



2000 Oregon Complaint Report Part II

***Total complaints closed
in 2000***

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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

Company A	DISPOSITION								TOTAL	
	CLAIM SETTLED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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	2	67
	Other relief ²	1	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.

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	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	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)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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				

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	ERISA COMPLIANT		APPARENT UNLICENSED ACTIVITY		DEDUCTIBLE REFUNDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
PREMIUM & RATING							1	0	10	3
REFUSAL TO INSURE									10	8
CANCELLATION									20	6
NONRENEWAL										
CREDIT REPORTING									3	20
DELAYS	1	0					2	0	76	10
AUDIT DISPUTE										
RECISSION										
ENDORSEMENT/RIDER					3	21			1	7
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING									2	5
MISLEADING ADVERTISING									4	36
CHURNING										
REPLACEMENT									3	43
AGENT HANDLING							3	5	9	14
FAILURE TO PLACE										
MISREPRESENTATION									8	18
DECEPTIVE COLD LEAD ADVERTISING										
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

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION										TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED	
	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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	ERISA COMPLIANT		APPARENT UNLICENSED ACTIVITY		DEDUCTIBLE REFUNDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION										TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FIRE	DISPOSITION								
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		
	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	

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FIRE	DISPOSITION							
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FIRE REASON	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FARMOWNERS MULT PERIL	DISPOSITION						TOTAL	
	REFUND		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION									
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION									
	CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION									
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION								TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL MULT PERIL	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL MULT PERIL	DISPOSITION							
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY POSITION UPHELD	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL MULT PERIL	DISPOSITION								TOTAL	
	NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

OCEAN MARINE	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

INLAND MARINE	DISPOSITION						TOTAL	
	REFUND		COMPANY POSITION UPHELD		OTHER NO RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

WORKERS COMP	DISPOSITION											
	ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
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	TOTAL	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

OTHER LIABILITY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

OTHER LIABILITY	DISPOSITION							
	ENTERED ARBITRATION/MEDIATION		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

OTHER LIABILITY	DISPOSITION									
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

OTHER LIABILITY	DISPOSITION										TOTAL	
	NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER		OTHER RELIEF		OTHER NO RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

AIRCRAFT	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FIDELITY	DISPOSITION							
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
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

FIDELITY	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		RECOVERY		OTHER NO RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

BURGLARY AND THEFT	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	25	3	75	4	100
TOTAL	1	25	3	75	4	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

CREDIT	DISPOSITION									
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	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

CREDIT	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

TITLE	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		COMPANY POSITION UPHELD		NO JURISDICTION			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	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)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION											
	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING												
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)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	ERISA COMPLIANT		APPARENT UNLICENSED ACTIVITY		DEDUCTIBLE REFUNDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING										
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)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH REASON	DISPOSITION						TOTAL	
	INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION											
	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	ERISA COMPLIANT		APPARENT UNLICENSED ACTIVITY		DEDUCTIBLE REFUNDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION						TOTAL	
	INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION							
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING								
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION							
	CANCELLATION UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION										TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	1			8	5	16	10	168	100
REFUSAL TO INSURE											11	100
CANCELLATION			1	1			13	8	6	3	172	100
NONRENEWAL											5	100
CREDIT REPORTING									3	23	13	100
DELAYS	2	1					28	7	14	4	391	100
ENDORSEMENT/RIDER											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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL AUTO	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM SETTLED	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL AUTO	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		DELAY RESOLVED		DEDUCTIBLE REFUNDED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL AUTO	DISPOSITION										TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION									
	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION								
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONFORFEITURE PROBLEM RESOLVED		QUESTION OF FACT		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
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	

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION									
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION						TOTAL	
	OTHER		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ANNUITIES	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	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ANNUITIES	DISPOSITION									
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ANNUITIES	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		OTHER RELIEF			
	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

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2000 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

UNKNOWN	DISPOSITION							
	ADVISED COMPLAINANT		ENTERED ARBITRATION/MEDIATION		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

UNKNOWN	DISPOSITION						TOTAL	
	NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER RELIEF			
	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	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION			1	100	1	100
DELAYS	1	100			1	100
TOTAL	1	50	1	50	2	100

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

21ST CENTURY INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		CLAIM SETTLED			
	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

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

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

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

ACE AMERICAN INSURANCE COMPANY	DIS POSITION				TOTAL	
	REFUND		COMPANY POSITION UPHELD			
	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

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

ACE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	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

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

ADVANTAGE DENTAL PLAN, INC.	DISPOSITION				TOTAL	
	CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

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

AETNA LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

AIG NATIONAL INSURANCE COMPANY, INC.	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION			2	100	2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100			2	100
TOTAL	2	50	2	50	4	100

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

AIU INSURANCE COMPANY	DISPOSITIO N							
	ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	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

AIU INSURANCE COMPANY	DISPOSIT ION								TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING	1	100					1	100
CANCELLATION			1	100			1	100
DELAYS/NO RESPONSE					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

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

ALL AMERICAN LIFE INSURANCE COMPANY	D I S P O S I T I O N				T O T A L	
	R E F U N D		O T H E R R E L I E F			
	N M B R	P C T	N M B R	P C T	N M B R	P C T
R E A S O N						
AGENT HANDLING	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
TOTAL	1	50	1	50	2	100

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

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSITION				TOTAL	
	QUESTION OF FACT		OTHER NO RELIEF			
	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

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

ALLIED LIFE INSURANCE COMPANY	DISPO SITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

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

ALLIED MUTUAL INSURANCE COMPANY	DIS POSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION													
	ADDITIONAL PAYMENT		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		OTHER NO RELIEF	
	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	TOTAL	
	NMBR	PCT
REASON		
DELAYS	4	100
UNSATISFACTORY SETTLEMENT/OFFER	4	100
DENIAL OF CLAIM	1	100
OTHER: CLAIM HANDLING	3	100
TOTAL	12	100

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

ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		NO JURISDICTION		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

ALLSTATE INDEMNITY COMPANY	DISPOSITION							
	ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

ALLSTATE INDEMNITY COMPANY	DISPOSITION							
	NO ACTION REQUESTED/REQUIRED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	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

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

ALLSTATE INDEMNITY COMPANY	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

ALLSTATE INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND	
	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

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

ALLSTATE INSURANCE COMPANY	DISPOSITION							
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		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

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

ALLSTATE INSURANCE COMPANY	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		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 INFORMATION REQUESTED										
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE							1	100		
TOTAL	3	1	1	0	1	0	51	21	5	2

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

ALLSTATE INSURANCE COMPANY	DISPOSITION										TOTAL	
	COMPANY POSITION UPHELD		RECOVERY		OTHER		OTHER RELIEF		OTHER NO RELIEF			
	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

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

ALLSTATE LIFE INSURANCE COMPANY	DIS POSITION										TOTAL		
	POLICY ISSUED/RSTRD		REFUND		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		OTHER RELIEF				
	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	

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

ALTA HEALTH & LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

AMCO INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

AMERICAN AUTOMOBILE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
POST CLAIM UNDERWRITING	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	DISPOSITION												TOTAL	
	ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	DISPOSITION								TOTAL	
	CLAIM SETTLED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

AMERICAN CHAMBERS LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	NO JURISDICTION		OTHER RELIEF			
	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

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

AMERICAN COMMERCE INSURANCE COMPANY	DISPOSITION												TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER RELIEF			
	NMBR	PCT	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			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

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

AMERICAN ENTERPRISE LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN FAMILY HOME INSURANCE COMPANY	DISPOSITI ON		TOTAL	
	POLICY ISSUED/RSTRD			
	NMBR	PCT	NMBR	PCT
REASON				
NONRENEWAL	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	DISPOSITION								TOTAL	
	CLAIM REOPENED		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION									
	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

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

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION								
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
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	

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

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

AMERICAN FIDELITY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN FRANKLIN LIFE INSURANCE COMPANY (THE)	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN GENERAL ASSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD			
	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

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

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN GUARANTY LIFE INSURANCE COMPANY (OR)	DISPOSITION						TOTAL	
	UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	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

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

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

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

AMERICAN HERITAGE LIFE INSURANCE COMPANY	DISPOSITION											
	ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		OTHER NO RELIEF	
	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	TOTAL	
	NMBR	PCT
REASON		
DELAYS	4	100
UNSATISFACTORY SETTLEMENT/OFFER	4	100
PREMIUM REFUNDED	1	100
TOTAL	9	100

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

AMERICAN HOME ASSURANCE COMPANY	DISPOSITION								
	ADVISED COMPLAINANT		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	

AMERICAN HOME ASSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		OTHER RELIEF			
	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

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

AMERICAN HOME SHIELD OF NEVADA, INC.	D I S P O S I T I O N		T O T A L	
	C L A I M S E T T L E D			
	N M B R	P C T	N M B R	P C T
R E A S O N				
D E N I A L O F C L A I M	1	100	1	100
O T H E R : C L A I M H A N D L I N G	1	100	1	100
T O T A L	2	100	2	100

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

AMERICAN INCOME LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

AMERICAN INSURANCE COMPANY OF TEXAS DBA NGC AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	DISPOSITION												TOTAL	
	REFUND		COVERAGE EXTENDED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

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

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

AMERICAN MEMORIAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN MERCHANTS LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN MERCURY INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN MODERN HOME INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

AMERICAN NATIONAL GENERAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

AMERICAN NATIONAL INSURANCE COMPANY	D I S P O S I T I O N						TOTAL	
	REFUND		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	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	1	33	1	33	1	33	3	100

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

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
OTHER: CLAIM HANDLING	1	50	1	50	2	100
TOTAL	2	67	1	33	3	100

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

AMERICAN PHOENIX LIFE AND REASSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

AMERICAN PIONEER LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
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

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

AMERICAN REPUBLIC INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

AMERICAN SECURITY INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
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

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

AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

AMERICAN STATES INSURANCE COMPANY	DISPOSITION										TOTAL	
	CLAIM REOPENED		CLAIM SETTLED		COMPANY POSITION UPHELD		RECOVERY		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
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

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

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

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

AMERITAS LIFE INSURANCE CORPORATION	DISPO SITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

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

AMERITAS VARIABLE LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

AMEX ASSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	UNABLE TO ASSIST			
	NMBR	PCT	NMBR	PCT
REASON				
CREDIT REPORTING	1	100	1	100
TOTAL	1	100	1	100

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

AMICA MUTUAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		QUESTION OF FACT			
	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

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

AMWEST SURETY INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		OTHER NO RELIEF			
	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

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

ANNUITY & LIFE REASSURANCE AMERICA, INC.	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

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

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

ASSURANCE COMPANY OF AMERICA	DI S P O S I T I O N				TOTAL	
	CLAIM SETTLED		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
OTHER: CLAIM HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

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

ATLANTA CASUALTY COMPANY	DISPOSITION										TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

ATLANTA SPECIALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
CANCELLATION			1	100	1	100
AGENT HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

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

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

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

AURORA NATIONAL LIFE ASSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

AUSTIN MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		COVERAGE EXTENDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

AVEMCO INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

AVOMARK INSURANCE COMPANY	DISPOSITION							
	ADDITIONAL PAYMENT		REFUND		NO ACTION REQUESTED/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

AVOMARK INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		RECOVERY		OTHER NO RELIEF			
	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

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

BALBOA INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

BALBOA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		CLAIM SETTLED			
	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

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

BANKERS LIFE AND CASUALTY COMPANY	DISPOSITION									
	ADDITIONAL PAYMENT		REFUND		CLAIM REOPENED		CLAIM SETTLED		QUESTION OF FACT	
	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

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

BANKERS LIFE AND CASUALTY COMPANY	DISPOSITION						TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING					1	100	1	100
REFUSAL TO INSURE							1	100
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

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

BANKERS STANDARD INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

BANKERS UNITED LIFE ASSURANCE COMPANY	DISPOSITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

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

BANNER LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		OTHER RELIEF			
	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

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

BENEFICIAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		OTHER RELIEF			
	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

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

BENEFICIAL STANDARD LIFE INSURANCE COMPANY (CA)	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COVER AGE EXTENDED			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

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

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

CALIFORNIA CASUALTY INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		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	DISPOSITION						TOTAL	
	NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		OTHER NO RELIEF			
	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

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

CANAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	2	100	2	100

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

CAROLINA CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	2	100	2	100

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

CASCADE EAST HEALTH PLANS, INC.	DISPOSI TION		TOTAL	
	CLAIM SETTLED		NMBR	PCT
	NMBR	PCT		
REASO N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

CASCADE NATIONAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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
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

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

CENTRAL NATIONAL LIFE INSURANCE CO. OF OMAHA (THE)	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. DBA CLEAR CHOICE HEALTH	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

CENTRAL STATES HEALTH & LIFE CO OF OMAHA	DISPOSITION												TOTAL	
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

CENTRAL STATES INDEMNITY CO. OF OMAHA	DISPOSITION				TOTAL	
	REFUND		CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
DENIAL OF CLAIM			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

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

CENTRE LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

CGU INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

CHURCH MUTUAL INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

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

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

CLARENDON NATIONAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADDITIONAL PAYMENT		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

COLONIAL PENN FRANKLIN INSURANCE COMPANY	DISPOSITION						TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		OTHER RELIEF			
	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

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

COLONIAL PENN INSURANCE COMPANY	DISPOSITION										TOTAL	
	COVERAGE EXTENDED		CLAIM SETTLED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	100					1	100
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

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

COLONIAL PENN MADISON INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
DELAYS	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

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

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

COMBINED INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

COMMERCE AND INDUSTRY INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

COMMERCIAL UNION INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

CONNECTICUT GENERAL LIFE INSURANCE COMPANY	DISPOSITION							
	ADDITIONAL PAYMENT		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

CONSECO ANNUITY ASSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

CONSECO DIRECT LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

CONSECO HEALTH INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
REFUSAL TO INSURE			2	100	2	100
INFORMATION REQUESTED	1	100			1	100
TOTAL	1	33	2	67	3	100

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

CONSECO LIFE INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/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	TOTAL	
	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

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

CONSECO MEDICAL INSURANCE COMPANY DBA CONSECO MEDICAL AND LIFE INSURANCE CO	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

CONSECO SENIOR HEALTH INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

CONSECO VARIABLE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

CONTINENTAL ASSURANCE COMPANY	DIS POSITION										TOTAL	
	ADDITIONAL PAYMENT		REFUND		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		OTHER RELIEF			
	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

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

CONTINENTAL CASUALTY COMPANY	DISPOSITION						TOTAL	
	REFUND		NO ACTION REQUESTED/REQUIRED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	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

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

CONTINENTAL INSURANCE COMPANY (THE)	DISPOSITION							
	ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/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

CONTINENTAL INSURANCE COMPANY (THE)	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

CONTINENTAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

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

CONTINENTAL WESTERN INSURANCE COMPANY	DISPOSITION										TOTAL	
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN COMPLIANCE		OTHER NO RELIEF			
	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

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

CONTRACTORS BONDING AND INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER NO RELIEF			
	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

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

CORNHUSKER CASUALTY COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		NO JURISDICTION			
	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

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

COUNTRY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	POLICY ISSUED/RSTRD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

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

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
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

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER NO RELIEF			
	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

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

CUNA MUTUAL INSURANCE SOCIETY	D I S P O S I T I O N		T O T A L	
	N O A C T I O N R E Q U E S T E D / R E Q U I R E D			
	N M B R	P C T	N M B R	P C T
R E A S O N				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

CUNA MUTUAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

DAIRYLAND INSURANCE COMPANY	DISPOSITION												TOTAL	
	ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION			
	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

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

DANIELSON NATIONAL INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

DEERBROOK INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
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

DEERBROOK INSURANCE COMPANY	DISPOSITION										TOTAL	
	COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	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

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

DELTA DENTAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM REOPENED		CLAIM SETTLED		NO JURISDICTION			
	NMBR	PCT	NMBR	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

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

DEPOSITORS INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE					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

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

DEVELOPERS INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

ELECTRIC INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

EMPIRE FIRE AND MARINE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

EMPLOYERS INSURANCE OF WAUSAU, A MUTUAL COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	DISPOSITION												TOTAL	
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		REFERRED TO PROPER AGENCY		QUESTION OF FACT		OTHER RELIEF			
	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

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

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

EQUITABLE LIFE INSURANCE COMPANY OF IOWA	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

EXPLORER INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

FAMILY SERVICE LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

FARMERS HOME MUTUAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
DELAYS			1	100	1	100
TOTAL	1	50	1	50	2	100

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

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

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

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION										
	CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N											
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	

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

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		OTHER NO RELIEF			
	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

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

FARMERS INSURANCE EXCHANGE	DISPOSITION						TOTAL	
	NO ACTION REQUESTED/REQUIRED		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	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

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

FARMERS NEW WORLD LIFE INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		REFUND		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	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

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

FARMINGTON CASUALTY COMPANY (CT)	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

FEDERAL HOME LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

FEDERAL KEMPER LIFE ASSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		OTHER RELIEF			
	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

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

FEDERATED MUTUAL INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

FEDERATED SERVICE INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		RECOVERY			
	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

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

FIDELITY AND DEPOSIT COMPANY OF MARYLAND	DISPO SITION		TOTAL	
	OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

FIDELITY AND GUARANTY INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

FIDELITY NATIONAL TITLE INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD		NO JURISDICTION			
	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

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

FIDELITY SECURITY LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

FINANCIAL INDEMNITY COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

FINANCIAL PACIFIC INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
MISLEADING ADVERTISING	1	100	1	100
TOTAL	1	100	1	100

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

FIREMAN'S FUND INSURANCE COMPANY	DISPOSITION										TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

FIREMAN'S FUND INSURANCE COMPANY OF NEBRASKA	DISPOSITION						TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	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

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

FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
PREMIUM & RATING			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

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

FIRST COLONY LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

FIRST COMMUNITY INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADDITIONAL PAYMENT		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		OTHER RELIEF			
	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

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

FIRST FINANCIAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	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

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

FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

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

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

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

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

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

FOREMOST INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	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

FOREMOST INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION							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

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

FORTIS BENEFITS INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

FORTIS INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING							1	50		
REFUSAL TO INSURE										
CANCELLATION	1	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

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

FORTIS INSURANCE COMPANY	DISPOSITION									
	CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
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

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

FORTIS INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

FRANKLIN LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

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

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

FRONTIER INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED		QUESTION OF FACT		NO JURISDICTION			
	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

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

GE AUTO & HOME ASSURANCE COMPANY	DI S P O S I T I O N		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

GE LIFE AND ANNUITY ASSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		OTHER RELIEF			
	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

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

GEICO CASUALTY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	2	100	2	100

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

GEICO GENERAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD			
	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

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

GEICO INDEMNITY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	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

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

GENERAL AMERICAN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

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

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/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

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	DISPOSITION						TOTAL	
	DELAY RESOLVED		QUESTION OF FACT		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE					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

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

GENERALI - US BRANCH DBA THE GENERAL INSURANCE COMPANY OF TRIESTE*SEE MSG	DISPOSITION							
	REFUND		QUESTION OF FACT		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		OTHER		OTHER RELIEF		OTHER NO RELIEF			
	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

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

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	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

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSITION										TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					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

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

GRANGE INSURANCE ASSOCIATION	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

GRANGE MUTUAL INSURANCE COMPANY	DISPOSITION											
	COVERAGE EXTENDED		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION	
	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	TOTAL	
	NMBR	PCT
REASON		
PREMIUM & RATING	1	100
DELAYS	5	100
UNSATISFACTORY SETTLEMENT/OFFER	4	100
DENIAL OF CLAIM	1	100
TOTAL	11	100

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

GRANITE STATE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	5	100	5	100
TOTAL	5	100	5	100

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

GREAT AMERICAN INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	C L A I M S E T T L E D		T O T A L	
	N M B R	P C T	N M B R	P C T
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

GREAT AMERICAN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	POLICY ISSUED/RSTRD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

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

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

GREAT FIDELITY LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

GREAT SOUTHERN LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		RECOVERY		OTHER RELIEF			
	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

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

GREAT WEST CASUALTY COMPANY	DISPOSITION										TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	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

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

GREAT WESTERN INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

GREAT-WEST LIFE ASSURANCE COMPANY (THE)	DISPOSITION						TOTAL	
	COVERAGE EXTENDED		NO ACTION REQUESTED/REQUIRED		NO JURISDICTION			
	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

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

GROCERS INSURANCE COMPANY	DISPO S I TION		TOTAL	
	OTHER			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

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

GUARANTEE LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	2	100			2	100
TOTAL	2	67	1	33	3	100

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

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

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

GUARANTEE TRUST LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		OTHER			
	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

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

GUARANTY NATIONAL INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/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

GUARANTY NATIONAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	DISPOSITION									
	ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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)	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	D I S P O S I T I O N										TOTAL	
	CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	50	1	50							2	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100					1	100
DENIAL OF CLAIM									1	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

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

GULF INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

HARTFORD ACCIDENT AND INDEMNITY COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
ENDORSEMENT/RIDER	1	100	1	100
TOTAL	1	100	1	100

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

HARTFORD CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		QUESTION OF FACT			
	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

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

HARTFORD FIRE INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	Q U E S T I O N O F F A C T		N M B R	P C T
	N M B R	P C T	N M B R	P C T
R E A S O N				
P R E M I U M N O T I C E / B I L L I N G	1	100	1	100
T O T A L	1	100	1	100

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

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION										
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N											
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	

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

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION									
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	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

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

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		NO JURISDICTION		OTHER RELIEF			
	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

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

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	DISPOSITION								TOTAL	
	DELAY RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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
CASH VALUE					1	100			1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

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

HARTFORD LIFE INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	O T H E R R E L I E F			
	N M B R	P C T	N M B R	P C T
R E A S O N				
P R E M I U M & R A T I N G	1	100	1	100
O T H E R : C L A I M H A N D L I N G	1	100	1	100
T O T A L	2	100	2	100

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

HARTFORD UNDERWRITERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

HCC LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
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

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

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

HORACE MANN INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

HORACE MANN LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		OTHER RELIEF			
	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

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

HOUSEHOLD LIFE INSURANCE COMPANY	DISPO SITION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

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

HUMANA INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

IGF INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		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

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

IGF INSURANCE COMPANY	DISPOSIT ION							
	COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

IGF INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

ILLINOIS NATIONAL INSURANCE CO.	DISPOSITION													
	ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF	
	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

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

INDEPENDENT ORDER OF FORESTERS	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		COMPANY POSITION UPHELD			
	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

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

INFINITY INSURANCE COMPANY	DISPOSITION								
	REFUND		COVERAGE EXTENDED		CANCELLATION UPHELD		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	

INFINITY INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF			
	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

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

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

INSURANCE CORPORATION OF NEW YORK (THE)	DISPOSITION				TOTAL	
	REFUND		CLAIM SETTLED			
	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

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

INTEGON INDEMNITY CORPORATION	DISPOSITION													
	ADDITIONAL PAYMENT		REFUND		CLAIM REOPENED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF	
	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

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

INTEGRITY LIFE INSURANCE COMPANY	DIS POSITION				TOTAL	
	DELAY RESOLVED		QUESTION OF FACT			
	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

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

INTER-OCEAN INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

J. C. PENNEY LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFUND		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

JACKSON NATIONAL LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING							1	100	1	100
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

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

JEFFERSON-PILOT LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

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

JMIC LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

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

JOHN ALDEN LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	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

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

JOHN HANCOCK LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		OTHER RELIEF			
	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

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

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE	DIS POSITION									
	ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE	DISPOSITION							
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

KANAWHA INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		OTHER RELIEF			
	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

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

KANSAS CITY LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

KEMPER CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		OTHER NO RELIEF			
	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

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

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

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

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

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

LAFAYETTE LIFE INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

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

LANDCAR CASUALTY COMPANY	DISPOSITION		TOTAL	
	INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

LEADER INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	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

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

LEGION INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

LIBERTY LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED			
	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

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

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSITION									
	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

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSITION							
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN COMPLIANCE	
	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

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	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

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

LIBERTY NORTHWEST INSURANCE CORPORATION	DISPOSITION										TOTAL	
	ADDITIONAL PAYMENT		UNABLE TO ASSIST		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

LIFE INVESTORS INSURANCE COMPANY OF AMERICA	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		OTHER RELIEF			
	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

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

LIFEUSA INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

LIFEWISE, A PREMERA HEALTH PLAN, INC.	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		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

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

LIFEWISE, A PREMERA HEALTH PLAN, INC.	DISPOSITION							
	CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

LIFEWISE, A PREMIERA HEALTH PLAN, INC.	DISPOSITION								
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
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	1

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

LIFEWISE, A PREMIERA HEALTH PLAN, INC.	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

LINCOLN BENEFIT LIFE COMPANY	DI S P O S I T I O N				TOTAL	
	REFUND		OTHER RELIEF			
	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

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

LINCOLN HERITAGE LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
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

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

MADISON NATIONAL LIFE INSURANCE COMPANY, INC.	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	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

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

MANHATTAN LIFE INSURANCE COMPANY (THE)	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

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

MANHATTAN NATIONAL LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

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

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

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

MARKEL INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

MARYLAND CASUALTY COMPANY	DISP O S I T I O N		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
RE A S O N				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

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

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		CLAIM REOPENED		CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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 MUTUAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	NO JURISDICTION		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
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

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

MEDICO LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		OTHER RELIEF			
	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

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

MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

Mennonite Mutual Aid Association	Disposit ion		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

METLIFE INVESTORS USA INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

METROPOLITAN GENERAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	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

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

METROPOLITAN LIFE INSURANCE COMPANY	DISPOSITION								
	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	

METROPOLITAN LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION										TOTAL		
	REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N													
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	

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

MID-CENTURY INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

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

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

MIDLAND NATIONAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	2	100	2	100

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

MILLERS CASUALTY INSURANCE COMPANY (THE)	DISPOSITION									
	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

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

MILLERS INSURANCE COMPANY (THE)	DISPOSITION						TOTAL	
	CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD			
	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

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

MINNESOTA LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

MONARCH LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REAS ON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

MONUMENTAL LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		QUESTION OF FACT			
	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

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

MONEY LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	POLICY ISSUED/RSTRD		REFUND		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER RELIEF			
	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

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

MUNICH AMERICAN REASSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

MUTUAL OF ENUMCLAW INSURANCE COMPANY	DISPOSITION										
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		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	

MUTUAL OF ENUMCLAW INSURANCE COMPANY	DISPOSITION										TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		OTHER NO RELIEF			
	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

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

MUTUAL OF OMAHA INSURANCE COMPANY	DISPOSITION								
	POLICY ISSUED/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	

MUTUAL OF OMAHA INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

MUTUAL PROTECTIVE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

NATIONAL ALLIANCE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	DISPOSITION											
	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 INSURANCE COMPANY OF CALIFORNIA	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		OTHER NO RELIEF			
	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

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

NATIONAL CASUALTY COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

NATIONAL FIDELITY LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		OTHER RELIEF			
	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

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

NATIONAL GENERAL ASSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF			
	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

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

NATIONAL GENERAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

NATIONAL HEALTH INSURANCE COMPANY	DISPOSITION				TOTAL	
	NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT			
	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

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

NATIONAL LIABILITY & FIRE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

NATIONAL LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

NATIONAL STATES INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFERRED TO PROPER AGENCY		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

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

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	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

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

NATIONAL WESTERN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	2	100	2	100

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

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

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

NATIONWIDE LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
AGENT HANDLING	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

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

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD		RECOVERY			
	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					1	100	1	100
TOTAL	1	25	2	50	1	25	4	100

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

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		CLAIM SETTLED	
	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

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

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION					
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
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

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

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER RELIEF			
	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

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

NEW HAMPSHIRE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		CLAIM SETTLED		NO JURISDICTION		OTHER RELIEF			
	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

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

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

NEW YORK LIFE INSURANCE COMPANY	DISPOSITION													
	REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		OTHER NO RELIEF	
	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	TOTAL	
	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

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

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

NORTH PACIFIC INSURANCE CO.	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

NORTH PACIFIC INSURANCE CO.	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING			1	100					1	100
REFUSAL TO INSURE	1	100							1	100
CANCELLATION			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

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

NORTHERN INSURANCE COMPANY OF NEW YORK	DISPOSITION										TOTAL		
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N													
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

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

NORTHERN LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

NORTHLAND INSURANCE COMPANY	DISPOSITION						TOTAL	
	COVERAGE EXTENDED		CLAIM SETTLED		QUESTION OF FACT			
	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

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

NORTHWESTERN MUTUAL LIFE INSURANCE CO	D I S P O S I T I O N		T O T A L	
	A D V I S E D C O M P L A I N A N T			
	N M B R	P C T	N M B R	P C T
R E A S O N				
I N F O R M A T I O N R E Q U E S T E D	1	100	1	100
T O T A L	1	100	1	100

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

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

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

OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

ODS HEALTH PLAN, INC.	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
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

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

ODS HEALTH PLAN, INC.	DISPOSIT ION									
	CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

ODS HEALTH PLAN, INC.	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF		OTHER NO RELIEF			
	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

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

OHIO CASUALTY INSURANCE COMPANY	D I S P O S I T I O N										TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION			
	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

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

OLD AMERICAN INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD			
	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

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

OMNI INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		REFUND		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	100							1	100
CANCELLATION							1	100			1	100
DELAYS							1	50	1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25			2	50	1	25			4	100
TOTAL	1	13	1	13	2	25	3	38	1	13	8	100

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

ONE HEALTH PLAN OF OREGON, INC.	DISPOSITION				TOTAL	
	CLAIM SETTLED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

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

OREGON AUTOMOBILE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	2	100	2	100
TOTAL	2	100	2	100

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

OREGON DENTAL SERVICE	DISPOSITION										TOTAL	
	ADDITIONAL PAYMENT		REFUND		CLAIM REOPENED		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

OREGON MUTUAL INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	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	DISPOSITION								TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	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

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

PACIFIC EMPLOYERS INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COVER AGE EXTENDED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	DISPOSITION								
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
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	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

PACIFIC INDEMNITY COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

PACIFIC LIFE & ANNUITY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
TOTAL	2	100	2	100

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

PACIFICARE OF OREGON, INC.	DISPOSITION							
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

PACIFICARE OF OREGON, INC.	DISPOSITION							
	CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		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

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

PACIFICARE OF OREGON, INC.	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

PARAGON LIFE INSURANCE COMPANY	D I S P O S I T I O N		TOTAL	
	OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT
R E A S O N				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

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

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

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

PENN MUTUAL LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

PENN TREATY NETWORK AMERICA INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
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

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

PENN-AMERICA INSURANCE COMPANY	D I S P O S I T I O N				T O T A L	
	R E F U N D		C O M P A N Y I N C O M P L I A N C E			
	N M B R	P C T	N M B R	P C T	N M B R	P C T
R E A S O N						
OTHER: CLAIM HANDLING			1	100	1	100
PREMIUM NOTICE/BILLING	1	100			1	100
TOTAL	1	50	1	50	2	100

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

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

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

PEOPLES BENEFIT LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

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

PERMANENT GENERAL ASSURANCE CORPORATION	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

PHOENIX HOME LIFE MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

PHYSICIANS LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		OTHER RELIEF			
	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

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

PHYSICIANS MUTUAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	2	67	1	33	3	100
TOTAL	2	50	2	50	4	100

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

PIONEER LIFE INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		CLAIM REOPENED		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

PIONEER LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	NONRENEWAL UPHELD		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

PIONEER MUTUAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

PRIMERICA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		COMPANY IN COMPLIANCE			
	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

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

PRINCIPAL LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING							1	100	1	100
REFUSAL TO INSURE	1	100							1	100
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

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

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

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

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

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

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	RECOVERY		OTHER RELIEF		OTHER NO RELIEF			
	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

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

PROGRESSIVE HOME INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

PROGRESSIVE NORTHERN INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		COMPANY POSITION UPHELD			
	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

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

PROTECTIVE LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		DELAY RESOLVED			
	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

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

PROVIDENCE HEALTH PLAN	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	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

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

PROVIDENCE HEALTH PLAN	DISPOSITION									
	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	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

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

PROVIDENCE HEALTH PLAN	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	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

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

PROVIDENCE HEALTH PLAN	DISPOSITION										TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
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

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

PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADDITIONAL PAYMENT		REFUND		NO ACTION REQUESTED/REQUIRED			
	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

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

PROVIDENT MUTUAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	100			1	100
PREMIUM NOTICE/BILLING					1	100	1	100
CASH VALUE	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

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

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DISPOSITION											
	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

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

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DISPOSITION							
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		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

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

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING	1	100									1	100
REFUSAL TO INSURE					1	100					1	100
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

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

QBE INSURANCE CORPORATION	DISPOSITION								TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	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

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

REASSURE AMERICA LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		RECOVERY		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
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

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

RED SHIELD INSURANCE COMPANY	DISP O S I T I O N							
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED	
	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

RED SHIELD INSURANCE COMPANY	DISPOSITION						TOTAL	
	NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		OTHER NO RELIEF			
	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

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

REDLAND INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

REGENE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION							
	COVERAGE EXTENDED		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION								
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		DEDUCTIBLE REFUNDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
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	

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

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION									
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
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

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

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION						TOTAL	
	RECOVERY		OTHER RELIEF		OTHER NO RELIEF			
	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

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

REGENCE HMO OREGON	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

REGENCE HMO OREGON	DISPOSITIO N									
	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

REGENCE HMO OREGON	DISPOSITION										TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

REGENCE LIFE AND HEALTH INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		OTHER RELIEF			
	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

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

RELIANCE DIRECT INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

RELIANCE INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	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

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

RELIANCE NATIONAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	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

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

RELIANCE STANDARD LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

RELIASTAR LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		REFUND		QUESTION OF FACT			
	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

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

REPUBLIC WESTERN INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	3	100	3	100
TOTAL	3	100	3	100

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

ROCKY MOUNTAIN FIRE & CASUALTY COMPANY	DISPOSITION								TOTAL	
	POLICY ISSUED/RSTRD		REFUND		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

ROYAL INSURANCE COMPANY OF AMERICA	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

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
R E A S O N										
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

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

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSITION							
	ENTERED ARBITRATION/MEDIATION		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
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

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

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSITION									
	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

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

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSITION						TOTAL	
	NO JURISDICTION		OTHER RELIEF		OTHER NO RELIEF			
	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

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

SAFECO INSURANCE COMPANY OF ILLINOIS	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	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

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

SAFECO LIFE INSURANCE COMPANY	DISPO SITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

SAIF CORPORATION	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

SCOTTSDALE INDEMNITY COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION			
	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

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

SEARS LIFE INSURANCE COMPANY	D I S P O S I T I O N				T O T A L	
	N O A C T I O N R E Q U E S T E D / R E Q U I R E D		Q U E S T I O N O F F A C T			
	N M B R	P C T	N M B R	P C T	N M B R	P C T
R E A S O N						
MISLEADING ADVERTISING	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
TOTAL	1	50	1	50	2	100

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

SECURITY INSURANCE COMPANY OF HARTFORD	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

SECURITY LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		COMPANY IN COMPLIANCE		OTHER RELIEF			
	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

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

SECURITY LIFE OF DENVER INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

SECURITY NATIONAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

SOUTHWESTERN LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

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

ST. PAUL FIRE AND MARINE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

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

ST. PAUL GUARDIAN INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF			
	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

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

ST. PAUL MERCURY INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

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

STANDARD FIRE INSURANCE COMPANY (THE)	DISPOSITION						TOTAL	
	NO ACTION REQUESTED/REQUIRED		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING	1	100					1	100
CANCELLATION			1	100			1	100
DELAYS					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

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

STANDARD INSURANCE COMPANY	DISPOSITION										
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM REOPENED		NO ACTION REQUESTED/REQUIRED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N											
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 INSURANCE COMPANY	DISPOSITION												TOTAL	
	DELAY RESOLVED		ERISA COMPLIANT		QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N														
REFUSAL TO INSURE							1	50					2	100
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

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

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
ENDORSEMENT/RIDER	1	100	1	100
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	2	100	2	100

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

STAR INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION								
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		REFUND		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	

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

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION										
	CLAIM REOPENED		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N											
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	

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

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION								TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	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

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

STATE FARM LIFE INSURANCE COMPANY	DISP O S I T I O N								TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING					1	13	3	38		
REFUSAL TO INSURE										
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

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

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION								TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

STATE MUTUAL INSURANCE COMPANY	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

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

SUBLIMITY INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

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

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

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

SUNAMERICA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	NONFORFEITURE PROBLEM RESOLVED		OTHER RELIEF			
	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

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

SUNSET LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		OTHER RELIEF			
	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

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

SUPERIOR INSURANCE COMPANY	DISPOSIT ION												TOTAL	
	ADDITIONAL PAYMENT		COVERAGE EXTENDED		CLAIM SETTLED		DEDUCTIBLE REFUNDED		COMPANY POSITION UPHELD		OTHER NO RELIEF			
	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

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

SUPERIOR NATIONAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		NO JURISDICTION			
	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

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

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

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

SUTTER INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

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

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

TIAA-CREF LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
COMPANY/AGENT DISPUTE	1	100	1	100
TOTAL	1	100	1	100

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

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

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

TIG INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF			
	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

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

TOYOTA MOTOR INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

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

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

TRANSAMERICA LIFE INSURANCE COMPANY	DIS POSITION								TOTAL	
	REFUND		CLAIM SETTLED		COMPANY POSITION UPHELD		NO JURISDICTION			
	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

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

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
CASH VALUE			2	100	2	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	33	2	67	3	100

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

TRANSPORTATION INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COVER AGE EXTENDED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

TRAVELERS COMMERCIAL INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

TRAVELERS INDEMNITY COMPANY (THE)	DISPOSITION								
	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	

TRAVELERS INDEMNITY COMPANY (THE)	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

TRAVELERS INDEMNITY COMPANY OF AMERICA	D I S P O S I T I O N						T O T A L	
	R E F U N D		O T H E R R E L I E F		O T H E R N O R E L I E F			
	N M B R	P C T	N M B R	P C T	N M B R	P C T	N M B R	P C T
R E A S O N								
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

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

TRAVELERS INDEMNITY COMPANY OF ILLINOIS	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

TRAVELERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

TRAVELERS LIFE AND ANNUITY COMPANY (THE)	DISPOSITION				TOTAL	
	NO ACTION REQUESTED/REQUIRED		OTHER 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

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

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

TRINITY UNIVERSAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	CANCELLATION UPHELD		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

TRUCK INSURANCE EXCHANGE	DISPOSITION											
	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
REASON												
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

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

TWIN CITY FIRE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

UNICARE LIFE & HEALTH INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADDITIONAL PAYMENT		NO JURISDICTION		OTHER RELIEF			
	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

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

UNIGARD INDEMNITY COMPANY	DISPOSI TION		TOTAL	
	OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

UNIGARD INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	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

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

UNION CENTRAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

UNION FIDELITY LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	COVERAGE EXTENDED		CLAIM SETTLED		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

UNION SECURITY LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			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

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

UNITED AMERICAN INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
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

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

UNITED CONCORDIA DENTAL PLANS OF OREGON, INC.	DISPOSITION				TOTAL	
	OTHER RELIEF		OTHER NO RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

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

UNITED CONCORDIA INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

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

UNITED FIDELITY LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

UNITED FINANCIAL CASUALTY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

UNITED HEALTHCARE INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

UNITED HEALTHCARE OF OREGON, INC.	DISPOSITION									
	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

UNITED HEALTHCARE OF OREGON, INC.	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER RELIEF			
	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

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

UNITED HERITAGE MUTUAL LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
R E A S O N				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

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

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

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

UNITED OF OMAHA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		CLAIM SETTLED			
	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

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

UNITED PACIFIC INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

UNITED SERVICES AUTOMOBILE ASSOCIATION	DISPOSITION							
	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

UNITED SERVICES AUTOMOBILE ASSOCIATION	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

UNITED STATES FIDELITY AND GUARANTY COMPANY	DISPOSITION		TOTAL	
	COVERAGE EXTENDED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

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

UNITED TEACHER ASSOCIATES INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
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

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

UNIVERSAL UNDERWRITERS INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REA SON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION											
	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

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

USAA CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

USG ANNUITY & LIFE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD			
	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

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

UTICA MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

VALLEY FORGE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

VALLEY INSURANCE COMPANY	DISPOSITION									
	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

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

VALLEY INSURANCE COMPANY	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
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

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

VALLEY INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER NO RELIEF			
	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

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

VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

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

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

VARIABLE ANNUITY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

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

VETERANS LIFE INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	Q U E S T I O N O F F A C T		N M B R	P C T
	N M B R	P C T	N M B R	P C T
R E A S O N				
P R E M I U M N O T I C E / B I L L I N G	1	100	1	100
T O T A L	1	100	1	100

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

VIKING INSURANCE COMPANY OF WISCONSIN	DISPOSITION										TOTAL	
	POLICY ISSUED/RSTRD		CLAIM REOPENED		CLAIM SETTLED		COMPANY POSITION UPHELD		NO JURISDICTION			
	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

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

VIRGINIA SURETY COMPANY, INC.	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

WABASH LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
R E A S O N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

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

WASATCH CREST MUTUAL INSURANCE CO.	DISPOSITION					
	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

WASATCH CREST MUTUAL INSURANCE CO.	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF		OTHER NO RELIEF			
	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

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

WASHINGTON INTERNATIONAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	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

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

WASHINGTON NATIONAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

WAUSAU BUSINESS INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
DELAYS			1	100	1	100
ENDORSEMENT/RIDER	1	100			1	100
TOTAL	1	50	1	50	2	100

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

WAUSAU GENERAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	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

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

WEST AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	OTHER RELIEF		OTHER NO RELIEF			
	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

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

WEST COAST LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		OTHER RELIEF			
	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

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

WESTERN PROTECTORS INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/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

WESTERN PROTECTORS INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER NO RELIEF			
	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

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

WESTPORT INSURANCE CORPORATION	DISPOSITION								TOTAL	
	REFUND		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER RELIEF			
	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

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

WILLAMETTE DENTAL INSURANCE, INC.	DISPOSITION						TOTAL	
	COVERAGE EXTENDED		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
DELAYS			1	100			1	100
DENIAL OF CLAIM	1	100					1	100
OTHER: CLAIM HANDLING					1	100	1	100
OTHER: POLICYHOLDER SERVICE					2	100	2	100
TOTAL	1	20	1	20	3	60	5	100

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

WINDSOR INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		OTHER NO RELIEF			
	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

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

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

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

WORLD INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER RELIEF			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

WORLDWIDE INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO ACTION REQUESTED/REQUIRED			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

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

ZURICH AMERICAN INSURANCE COMPANY	D I S P O S I T I O N										TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		QUESTION OF FACT		INSUFFICIENT INFORMATION		OTHER NO RELIEF			
	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

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

ZURICH LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		OTHER RELIEF			
	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