACT				NO JURISDICTION		OTHER RELIEF		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
REFUSAL TO INSURE									1	100
DELAYS	1	20	1	20			1	20	5	100
UNSATISFACTORY SETTLEMENT/OFFER							2	67	3	100
DENIAL OF CLAIM							1	20	5	100
OTHER: CLAIM HANDLING					4	100			4	100
PREMIUM REFUNDED			1	100					1	100
OTHER: POLICYHOLDER SERVICE							2	100	2	100
TOTAL	1	5	2	9	4	18	6	27	22	100

UNITED HERITAGE MUTUAL LIFE INSURANCE COMPANY	DISPOSI TION OTHER RELIEF		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS/NO RESPONSE	1	100	1	100	
TOTAL	1	100	1	100	

	DISP TIC			
UNITED LIFE & ANNUITY INSURANCE COMPANY	OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

LINETED OF OMAHA LIFE	DISPOSITION					
UNITED OF OMAHA LIFE INSURANCE COMPANY	REFUND		CLAIM SETTLED		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
PREMIUM NOTICE/BILLING	1	100			1	100
TOTAL	1	50	1	50	2	100

UNITED PACIFIC INSURANCE COMPANY	DISP TIC CLA SETT	IM	тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION										
UNITED SERVICES AUTOMOBILE ASSOCIATION	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN COMPLIANCE				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON											
PREMIUM & RATING											
CANCELLATION											
DELAYS	1	33			1	33					
UNSATISFACTORY SETTLEMENT/OFFER	3	23			5	38	1	8			
DENIAL OF CLAIM			1	20	3	60	1	20			
OTHER: CLAIM HANDLING					1	50					
TOTAL	4	16	1	4	10	40	2	8			

		DI	SPOSI	ITIO	N			
UNITED SERVICES AUTOMOBILE ASSOCIATION		COMPANY POSITION UPHELD		OTHER RELIEF		R NO EF	TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100	1	100
CANCELLATION	1	100					1	100
DELAYS			1	33			3	100
UNSATISFACTORY SETTLEMENT/OFFER	4	31					13	100
DENIAL OF CLAIM							5	100
OTHER: CLAIM HANDLING			1	50			2	100
TOTAL	5	20	2	8	1	4	25	100

UNITED STATES FIDELITY AND GUARANTY COMPANY	COVE	DISPOSIT ION COVERAGE EXTENDED		AL
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

UNITED STATES LIFE INSURANCE COMPANY IN THE	D						
CITY OF NEW YORK	INFORM FURNISHED	MATION /EXPANDED	COMI POSIT UPHI	TION	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	1	100			1	100	
DENIAL OF CLAIM			1	100	1	100	
TOTAL	1	50	1	50	2	100	

UNITED TEACHER ASSOCIATES INSURANCE	D	DISPOSITION COMPANY							
COMPANY	INFORMATION FURNISHED/EXPANDED		POSITI UPHI	TION	TOTAL				
	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON									
PREMIUM & RATING	1	100			1	100			
DENIAL OF CLAIM			1	100	1	100			
OTHER: CLAIM HANDLING			1	100	1	100			
TOTAL	1	33	2	67	3	100			

UNIVERSAL UNDERWRITERS	DISP TIC				
INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	
REA SON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION											
UNUM LIFE INSURANCE COMPANY OF AMERICA	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		CLAIM REOPENED		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
REFUSAL TO INSURE	1	100										
DELAYS			1	50							1	50
UNSATISFACTORY SETTLEMENT/OFFER			1	17								
DENIAL OF CLAIM							1	20	1	20		
OTHER: CLAIM HANDLING												
PREMIUM REFUNDED					1	100						
TOTAL	1	6	2	12	1	6	1	6	1	6	1	6

			DI	SPOSIT	ION					
UNUM LIFE INSURANCE COMPANY OF AMERICA		QUESTION OF FACT		RACT ON/LEGAL UE	COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	100			1	100
REFUSAL TO INSURE									1	100
DELAYS									2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	33	1	17	2	33			6	100
DENIAL OF CLAIM					3	60			5	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM REFUNDED									1	100
TOTAL	2	12	1	6	6	35	1	6	17	100

	DISPO	OSITI N			
USAA CASUALTY INSURANCE COMPANY	ADDIT PAYN	IONAL MENT	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

		DIS	SPOSI	TION				
USG ANNUITY & LIFE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
DELAYS/NO RESPONSE	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

UTICA MUTUAL INSURANCE COMPANY		OSIT N TION			
	OF F.		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

VALLEY FORGE INSURANCE COMPANY	DISP TIO	N	mom		
COMPANI	RELI	EF	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION										
VALLEY INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON											
PREMIUM & RATING							1	100			
REFUSAL TO INSURE	1	100									
CANCELLATION							1	25			
NONRENEWAL											
CREDIT REPORTING											
DELAYS					1	14			3	43	
OTHER: UNDERWRITING											
AGENT HANDLING			1	50							
UNSATISFACTORY SETTLEMENT/OFFER			1	20					1	20	
DENIAL OF CLAIM											
OTHER: CLAIM HANDLING											
TOTAL	1	3	2	6	1	3	2	6	4	13	

	DISPOSITIO N										
VALLEY INSURANCE COMPANY	NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTH RELI		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REAS ON											
PREMIUM & RATING											
REFUSAL TO INSURE											
CANCELLATION							2	50			
NONRENEWAL					1	100					
CREDIT REPORTING					1	100					
DELAYS							2	29	1	14	
OTHER: UNDERWRITING	1	100									
AGENT HANDLING									1	50	
UNSATISFACTORY SETTLEMENT/OFFER			2	40			1	20			
DENIAL OF CLAIM			3	43			4	57			
OTHER: CLAIM HANDLING											
TOTAL	1	3	5	16	2	6	9	29	2	6	

	DISP				
VALLEY INSURANCE COMPANY	OTHEI RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM & RATING			1	100	
REFUSAL TO INSURE			1	100	
CANCELLATION	1	25	4	100	
NONRENEWAL			1	100	
CREDIT REPORTING			1	100	
DELAYS			7	100	
OTHER: UNDERWRITING			1	100	
AGENT HANDLING			2	100	
UNSATISFACTORY SETTLEMENT/OFFER			5	100	
DENIAL OF CLAIM			7	100	
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	2	6	31	100	

VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	DISPO IO COME POSIT UPHI	N PANY FION	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	DI	SPO	N			
VANLINER INSURANCE COMPANY	CLAIM SETTLED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

VARIABLE ANNUITY LIFE INSURANCE COMPANY	DISP TIO OTH RELI	ER	TOTAL			
	NMBR	PCT	NMBR	PCT		
REASON						
CASH VALUE	1	100	1	100		
TOTAL	1	100	1	100		

	D ISP				
VETERANS LIFE INSURANCE COMPANY	QUES OF F		TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
PREMIUM NOTICE/BILLING	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSITION										
VIKING INSURANCE COMPANY OF WISCONSIN	POL ISSUED	JCY /RSTRD	CLA REOP		CLA SETT		COMI POSIT UPHI	ΓΙΟΝ	N JURISD	O ICTION	ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION	1	100									1	100
DELAYS					1	100					1	100
AGENT HANDLING									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33			2	67			3	100
DENIAL OF CLAIM							3	100			3	100
TOTAL	1	11	1	11	1	11	5	56	1	11	9	100

VIRGINIA SURETY COMPANY, INC.	DISP TIC CLA SETT) N IM LED	тот	
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

WABASH LIFE INSURANCE COMPANY	INFORM	DISPOSITION INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION								
WASATCH CREST MUTUAL INSURANCE CO.	ADDITIONAL PAYMENT		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED				
	NMBR	PCT	NMBR	PCT	NMBR	PCT			
REASON									
CANCELLATION]				1	100			
DELAYS	1	20	3	60					
UNSATISFACTORY SETTLEMENT/OFFER	1	17	3	50					
DENIAL OF CLAIM			1	33					
PREMIUM NOTICE/BILLING									
TOTAL	2	13	7	44	1	6			

			DIS	POSI	TION					
WASATCH CREST MUTUAL INSURANCE CO.	COMPI		COMI POSIT UPHI	TION	OTH RELI		OTHEI RELI		TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION									1	100
DELAYS					1	20			5	100
UNSATISFACTORY SETTLEMENT/OFFER			2	33					6	100
DENIAL OF CLAIM			1	33			1	33	3	100
PREMIUM NOTICE/BILLING	1	100							1	100
TOTAL	1	6	3	19	1	6	1	6	16	100

WASHINGTON INTERNATIONAL INSURANCE COMPANY	CLA	IM	SITIO COMI POSIT	PANY FION	TOTAL		
	SETT	LED	UPH	ELD	TOT	AL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS	2	100			2	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
TOTAL	2	67	1	33	3	100	

WASHINGTON NATIONAL INSURANCE COMPANY	D I COMI POSIT	PANY FION	OTH RELI	ER	TOTAL		
	NMBR	PCT	NMBR		NMBR	PCT	
REASON							
DELAYS	2	100			2	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
TOTAL	2	67	1	33	3	100	

WAUSAU BUSINESS	DI	SPO	SITIO	N			
INSURANCE COMPANY	REFU	I ND	CLA SETT		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
DELAYS			1	100	1	100	
ENDORSEMENT/RIDER	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	DISP			
WAUSAU GENERAL INSURANCE COMPANY	QUES' OF F		тот	AL
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
PREMIUM REFUNDED	1	100	1	100
TOTAL	3	100	3	100

WEST AMERICAN INSURANCE COMPANY	ОТН	OTHER RELIEF		N R NO IEF	TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
CANCELLATION			1	100	1	100	
OTHER: CLAIM HANDLING	1	100			1	100	
TOTAL	1	50	1	50	2	100	

WEST COAST LIFE INSURANCE	DI	SPOS				
COMPANY	REFU	J ND	OTH RELI		тот	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
OTHER: POLICYHOLDER SERVICE	1	100			1	100
TOTAL	1	50	1	50	2	100

					DISP	OSIT	TION			
WESTERN PROTECTORS INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	ADDIT PAYN	IONAL MENT	REFU	J ND	CLA SETT			CTION D/REQUIRED
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	20			2	40			1	20
CANCELLATION										
DELAYS										
UNSATISFACTORY SETTLEMENT/OFFER			1	25			1	25		
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING									1	33
PREMIUM NOTICE/BILLING										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	5	1	5	2	9	1	5	2	9

		D	SPOS	ITIO	N			
WESTERN PROTECTORS INSURANCE COMPANY	QUES OF F		COMI POSIT UPHI	ΓΙΟΝ	OTHEI RELI		TOT	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	20	5	100
CANCELLATION			2	67	1	33	3	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25	1	25			4	100
DENIAL OF CLAIM	3	100					3	100
OTHER: CLAIM HANDLING	2	67					3	100
PREMIUM NOTICE/BILLING			2	100			2	100
OTHER: POLICYHOLDER SERVICE			1	100			1	100
TOTAL	6	27	7	32	2	9	22	100

			D]	SPOS	SITIO	N				
WESTPORT INSURANCE CORPORATION	REFU	J ND	QUES' OF F.		COMI POSIT UPHI	ΓΙΟΝ	OTH RELI		TOT.	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS							1	100	1	100
MISREPRESENTATION					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100
DENIAL OF CLAIM			1	100					1	100
PREMIUM REFUNDED	1	100							1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

		DI	SPOS	ITIO	N			
WILLAMETTE DENTAL INSURANCE, INC.		COVERAGE EXTENDED		PANY FION ELD	OTH RELI		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
DENIAL OF CLAIM	1	100					1	100
OTHER: CLAIM HANDLING					1	100	1	100
OTHER: POLICYHOLDER SERVICE					2	100	2	100
TOTAL	1	20	1	20	3	60	5	100

]	DISPO	SITIO	N				
WINDSOR INSURANCE COMPANY	REFUND		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER NO RELIEF		ТОТ	AL
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	50	1	50					2	100
REFUSAL TO INSURE			1	100					1	100
CANCELLATION			2	100					2	100
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50			1	50	2	100
DENIAL OF CLAIM			1	50	1	50			2	100
OTHER: CLAIM HANDLING			1	100					1	100
PREMIUM REFUNDED			1	100					1	100
TOTAL	1	8	9	75	1	8	1	8	12	100

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITION													
	ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER NO RELIEF	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
DELAYS	1	8	2	17			8	67					1	8
UNSATISFACTORY SETTLEMENT/OFFER					1	100								
DENIAL OF CLAIM			1	33					1	33	1	33		
TOTAL	1	6	3	19	1	6	8	50	1	6	1	6	1	6

WORKMEN'S AUTO INSURANCE COMPANY	TOTAL				
	NMBR	PCT			
REASON					
DELAYS	12	100			
UNSATISFACTORY SETTLEMENT/OFFER	1	100			
DENIAL OF CLAIM	3	100			
TOTAL	16	100			

WORLD INSURANCE COMPANY	DISP TIC OTH RELI	N ER	TOTAL		
	NMBR	PCT	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

WORLDWIDE	DISPOS			
INSURANCE COMPANY	NO AC REQUESTEI	TOTAL		
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

ZURICH AMERICAN INSURANCE COMPANY	D ISPOSITION ADVISED CLAIM QUESTION INSUFFICIENT OTHER NO COMPLAINANT SETTLED OF FACT INFORMATION RELIEF									TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			3	75					1	25	4	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25	1	25	1	25	1	25			4	100
DENIAL OF CLAIM					2	100					2	100
TOTAL	1	10	4	40	3	30	1	10	1	10	10	100

ZURICH LIFE INSURANCE COMPANY OF AMERICA	POL	ISPOSI ICY /RSTRD	TION OTH RELI		TOTAL		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON							
REFUSAL TO INSURE	1	100			1	100	
MISLEADING ADVERTISING			1	100	1	100	
TOTAL	1	50	1	50	2	100	