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

# Introduction

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

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

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

## Not all companies are included

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

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

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

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

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

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

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

## Total insurance complaints

During 2001, the Oregon Insurance Division closed 4,255 complaints involving insurance companies. The insurers listed in this report accounted for 4,106 complaints or 95 percent of all complaints.

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

Line of insurance	Total complaints		Percent
	Insurers in this report	All insurers	
Auto (personal)	2,026	2,059	98
Health (excluding HCSCs)	555	581	96
Health-care service contractors	975	975	100
Homeowner	258	281	92
Life	237	294	81
Annuities	55	65	85
All six selected lines	4,106	4,255	95

## Total insurance premiums

Insurance premiums in Oregon in 2001 totaled \$8.5 billion. The insurers listed in this report accounted for more than \$8 billion of premiums in 2001. The table at right compares the premiums earned by all insurers to premiums earned by the insurers named in our report in the six most common lines of insurance.

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

Line of insurance	Total premiums in billions of dollars		Percent
	Insurers in this report	All insurers	
Auto (personal)	1.54	1.54	100
Health (excluding HCSCs)	1.09	1.11	98
Health-care service contractors	3.08	3.08	100
Homeowner	.34	.34	100
Life	.92	.99	93
Annuities	1.43	1.47	97
All six selected lines	8.40	8.53	98

# Types of complaints — making a complaint

The Insurance Division's Consumer Protection Section assists thousands of consumers with insurance questions and complaints each year. In 2001, Consumer Protection helped recover \$7.8 million in claims for consumers who contacted our office.

Although individual consumer complaints are confidential by law, the Insurance Division is authorized to publish this report on the number of complaints by insurer. This report includes only "formal complaints" that were closed in 2001.

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

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

## **Consumer Protection Section**

Insurance Division — 2  
350 Winter St. NE, Room 440  
Salem, OR 97301-3883

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

**Fax:** (503) 378-4351

**E-mail:** [dcbs.insmail@state.or.us](mailto:dcbs.insmail@state.or.us)

**Web:** [oregoninsurance.org](http://oregoninsurance.org)

# Managing the cost of insurance

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

## **Comparing apples to apples ...**

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

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

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

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

# Choosing a financially healthy insurance company

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

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

Companies may charge a fee for these services.

- **A.M. Best Company**  
(908) 439-2200  
www.ambest.com
- **Fitch, Inc.**  
(800) 853-4824  
www.fitchratings.com

- **Moody's Investor Services**  
(212) 553-0377  
www.moodys.com
- **Standard & Poor's Rating Information Services**  
(212) 438-2400  
www.standardandpoors.com
- **Weiss Ratings, Inc.**  
(800) 289-9222  
www.weissratings.com

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

## Company Section

Insurance Division — 2  
350 Winter St. NE, Room 440  
Salem, OR 97301-3883  
(503) 947-7982

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

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

# Choosing a qualified agent

# How to use this report

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

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

The guide includes the following information for calendar year 2001 for each insurance company and insurance group:

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

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

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

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

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

## How to use the complaint indexes and rankings

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

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

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

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

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

After complaint indexes are computed, the insurer groups are ranked by their complaint record. A ranking of 1 indicates the “best” complaint record — or the fewest confirmed complaints in relation to the amount of premium the group earned in Oregon in 2001. The highest numerical ranking indicates the worst complaint record — or the most confirmed complaints compared to the amount of premium.

# How to use this report

## How to find a company

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

If you are uncertain of the name of the insurer group for an individual company, check the index (Pages 53-68) by the line of insurance. The index will tell you whether a company is affiliated with a group and the name of that group. It will also tell you the page on which the group is listed.

## Oregon Complaint Report, Part II

The Insurance Division publishes a more-detailed report of consumer complaints against insurance companies doing business in Oregon. The 600-page *Oregon Complaint Report, Part II* includes the following:

- Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2001
- Individual insurance-company complaint tables for 2001

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

To get a copy of the *Oregon Complaint Report, Part II*, send a \$25 check, payable to DCBS, to: Oregon Insurance Division – 2, 350 Winter St. NE, Room 440, Salem, OR 97301-3883.



# Auto insurance (personal)

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

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

[oregoninsurance.org](http://oregoninsurance.org)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Allianz Ins. Group</b>	<b>1,621,477</b>	<b>10</b>	<b>7</b>	<b>4.46</b>	<b>49</b>
American Ins. Co. (The)	(22)	0	0		
Associated Indemnity Corp.	2,001	0	0		
Fireman's Fund Ins. Co. of Nebraska	937,802	5	4		
Warner Ins. Co.	681,696	5	3		
<b>Allstate Ins. Group</b>	<b>171,168,948</b>	<b>235</b>	<b>164</b>	<b>0.99</b>	<b>22</b>
Allstate Indemnity Co.	35,443,649	19	8		
Allstate Ins. Co.	130,333,652	209	153		
Allstate Property and Casualty Ins. Co.	5,096,459	2	2		
Deerbrook Ins. Co.	281,449	5	1		
Northbrook Indemnity Co.	13,739	0	0		
<b>American Express Group</b>	<b>3,132,639</b>	<b>5</b>	<b>4</b>	<b>1.32</b>	<b>29</b>
Amex Assurance Co.	3,132,639	5	4		
<b>American Family Ins. Group</b>	<b>51,117,047</b>	<b>92</b>	<b>66</b>	<b>1.33</b>	<b>30</b>
American Family Mutual Ins. Co.	23,772,343	88	63		
American Standard Ins. Co.	27,344,704	4	3		
<b>American International Group</b>	<b>18,510,176</b>	<b>78</b>	<b>55</b>	<b>3.07</b>	<b>46</b>
21st Century Casualty Co.	0	1	0		
21st Century Ins. Co.	2,079,799	7	6		
AIU Ins. Co.	4,150,068	19	10		
American Home Assurance Co.	5,350,411	11	7		
American International South Ins.	2,931,414	24	19		
Commerce and Industry Ins. Co.	2	0	0		
Granite State Ins. Co.	(1)	0	0		
Illinois National Ins. Co.	4,049,927	15	12		
Ins. Co. of the State of Pennsylvania	1,876	0	0		
National Union Fire Ins. Co.	(53,320)	1	1		
<b>American Modern Ins. Group</b>	<b>2,667,303</b>	<b>5</b>	<b>3</b>	<b>1.16</b>	<b>28</b>
American Family Home Ins. Co.	1,238,478	0	0		
American Modern Home Ins. Co.	1,428,825	5	3		



# Auto insurance (personal)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>American National Financial Group</b>	<b>2,247,723</b>	<b>3</b>	<b>3</b>	<b>1.38</b>	<b>32</b>
American National General Ins.	474,202	0	0		
American National Property and Casualty Co.	1,773,521	3	3		
<b>Amica Mutual Group</b>	<b>6,617,959</b>	<b>2</b>	<b>2</b>	<b>0.31</b>	<b>3</b>
Amica Mutual Ins. Co.	6,617,959	2	2		
<b>Austin Mutual Group</b>	<b>1,181,806</b>	<b>5</b>	<b>4</b>	<b>3.50</b>	<b>47</b>
Austin Mutual Ins. Co.	1,156,118	5	4		
Northern Mutual Ins. Co.	25,688	0	0		
<b>Bankers Ins. Group</b>	<b>1,036,133</b>	<b>2</b>	<b>1</b>	<b>1.00</b>	<b>23</b>
First Community Ins. Co.	1,036,133	2	1		
<b>Berkshire Hathaway</b>	<b>31,544,629</b>	<b>43</b>	<b>32</b>	<b>1.05</b>	<b>24</b>
GEICO Casualty Co.	3,662,551	3	2		
GEICO General Ins. Co.	15,583,740	3	0		
GEICO Indemnity Co.	4,480,703	1	0		
Government Employees Ins. Co.	7,817,635	36	30		
<b>California Casualty Management</b>	<b>16,005,070</b>	<b>11</b>	<b>8</b>	<b>0.52</b>	<b>11</b>
California Casualty and Fire Ins. Co.	210	7	6		
California Casualty Indemnity Exchange	16,004,860	4	2		
<b>Cascade National Ins. Co.</b>	<b>7,085,986</b>	<b>26</b>	<b>17</b>	<b>2.48</b>	<b>44</b>
<b>Chubb and Son, Inc.</b>	<b>1,784,468</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>1</b>
Federal Ins. Co.	284,442	0	0		
Great Northern Ins. Co.	24,577	0	0		
Northwestern Pacific Indemnity Co.	1,446,608	0	0		
Pacific Indemnity Co.	28,803	0	0		
Vigilant Ins. Co.	38	0	0		
<b>CitiGroup</b>	<b>9,482,072</b>	<b>16</b>	<b>13</b>	<b>1.42</b>	<b>33</b>
Charter Oak Fire Ins. Co.	926,694	0	0		
Mendota Ins. Co.	93,191	0	0		



# Auto insurance (personal)

**Get several quotes from different companies.**

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
Northland Casualty Co.	7,685	0	0		
Northland Ins. Co.	74,434	1	1		
Phoenix Ins. Co.	1,082,253	0	0		
Travelers Indemnity Co. (The)	509,180	1	1		
Travelers Indemnity Co. of America	6,532,612	14	11		
Travelers Indemnity Co. of Connecticut (The)	253,744	0	0		
Travelers Indemnity Co. of Illinois	2,279	0	0		
<b>CNA Ins. Group</b>	<b>8,727,888</b>	<b>15</b>	<b>13</b>	<b>1.54</b>	<b>36</b>
American Casualty Co. of Reading, PA	284	0	0		
Continental Casualty Co.	226	1	1		
Continental Ins. Co. (The)	3,981,726	12	11		
Fidelity and Casualty Co. of New York	0	1	0		
Glens Falls Ins. Co. (The)	4,735,635	0	0		
Kansas City Fire and Marine Ins.	8,310	0	0		
National Fire Ins. Co. of Hartford, CT	567	0	0		
Transcontinental Ins. Co.	266	1	1		
Transportation Ins. Co.	599	0	0		
Valley Forge Ins. Co.	275	0	0		
<b>Commerce Group, Inc.</b>	<b>12,010,083</b>	<b>22</b>	<b>17</b>	<b>1.46</b>	<b>35</b>
American Commerce Ins. Co.	8,839,035	17	14		
Commerce West Ins. Co.	3,171,048	5	3		
<b>Country Companies</b>	<b>32,541,084</b>	<b>30</b>	<b>19</b>	<b>0.60</b>	<b>12</b>
Country Casualty Ins. Co.	1,874,057	4	3		
Country Mutual Ins. Co.	27,848,087	25	16		
Country Preferred Ins. Co.	2,818,940	1	0		
<b>Credit Suisse Group</b>	<b>7,569,063</b>	<b>10</b>	<b>8</b>	<b>1.09</b>	<b>26</b>
National Merit Ins. Co.	75,871	1	1		
Unigard Indemnity Co.	273,099	3	3		
Unigard Ins. Co.	7,220,093	6	4		

# Auto insurance (personal)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>DHC Group</b>	<b>3,152,583</b>	<b>28</b>	<b>23</b>	<b>7.54</b>	<b>53</b>
National American Ins. Co. of California	3,152,583	28	23		
<b>GE Global Ins. Holding Co.</b>	<b>5,207,074</b>	<b>19</b>	<b>12</b>	<b>2.38</b>	<b>43</b>
Colonial Penn Madison Ins. Co.	1,408,632	1	1		
GE Auto and Home Assurance Co.	1,170,430	8	4		
GE Casualty Ins. Co.	2,394,531	3	2		
GE Property and Casualty Ins. Co.	233,481	7	5		
<b>Generali - U.S. Branch (dba The General Ins. Co.)</b>	<b>1,039,556</b>	<b>2</b>	<b>2</b>	<b>1.99</b>	<b>38</b>
<b>GMAC Ins. Holding</b>	<b>11,539,303</b>	<b>15</b>	<b>12</b>	<b>1.07</b>	<b>25</b>
Integon Indemnity Corp.	1,426,145	14	11		
National General Assurance Co.	3,437,934	1	1		
National General Ins. Co.	6,675,224	0	0		
<b>Grange Ins.</b>	<b>5,452,797</b>	<b>4</b>	<b>4</b>	<b>0.76</b>	<b>14</b>
Grange Ins. Association	2,440,441	2	2		
Rocky Mountain Fire and Casualty Co.	3,012,356	2	2		
<b>Great American E&amp;S Ins. Co.</b>	<b>7,342,835</b>	<b>33</b>	<b>28</b>	<b>3.94</b>	<b>48</b>
American Premier Ins. Co.	100,362	0	0		
Atlanta Casualty Co.	372,044	4	4		
Atlanta Specialty Ins. Co.	411,074	0	0		
Great American Assurance Co.	87	0	0		
Great American Ins. Co.	67,588	1	1		
Great American Ins. Co. of New York	215	0	0		
Great American Security Ins. Co.	234,622	0	0		
Great American Spirit Ins. Co.	59,769	0	0		
Infinity Ins. Co.	1,173,152	9	8		
Leader Ins. Co.	657,522	6	6		
National Interstate Ins. Co.	543,874	0	0		
Regal Ins. Co.	1,546,124	1	1		
Windsor Ins. Co.	1,984,813	12	8		
Worldwide Ins. Co.	191,589	0	0		

# Auto insurance (personal)

**Ask for discounts to reduce the premium.**

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Guideone Ins. Group</b>	<b>2,054,647</b>	<b>8</b>	<b>6</b>	<b>3.02</b>	<b>45</b>
Guideone America Ins. Co.	180,581	0	0		
Guideone Elite Ins. Co.	409,969	0	0		
Guideone Mutual Ins. Co.	879,309	0	0		
Guideone Specialty Mutual Ins.	584,788	8	6		
<b>Hartford Fire and Casualty Group</b>	<b>29,087,459</b>	<b>74</b>	<b>60</b>	<b>2.13</b>	<b>39</b>
Hartford Accident and Indemnity Co.	4,134,966	2	1		
Hartford Casualty Ins. Co.	372,634	2	2		
Hartford Fire Ins. Co.	580,099	4	3		
Hartford Ins. Co. of The Midwest	20,310,022	65	53		
Hartford Underwriters Ins. Co.	31,115	0	0		
Property and Casualty Ins. Co.	307,588	0	0		
Trumbull Ins. Co.	878,805	1	1		
Twin City Fire Ins. Co.	2,472,230	0	0		
<b>Horace Mann Group</b>	<b>3,305,789</b>	<b>7</b>	<b>5</b>	<b>1.56</b>	<b>37</b>
Horace Mann Ins. Co.	1,450,910	7	5		
Horace Mann Property and Casualty Ins.	104,584	0	0		
Teachers Ins. Co.	1,750,295	0	0		
<b>Liberty Mutual Ins. Group</b>	<b>23,693,395</b>	<b>24</b>	<b>19</b>	<b>0.83</b>	<b>16</b>
First Liberty Ins. Corp.	256,000	0	0		
Liberty Ins. Corp.	1,609,812	0	0		
Liberty Life Assurance Co. of Boston	0	1	0		
Liberty Mutual Fire Ins. Co.	21,827,583	23	19		
<b>Lumbermans Mutual Casualty Group</b>	<b>4,199,854</b>	<b>8</b>	<b>4</b>	<b>0.98</b>	<b>20</b>
American Manufacturers Mutual Ins.	3,801,547	5	3		
American Protection Ins. Co.	6,161	0	0		
Kemper Auto and Home Ins. Co.	391,142	3	1		
Lumbermens Mutual Casualty Co.	1,004	0	0		

# Auto insurance (personal)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Metropolitan Group</b>	<b>11,445,960</b>	<b>28</b>	<b>24</b>	<b>2.17</b>	<b>40</b>
Economy Premier Assurance Co.	706,978	0	0		
Metropolitan Casualty Ins. Co.	235,749	0	0		
Metropolitan Direct Property and Casualty Ins. Co.	3,480,000	0	0		
Metropolitan General Ins. Co.	1,360,291	2	2		
Metropolitan Property and Casualty Ins. Co.	5,662,942	26	22		
<b>Mutual of Enumclaw</b>	<b>24,659,376</b>	<b>12</b>	<b>8</b>	<b>0.34</b>	<b>5</b>
<b>National Alliance Ins. Co.</b>	<b>3,143,096</b>	<b>4</b>	<b>3</b>	<b>0.99</b>	<b>21</b>
<b>Nationwide Corp.</b>	<b>50,204,943</b>	<b>65</b>	<b>42</b>	<b>0.86</b>	<b>18</b>
Allied Property and Casualty Ins.	603,343	18	13		
Amco Ins. Co.	4,224,765	1	0		
Depositors Ins. Co.	3,769,441	0	0		
Nationwide Assurance Co.	809,197	0	0		
Nationwide Ins. Co. of America	64,497	0	0		
Nationwide Mutual Fire Ins. Co.	14,407,438	4	3		
Nationwide Mutual Ins. Co.	23,907,015	41	26		
Nationwide Property and Casualty Ins. Co.	2,419,247	1	0		
<b>Ohio Casualty Group</b>	<b>4,800,167</b>	<b>14</b>	<b>11</b>	<b>2.37</b>	<b>42</b>
American Fire and Casualty Co.	242,227	1	1		
Avomark Ins. Co.	1,580,307	3	2		
Ohio Casualty Ins. Co.	139,612	8	6		
Ohio Security Ins. Co.	4,796	0	0		
West American Ins. Co.	2,833,225	2	2		
<b>Omni Ins. Group</b>	<b>1,447,865</b>	<b>10</b>	<b>8</b>	<b>5.71</b>	<b>50</b>
Omni Ins. Co.	1,447,865	10	8		
<b>Oregon Mutual Ins.</b>	<b>28,840,539</b>	<b>19</b>	<b>10</b>	<b>0.36</b>	<b>6</b>
Oregon Mutual Ins. Co.	15,764,522	10	4		
Western Protectors Ins. Co.	13,076,017	9	6		



# Auto insurance (personal)

## Save money on optional coverages.

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

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

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Pafco General Group</b>	<b>1,302,554</b>	<b>23</b>	<b>18</b>	<b>14.28</b>	<b>54</b>
IGF Ins. Co.	1,302,554	23	18		
<b>Progressive Group</b>	<b>78,707,178</b>	<b>144</b>	<b>102</b>	<b>1.34</b>	<b>31</b>
Progressive Casualty Ins. Co.	351,058	97	73		
Progressive Classic Ins. Co.	5,067,657	1	1		
Progressive Halcyon Ins. Co.	27,027,721	17	9		
Progressive Northern Ins. Co.	17,610,937	13	10		
Progressive Northwestern Ins. Co.	7,620,969	6	5		
Progressive Preferred Ins. Co.	11,228,372	4	1		
Progressive Specialty Ins. Co.	1,618,535	1	1		
Progressive West Ins. Co.	8,181,929	5	2		
<b>Prudential of America</b>	<b>4,476,052</b>	<b>7</b>	<b>2</b>	<b>0.46</b>	<b>8</b>
Merastar Ins. Co.	874,274	3	0		
Prudential General Ins. Co.	262,684	0	0		
Prudential Property and Casualty Ins. Co.	3,339,094	4	2		
<b>QBE Ins. Group Ltd.</b>	<b>2,587,036</b>	<b>2</b>	<b>2</b>	<b>0.80</b>	<b>15</b>
QBE Ins. Corp.	2,587,036	2	2		
<b>Risk Capital Holdings Group</b>	<b>1,693,880</b>	<b>1</b>	<b>1</b>	<b>0.61</b>	<b>13</b>
Arch Ins. Co.	1,693,880	1	1		
<b>Royal and Sun Alliance USA</b>	<b>13,885,169</b>	<b>42</b>	<b>31</b>	<b>2.31</b>	<b>41</b>
American and Foreign Ins. Co.	1,563,184	0	0		
Globe Indemnity Co.	3,000	0	0		
Guaranty National Ins. Co.	7,880,336	37	29		
Peak Property and Casualty Ins. Co.	1,660,818	0	0		
Royal Indemnity Co.	59,987	0	0		
Royal Ins. Co. of America	37,006	0	0		
Security Ins. Co. of Hartford	45,251	0	0		
Viking Ins. Co. of Wisconsin	2,635,587	5	2		

# Auto insurance (personal)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Safeco Ins. Group</b>	<b>104,324,825</b>	<b>78</b>	<b>47</b>	<b>0.47</b>	<b>9</b>
American Economy Ins. Co.	2,021,166	1	0		
American States Ins. Co.	1,924,580	4	1		
American States Preferred Ins.	4,728,425	2	2		
First National Ins. Co. of America	10,788,468	3	1		
General Ins. Co. of America	4,732,763	1	0		
Safeco Ins. Co. of America	6,903,625	59	38		
Safeco Ins. Co. of Illinois	26,887,751	6	4		
Safeco Ins. Co. of Oregon	46,337,377	2	1		
Safeco National Ins. Co.	670	0	0		
<b>Sentry Ins. Group</b>	<b>7,193,167</b>	<b>14</b>	<b>10</b>	<b>1.44</b>	<b>34</b>
Dairyland Ins. Co.	7,093,641	14	10		
Sentry Ins., a Mutual Co.	99,526	0	0		
<b>St. Paul Groups</b>	<b>4,499,049</b>	<b>6</b>	<b>5</b>	<b>1.15</b>	<b>27</b>
Fidelity and Guaranty Ins. Co.	1,526	1	1		
Fidelity and Guaranty Ins. Underwriters, Inc.	549,442	0	0		
Northbrook Property and Casualty Ins. Co.	383,224	1	1		
St. Paul Guardian Ins. Co.	3,306,779	3	3		
St. Paul Mercury Ins. Co.	161,190	0	0		
United States Fidelity and Guaranty Co.	96,888	1	0		
<b>State Farm (IL)</b>	<b>321,672,459</b>	<b>175</b>	<b>136</b>	<b>0.44</b>	<b>7</b>
State Farm Fire and Casualty Co.	25,643,706	2	1		
State Farm Mutual Automobile Ins. Co.	296,028,753	173	135		
<b>Sublimity Ins. Co.</b>	<b>3,231,321</b>	<b>3</b>	<b>1</b>	<b>0.32</b>	<b>4</b>
Sublimity Ins. Co.	3,231,321	3	1		
<b>United Services Automobile Assoc. Group</b>	<b>48,750,273</b>	<b>22</b>	<b>12</b>	<b>0.25</b>	<b>2</b>
United Services Automobile Association	23,649,910	22	12		
USAA Casualty Ins. Co.	22,945,694	0	0		
USAA General Indemnity Co.	2,154,669	0	0		

# Auto insurance (personal)

## Ask for discounts on the premium.

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Unitrin Group</b>	<b>30,874,530</b>	<b>41</b>	<b>28</b>	<b>0.94</b>	<b>19</b>
Financial Indemnity Co.	8,392,695	26	15		
Security National Ins. Co.	1,092,904	0	0		
Trinity Universal Ins. Co.	468,818	0	0		
Trinity Universal Ins. Co.	66,303	2	2		
Valley Ins. Co.	7,791,968	12	11		
Valley Property and Casualty Ins. Co.	13,061,842	1	0		
<b>Wasatch Crest Group</b>	<b>1,706,551</b>	<b>14</b>	<b>12</b>	<b>7.27</b>	<b>51</b>
Wasatch Crest Mutual Ins. Co.	1,706,551	14	12		
<b>White Mountains Group</b>	<b>23,638,743</b>	<b>22</b>	<b>11</b>	<b>0.48</b>	<b>10</b>
American Employers Ins. Co.	(15,902)	1	0		
North Pacific Ins. Co.	22,699,188	19	11		
Onebeacon America Ins. Co.	274,817	2	0		
Oregon Automobile Ins. Co.	680,640	0	0		
<b>Workmen's Group</b>	<b>15,747,052</b>	<b>139</b>	<b>113</b>	<b>7.42</b>	<b>52</b>
Workmen's Auto Ins. Co.	15,747,052	139	113		
<b>Zurich American Ins. Group</b>	<b>266,255,239</b>	<b>309</b>	<b>221</b>	<b>0.86</b>	<b>17</b>
American Federation Ins. Co.	319,930	0	0		
Assurance Co. of America	4,528	1	1		
Farmers Ins. Co. of Oregon	219,721,897	292	208		
Foremost Ins. Co.	845,722	1	0		
Foremost Property and Casualty Ins. Co.	232,599	0	0		
Maryland Casualty Co.	75,297	0	0		
Mid-Century Ins. Co.	44,231,526	11	8		
Northern Ins. Co. of New York	165,940	0	0		
Universal Underwriters Ins. Co.	657,800	4	4		
<b>Total, this table</b>	<b>1,537,213,870</b>	<b>2,026</b>	<b>1,469</b>	<b>0.99</b>	<b>54</b>
<b>Total for auto</b>	<b>1,539,995,845</b>	<b>2,059</b>	<b>1,490</b>	<b>1.00</b>	



# Health insurance (excluding HCSCs\*)

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

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

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

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

## Maintaining coverage.

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

**oregoninsurance.org**

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Aegon USA</b>	<b>14,115,670</b>	<b>7</b>	<b>6</b>	<b>0.95</b>	<b>44</b>
Academy Life Ins. Co.	35,943	0	0		
AUSA Life Ins. Co., Inc.	3,792	0	0		
Life Investors Ins. Co. of America	2,834,857	0	0		
Monumental Life Ins. Co.	3,496,255	1	1		
People's Benefit Life Ins. Co.	123,405	0	0		
Stonebridge Life Ins. Co.	5,541,108	2	1		
Transamerica Assurance Co.	503	0	0		
Transamerica Life Ins. Co.	1,164,307	4	4		
Transamerica Occidental Life Ins.	899,380	0	0		
Veterans Life Ins. Co.	16,120	0	0		
<b>Aetna Life and Casualty</b>	<b>32,178,066</b>	<b>8</b>	<b>7</b>	<b>0.49</b>	<b>26</b>
Aetna Life Ins. and Annuity Co.	4,342	0	0		
Aetna Life Ins. Co.	32,173,724	8	7		
<b>Aid Association For Lutherans</b>	<b>1,953,298</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>10</b>
<b>Allianz Ins. Group</b>	<b>2,848,920</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>6</b>
Allianz Life Ins. Co. of North America	2,800,715	0	0		
American Automobile Ins. Co.	47,679	0	0		
LifeUSA Ins. Co.	526	0	0		

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

# Health insurance (excluding HCSCs)

## ***Understand deductibles.***

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Allstate Ins. Group</b>	<b>5,129,090</b>	<b>3</b>	<b>1</b>	<b>0.44</b>	<b>25</b>
Allstate Ins. Co.	285,302	0	0		
Allstate Life Ins. Co.	207,226	1	0		
American Heritage Life Ins. Co.	3,678,651	2	1		
Columbia Universal Life Ins. Co.	8,340	0	0		
Lincoln Benefit Life Co.	944,603	0	0		
Surety Life Ins. Co.	4,968	0	0		
<b>American Express Group</b>	<b>5,281,765</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>3</b>
Amex Assurance Co.	767,890	0	0		
IDS Life Ins. Co.	4,513,875	0	0		
<b>American Family Corp.</b>	<b>26,363,457</b>	<b>10</b>	<b>8</b>	<b>0.68</b>	<b>31</b>
American Family Life Assurance Co.	26,363,457	10	8		
<b>American Fidelity Corp. Group</b>	<b>1,298,409</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>18</b>
American Fidelity Assurance Co.	1,289,086	0	0		
American Public Life Ins. Co.	9,323	0	0		
<b>American General Group</b>	<b>3,400,404</b>	<b>3</b>	<b>2</b>	<b>1.32</b>	<b>53</b>
All American Life Ins. Co.	11,307	0	0		
American Franklin Life Ins. Co.	4,670	0	0		
American General Assurance Co.	1,423,294	3	2		
American General Life and Accident Ins. Co. (The)	9,123	0	0		
American General Life Ins. Co.	81	0	0		
American General Life Ins. Co. of New York	4,346	0	0		
Franklin Life Ins. Co.	85,462	0	0		
Merit Life Ins. Co.	689,720	0	0		
North Central Life Ins. Co.	76,652	0	0		
United States Life Ins. Co. in the City of New York	1,095,699	0	0		
Yosemite Ins. Co.	50	0	0		

# Health insurance (excluding HCSCs)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>American International Group</b>	<b>1,269,682</b>	<b>1</b>	<b>1</b>	<b>1.77</b>	<b>59</b>
AIG Life Ins. Co.	1,178,842	0	0		
American General Life Ins. Co.	1,052	1	1		
American Home Assurance Co.	10,457	0	0		
American International Life Assurance Co.	79,331	0	0		
<b>American National Financial Group</b>	<b>2,607,202</b>	<b>2</b>	<b>2</b>	<b>1.72</b>	<b>57</b>
American National Ins. Co.	1,195,285	1	1		
American National Life Ins. Co.	33,910	0	0		
Standard Life and Accident Ins. Co.	1,378,007	1	1		
<b>American Republic Ins. Co.</b>	<b>7,365,612</b>	<b>3</b>	<b>3</b>	<b>0.91</b>	<b>43</b>
<b>Ameritas Life Ins. Corp.</b>	<b>1,339,676</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>17</b>
<b>AON Corp.</b>	<b>10,854,763</b>	<b>14</b>	<b>12</b>	<b>2.48</b>	<b>64</b>
Combined Ins. Co. of America	10,397,937	14	12		
Resource Life Ins. Co.	456,826	0	0		
<b>Brokers National Life Assurance Co.</b>	<b>2,610,604</b>	<b>2</b>	<b>2</b>	<b>1.72</b>	<b>56</b>
<b>Ceres Group</b>	<b>2,078,924</b>	<b>1</b>	<b>1</b>	<b>1.08</b>	<b>47</b>
Central Reserve Life Ins. Co.	1,482	0	0		
Continental General Ins. Co.	316,115	1	1		
Pyramid Life Ins. Co.	1,753,682	0	0		
United Benefit Life Ins. Co.	7,645	0	0		
<b>Cigna Health Group</b>	<b>12,809,727</b>	<b>12</b>	<b>8</b>	<b>1.40</b>	<b>54</b>
Connecticut General Life Ins. Co.	6,107,277	10	6		
Life Ins. Co. of North America	6,702,450	2	2		
<b>CitiGroup</b>	<b>1,865,266</b>	<b>3</b>	<b>1</b>	<b>1.20</b>	<b>49</b>
American Health and Life Ins. Co.	558,718	0	0		
Associates Financial Life Ins. Co.	256,901	1	0		
Citicorp Life Ins. Co.	490	0	0		
National Benefit Life Ins. Co.	3,351	0	0		



# Health insurance (excluding HCSCs)

## **Prescription medication, vision, and dental coverage**

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
Primerica Life Ins. Co.	4,468	0	0		
Travelers Ins. Co.	1,041,338	2	1		
<b>CNA Ins. Group</b>	<b>40,067,098</b>	<b>4</b>	<b>2</b>	<b>0.11</b>	<b>24</b>
American Casualty Co. of Reading, PA	92,518	0	0		
Continental Assurance Co.	510,970	3	2		
Continental Casualty Co.	9,801,758	1	0		
Niagara Fire Ins. Co.	29,616,602	0	0		
Valley Forge Life Ins. Co.	45,250	0	0		
<b>Conseco Group</b>	<b>30,624,055</b>	<b>51</b>	<b>47</b>	<b>3.44</b>	<b>67</b>
Bankers Life and Casualty Co.	21,397,395	20	17		
Conseco Annuity Assurance Co.	14,844	0	0		
Conseco Direct Life Ins. Co.	110,337	0	0		
Conseco Health Ins. Co.	1,843,948	1	1		
Conseco Life Ins. Co.	11,860	0	0		
Conseco Medical Ins. Co. (dba Conseco Medical and Life Ins. Co.)	48,242	1	1		
Conseco Senior Health Ins. Co.	2,118,194	10	10		
Conseco Variable Ins. Co.	11,204	0	0		
Pioneer Life Ins. Co.	4,019,125	17	16		
Washington National Ins. Co.	1,048,906	2	2		
<b>Cuna Mutual Group</b>	<b>7,891,940</b>	<b>4</b>	<b>2</b>	<b>0.57</b>	<b>30</b>
Cuna Mutual Ins. Society	7,891,761	4	2		
Members Life Ins. Co.	179	0	0		
<b>Delphi Financial Group</b>	<b>2,398,909</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>7</b>
Reliance Standard Life Ins. Co.	2,398,909	0	0		
<b>Equitable Life and Casualty Ins.</b>	<b>13,084,463</b>	<b>5</b>	<b>5</b>	<b>0.86</b>	<b>38</b>
<b>Fortis Group</b>	<b>64,570,883</b>	<b>104</b>	<b>89</b>	<b>3.09</b>	<b>66</b>
American Bankers Ins. Co. of Florida	6,760,517	5	4		
American Bankers Life Assurance Co. of Florida	3,610,356	4	4		
American Memorial Life Ins. Co.	2,108	0	0		

# Health insurance (excluding HCSCs)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
American Reliable Ins. Co.	13,740	0	0		
American Security Ins. Co.	5,215,315	1	1		
Fortis Benefits Ins. Co.	12,367,688	0	0		
Fortis Ins. Co.	28,275,386	82	69		
John Alden Life Ins. Co.	4,372,459	8	7		
Rushmore National Life Ins. Co.	117	0	0		
Standard Guaranty Ins. Co.	669,990	0	0		
Union Security Life Ins. Co.	3,271,050	4	4		
Voyager Life Ins. Co.	12,157	0	0		
<b>GE Global Ins. Holding Co.</b>	<b>18,003,157</b>	<b>9</b>	<b>8</b>	<b>1.00</b>	<b>46</b>
Colonial Penn Franklin Ins. Co.	17,916	0	0		
Colonial Penn Ins. Co.	67	0	0		
Employers Reinsurance Corp.	1,845,033	0	0		
Federal Home Life Ins. Co.	2,124,165	0	0		
GE Group Life Assurance Co.	2,537,358	1	1		
GE Life and Annuity Assurance Co.	23,941	0	0		
General Electric Capital Assurance Co.	9,346,701	7	6		
Heritage Life Ins. Co.	217,120	0	0		
Montgomery Ward Life Ins. Co.	0	1	1		
Professional Ins. Co.	79,701	0	0		
Union Fidelity Life Ins. Co.	1,811,155	0	0		
<b>Great West Life Assurance</b>	<b>10,010,172</b>	<b>7</b>	<b>4</b>	<b>0.90</b>	<b>42</b>
Alta Health and Life Ins. Co.	414,002	0	0		
Great-West Life and Annuity Ins. Co.	9,419,235	1	1		
Great-West Life Assurance Co. (The)	176,935	6	3		
<b>Guarantee Trust</b>	<b>4,273,009</b>	<b>2</b>	<b>1</b>	<b>0.53</b>	<b>29</b>
Guarantee Trust Life Ins. Co.	4,273,009	2	1		
<b>Guardian Life Group</b>	<b>9,627,185</b>	<b>3</b>	<b>3</b>	<b>0.70</b>	<b>33</b>
Berkshire Life Ins. Co. of America	26,043	0	0		
Guardian Life Ins. Co. of America (The)	9,601,142	3	3		

# Health insurance (excluding HCSCs)

## **Mental health and chemical dependency benefits**

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Hannover Group</b>	<b>1,046,428</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>21</b>
Clarendon National Ins. Co.	1,046,428	0	0		
<b>Hartford Fire and Casualty Group</b>	<b>8,572,132</b>	<b>4</b>	<b>3</b>	<b>0.79</b>	<b>36</b>
Hartford Fire Ins. Co.	918,665	0	0		
Hartford Life and Accident Ins.	6,852,825	2	1		
Hartford Life and Annuity Ins.	9,966	2	2		
Hartford Life Ins. Co.	790,676	0	0		
<b>HCC Ins. Holdings Group</b>	<b>2,071,968</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>9</b>
Avemco Ins. Co.	553,637	0	0		
HCC Life Ins. Co.	1,518,331	0	0		
<b>Highmark Inc.</b>	<b>1,128,115</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>19</b>
Highmark Life Ins. Co.	13,755	0	0		
United Concordia Ins. Co.	1,114,360	0	0		
<b>Household Finance Corp.</b>	<b>1,189,490</b>	<b>1</b>	<b>1</b>	<b>1.89</b>	<b>60</b>
Household Life Ins. Co.	1,189,490	1	1		
<b>Jefferson Pilot Corp.</b>	<b>7,684,458</b>	<b>3</b>	<b>3</b>	<b>0.88</b>	<b>40</b>
Jefferson Pilot Financial Ins. Co.	7,587,677	1	1		
Jefferson Pilot Lifeamerica Ins. Co.	465	2	2		
Jefferson Pilot Life Ins. Co.	96,316	0	0		
<b>John Hancock Group</b>	<b>4,519,086</b>	<b>1</b>	<b>1</b>	<b>0.50</b>	<b>27</b>
John Hancock Life Ins. Co.	4,519,086	1	1		
<b>Liberty National</b>	<b>9,898,130</b>	<b>9</b>	<b>7</b>	<b>1.59</b>	<b>55</b>
American Income Life Ins. Co.	912,603	0	0		
Globe Life and Accident Ins. Co.	300,233	2	0		
Liberty National Life Ins. Co.	2,990	0	0		
United American Ins. Co.	8,682,304	7	7		
<b>Lincoln National</b>	<b>2,291,521</b>	<b>1</b>	<b>1</b>	<b>0.98</b>	<b>45</b>
First Penn-Pacific Life Ins. Co.	1,209	0	0		
Lincoln National Health and Casualty Ins. Co.	1,325,855	0	0		

# Health insurance (excluding HCSCs)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
Lincoln National Life Ins. Co.	957,982	1	1		
Lincoln National Reassurance Co.	6,475	0	0		
<b>Mass Mutual Life Ins. Co.</b>	<b>1,816,028</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>12</b>
<b>Metropolitan Group</b>	<b>17,871,248</b>	<b>12</b>	<b>10</b>	<b>1.26</b>	<b>51</b>
General American Life Ins. Co.	184,147	1	1		
Metropolitan Life Ins. Co.	17,379,516	11	9		
Metropolitan Property and Casualty Ins. Co.	42,492	0	0		
New England Life Ins. Co.	265,093	0	0		
<b>Minnesota Mutual</b>	<b>1,868,346</b>	<b>2</b>	<b>2</b>	<b>2.40</b>	<b>63</b>
Ministers Life Ins. Co. (The)	69	0	0		
Minnesota Life Ins. Co.	1,868,277	2	2		
<b>MONY Consolidated</b>	<b>1,757,731</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>13</b>
MONY Life Ins. Co.	1,757,731	0	0		
<b>Mutual of Omaha</b>	<b>22,257,866</b>	<b>15</b>	<b>13</b>	<b>1.31</b>	<b>52</b>
Mutual of Omaha Ins. Co.	15,240,017	15	13		
United of Omaha Life Ins. Co.	7,017,770	0	0		
United World Life Ins. Co.	79	0	0		
<b>Mutual Protective</b>	<b>6,428,037</b>	<b>5</b>	<b>5</b>	<b>1.75</b>	<b>58</b>
Medico Life Ins. Co.	554,843	0	0		
Mutual Protective Ins. Co.	5,873,194	5	5		
<b>National Health Ins. Group</b>	<b>3,329,558</b>	<b>13</b>	<b>12</b>	<b>8.09</b>	<b>72</b>
National Health Ins. Co.	3,329,558	13	12		
<b>Netherlands Ins. Companies</b>	<b>3,599,211</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>5</b>
Equitable Life Ins. Co. of Iowa	24,210	0	0		
Reliastar Life Ins. Co.	3,549,989	0	0		
Reliastar Life Ins. Co. of New York	18,776	0	0		
Security-Connecticut Life Ins. Co.	204	0	0		
Southland Life Ins. Co.	6,032	0	0		



# Health insurance (excluding HCSCs)

## Long-term care, Medicare supplement insurance

Our Senior Health Insurance Benefits Assistance (SHIBA) program can offer personalized assistance on these and other topics for people with Medicare. Call (503) 947-7984 or (800) 722-4134 (toll-free in Oregon), or check SHIBA's Web site: [oregonshiba.org](http://oregonshiba.org).

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>New York Life Group</b>	<b>3,845,995</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>4</b>
New York Life Ins. Co.	3,845,995	0	0		
<b>Northwestern Mutual</b>	<b>8,211,545</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>1</b>
Northwestern Long Term Care Ins.	425,084	0	0		
Northwestern Mutual Life Ins. Co.	7,786,461	0	0		
<b>Pacific Life Ins. Co.</b>	<b>5,660,681</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>2</b>
Pacific Life and Annuity Co.	5,361,802	0	0		
Pacific Life Ins. Co.	298,879	0	0		
<b>Pacificare Health Systems Group</b>	<b>1,849,503</b>	<b>1</b>	<b>1</b>	<b>1.21</b>	<b>50</b>
Pacificare Life Assurance Co.	1,849,503	1	1		
<b>Penn Treaty American Group</b>	<b>1,897,373</b>	<b>2</b>	<b>2</b>	<b>2.36</b>	<b>62</b>
American Network Ins. Co.	65,147	0	0		
Penn Treaty Network America Ins. Co.	1,832,226	2	2		
<b>Physicians Mutual</b>	<b>1,860,278</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>11</b>
Physicians Mutual Ins. Co.	1,860,278	0	0		
<b>Premera Blue Cross Group</b>	<b>269,739,516</b>	<b>124</b>	<b>107</b>	<b>0.89</b>	<b>41</b>
States West Life Ins. Co.	877,067	1	1		
Lifewise Health Plan of Oregon, Inc.	268,862,449	123	106		
<b>Principal Financial Group</b>	<b>7,712,617</b>	<b>3</b>	<b>3</b>	<b>0.87</b>	<b>39</b>
Principal Life Ins. Co.	7,712,617	3	3		
<b>Protective Life Ins. Group</b>	<b>1,582,091</b>	<b>5</b>	<b>5</b>	<b>7.09</b>	<b>71</b>
Lyndon Life Ins. Co.	2,897	0	0		
Protective Life Ins. Co.	1,146,985	4	4		
United Dental Care Ins. Co.	419,654	1	1		
West Coast Life Ins. Co.	4,806	0	0		
Western Diversified Life Ins. Co.	7,749	0	0		
<b>Prudential of America</b>	<b>6,251,956</b>	<b>3</b>	<b>2</b>	<b>0.72</b>	<b>34</b>
Prudential Ins. Co. of America	6,251,956	3	2		



# Health insurance (excluding HCSCs)

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Regence Group</b>	<b>147,767,049</b>	<b>8</b>	<b>7</b>	<b>0.11</b>	<b>23</b>
Regence Life and Health Ins. Co.	147,767,049	8	7		
<b>Safeco Ins. Group</b>	<b>8,630,451</b>	<b>2</b>	<b>2</b>	<b>0.52</b>	<b>28</b>
American States Ins. Co.	121,645	1	1		
American States Life Ins. Co.	99,379	0	0		
Safeco Life Ins. Co.	8,409,427	1	1		
<b>Security American Financial</b>	<b>2,082,331</b>	<b>4</b>	<b>4</b>	<b>4.31</b>	<b>69</b>
Security Life Ins. Co. of America	2,082,331	4	4		
<b>Stancorp Financial Group</b>	<b>57,910,895</b>	<b>21</b>	<b>18</b>	<b>0.70</b>	<b>32</b>
Standard Ins. Co.	57,910,895	21	18		
<b>State Farm (IL)</b>	<b>12,129,423</b>	<b>6</b>	<b>4</b>	<b>0.74</b>	<b>35</b>
State Farm Mutual Automobile Ins. Co.	12,129,423	6	4		
<b>State Mutual Group</b>	<b>1,108,027</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>20</b>
State Mutual Ins. Co.	1,108,027	0	0		
<b>Sun Life Assurance Co. of Canada</b>	<b>2,284,664</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>8</b>
Sun Life Assurance Co. of Canada	2,284,664	0	0		
<b>Swiss Reinsurance Group</b>	<b>1,361,203</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>16</b>
Midland Life Ins. Co. (The)	949	0	0		
Reassure America Life Ins. Co.	1,309,128	0	0		
Southwestern Life Ins. Co.	51,126	0	0		
<b>Trustmark Ins. Co. Group</b>	<b>1,044,781</b>	<b>3</b>	<b>2</b>	<b>4.29</b>	<b>68</b>
Trustmark Ins. Co.	1,044,781	3	2		
<b>Union Labor Group</b>	<b>1,419,080</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>15</b>
Ulico Casualty Co.	(888)	0	0		
Union Labor Life Ins. Co.	1,419,968	0	0		

# Health insurance (excluding HCSCs)

## Women's health benefits

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>United Group of Companies</b>	<b>8,072,377</b>	<b>16</b>	<b>16</b>	<b>4.45</b>	<b>70</b>
Chesapeake Life Ins. Co.	1,496	0	0		
Mega Life and Health Ins. Co.	7,996,130	16	16		
Mid-West National Life Ins. Co.	74,751	0	0		
<b>United Healthcare Ins. Group</b>	<b>49,147,667</b>	<b>1</b>	<b>1</b>	<b>0.05</b>	<b>22</b>
United Healthcare Ins. Co.	49,147,667	1	1		
<b>United Services Automobile Assoc. Group</b>	<b>1,484,978</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>14</b>
USAA Life Ins. Co.	1,484,978	0	0		
<b>Universal Holding Corp.</b>	<b>2,689,843</b>	<b>1</b>	<b>1</b>	<b>0.83</b>	<b>37</b>
American Pioneer Life Ins. Co.	1,096,082	0	0		
American Progressive Life and Health Ins. Co.	2,559	0	0		
Constitution Life Ins. Co.	1,583	0	0		
Pennsylvania Life Ins. Co.	1,316,039	1	1		
Union Bankers Ins. Co.	273,580	0	0		
<b>Unum-Provident Corp. Group</b>	<b>45,456,570</b>	<b>25</b>	<b>23</b>	<b>1.14</b>	<b>48</b>
Colonial Life and Accident Ins. Co.	2,277,977	2	1		
Paul Revere Life Ins. Co.	4,731,989	1	1		
Provident Life and Accident Ins. Co.	5,694,868	0	0		
Unum Life Ins. Co. of America	32,751,736	22	21		
<b>Wellpoint Health Networks Inc.</b>	<b>3,095,420</b>	<b>3</b>	<b>3</b>	<b>2.17</b>	<b>61</b>
Unicare Life and Health Ins. Co.	3,095,420	3	3		
<b>Zurich American Ins. Group</b>	<b>1,472,761</b>	<b>2</b>	<b>2</b>	<b>3.05</b>	<b>65</b>
Centre Life Ins. Co.	942,287	0	0		
Farmers New World Life Ins. Co.	366,056	2	2		
Universal Underwriters Life Ins. Co.	84,551	0	0		
Zurich American Ins. Co.	79,867	0	0		
<b>Total, this table</b>	<b>1,089,019,834</b>	<b>555</b>	<b>476</b>	<b>0.98</b>	<b>72</b>
<b>Total for health</b>	<b>1,112,732,496</b>	<b>581</b>	<b>496</b>	<b>1.00</b>	

# Understanding your HMO or other managed-care plan

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

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

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

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

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

**Visit our Web site:  
[oregoninsurance.org](http://oregoninsurance.org)**



# Health-care service contractors (including HMOs)

## For more information ...

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Advantage Dental Plan, Inc.</b>	5,900,696	0	0	0.00	3
<b>Cascade East Health Plans, Inc.</b>	6,719,700	6	6	3.41	13
<b>Central Oregon Independent Health Services (dba Clear Choice)</b>	1,779,991	1	1	2.15	12
<b>Great West Life Assurance</b>	7,007,298	0	0	0.00	2
One Health Plan of Oregon, Inc.	7,007,298	0	0		
<b>Health Net Inc. Group</b>	150,219,201	85	74	1.88	11
Health Net Health Plan of Oregon, Inc.	150,219,201	85	74		
<b>Kaiser Foundation Health Plan of the Northwest</b>	609,513,295	67	59	0.37	4
<b>Oregon Dental Group</b>	311,316,020	132	107	1.31	9
ODS Health Plan, Inc.	172,051,680	130	106		
Oregon Dental Service	139,264,340	2	1		
<b>Pacificare Health Systems Group</b>	168,824,748	93	82	1.86	10
Pacificare of Oregon, Inc.	168,824,748	93	82		
<b>Pacific Hospital Association (dba Pacificsource)</b>	210,194,089	31	25	0.45	5
<b>Providence Health Plans</b>	372,645,347	132	106	1.09	7
<b>Regence Group</b>	1,209,196,719	413	333	1.05	6
Regence Bluecross Blueshield of Oregon	962,076,822	331	267		
Regence HMO Oregon	247,119,897	82	66		
<b>United Healthcare Ins. Group</b>	854,326	12	9	40.27	14
United Healthcare of Oregon, Inc.	854,326	12	9		
<b>Vision Service Plan Group</b>	13,485,527	0	0	0.00	1
Vision Care of Oregon, Inc.	13,485,527	0	0		
<b>Willamette Dental Ins., Inc.</b>	9,804,105	3	3	1.17	8
<b>Total, this table</b>	3,077,461,062	975	805	1.00	14
<b>Total HCSCs</b>	3,077,481,931	975	805	1.00	

# Homeowner insurance

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

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

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

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

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

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Allianz Ins. Group</b>	<b>1,291,230</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>5</b>
American Automobile Ins. Co.	494,926	0	0		
American Ins. Co. (The)	358,783	0	0		
Associated Indemnity Corp.	28,204	0	0		
Fireman's Fund Ins. Co.	406,813	0	0		
Jefferson Ins. Co.	2,504	0	0		
<b>Allstate Ins. Group</b>	<b>37,998,871</b>	<b>30</b>	<b>19</b>	<b>0.88</b>	<b>13</b>
Allstate Indemnity Co.	2,173,047	22	16		
Allstate Ins. Co.	35,825,824	8	3		
<b>American Family Ins. Group</b>	<b>5,856,929</b>	<b>21</b>	<b>15</b>	<b>4.51</b>	<b>29</b>
American Family Mutual Ins. Co.	5,856,929	21	15		
<b>Amica Mutual Group</b>	<b>1,769,255</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>4</b>
Amica Mutual Ins. Co.	1,769,255	0	0		
<b>California Casualty Management</b>	<b>2,294,943</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>2</b>
California Casualty Indemnity Exchange	442,158	0	0		
California Casualty Ins. Co.	1,852,785	0	0		
<b>Chubb and Son, Inc.</b>	<b>4,879,777</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>1</b>
Federal Ins. Co.	239,559	0	0		
Great Northern Ins. Co.	256,868	0	0		



# Homeowner insurance

**Choose the highest deductible you can afford.**

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

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
Northwestern Pacific Indemnity Co.	4,351,258	1	0		
Pacific Indemnity Co.	31,686	0	0		
Vigilant Ins. Co.	406	0	0		
<b>CitiGroup</b>	<b>3,544,055</b>	<b>7</b>	<b>6</b>	<b>2.98</b>	<b>28</b>
Automobile Ins. Co. of Hartford, CT	215,970	0	0		
Charter Oak Fire Ins. Co.	153,321	0	0		
Northland Ins. Co.	193,310	1	1		
Phoenix Ins. Co.	(301)	0	0		
Standard Fire Ins. Co. (The)	1,859,828	2	2		
Travelers Indemnity Co. of America	1,121,709	1	1		
Travelers Indemnity Co. of Illinois	218	3	2		
<b>CNA Ins. Group</b>	<b>2,514,278</b>	<b>4</b>	<b>2</b>	<b>1.40</b>	<b>20</b>
Continental Casualty Co.	67	0	0		
Continental Ins. Co. (The)	1,141,795	4	2		
Fidelity and Casualty Co. of New York	2,641	0	0		
Glens Falls Ins. Co. (The)	1,367,213	0	0		
Kansas City Fire and Marine Ins. Co.	2,562	0	0		
<b>Commerce Group, Inc.</b>	<b>1,550,151</b>	<b>4</b>	<b>4</b>	<b>4.54</b>	<b>30</b>
American Commerce Ins. Co.	1,550,151	4	4		
<b>Country Companies</b>	<b>7,027,914</b>	<b>7</b>	<b>6</b>	<b>1.50</b>	<b>21</b>
Country Casualty Ins. Co.	6,850	0	0		
Country Mutual Ins. Co.	6,994,535	7	6		
Country Preferred Ins. Co.	26,529	0	0		
<b>Credit Suisse Group</b>	<b>3,109,006</b>	<b>2</b>	<b>2</b>	<b>1.13</b>	<b>15</b>
National Merit Ins. Co.	1,608	0	0		
Unigard Indemnity Co.	2,033,301	1	1		
Unigard Ins. Co.	1,074,097	1	1		
<b>Farmers Home Mutual</b>	<b>1,072,966</b>	<b>1</b>	<b>1</b>	<b>1.64</b>	<b>24</b>
Farmers Home Mutual Ins. Co.	575,489	1	1		

# Homeowner insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
Pioneer Ins. Co.	57,559	0	0		
Western Home Ins. Co.	439,918	0	0		
<b>Grange Mutual Group</b>	<b>1,198,247</b>	<b>2</b>	<b>2</b>	<b>2.94</b>	<b>27</b>
Grange Mutual Ins. Co.	459,128	0	0		
Rocky Mountain Fire and Casualty Co.	739,119	2	2		
<b>Hartford Fire and Casualty Group</b>	<b>6,462,703</b>	<b>7</b>	<b>6</b>	<b>1.63</b>	<b>23</b>
Hartford Casualty Ins. Co.	400,022	0	0		
Hartford Fire Ins. Co.	236,217	0	0		
Hartford Ins. Co. of the Midwest	4,513,553	6	5		
Hartford Underwriters Ins. Co.	467,593	0	0		
Property and Casualty Ins. Co.	140,514	0	0		
Twin City Fire Ins. Co.	704,804	1	1		
<b>Liberty Mutual Ins. Group</b>	<b>4,106,271</b>	<b>4</b>	<b>3</b>	<b>1.29</b>	<b>18</b>
First Liberty Ins. Corp.	2,201	0	0		
Liberty Mutual Fire Ins. Co.	4,104,070	4	3		
<b>Lumbermans Mutual Casualty Group</b>	<b>1,166,071</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>7</b>
American Manufacturers Mutual Ins.	1,162,826	0	0		
American Protection Ins. Co.	1,667	0	0		
Lumbermens Mutual Casualty Co.	1,578	0	0		
<b>Metropolitan Group</b>	<b>2,670,694</b>	<b>1</b>	<b>1</b>	<b>0.66</b>	<b>11</b>
Economy Premier Assurance Co.	287,565	0	0		
Metropolitan Direct Property and Casualty Ins. Co.	476,025	0	0		
Metropolitan Property and Casualty Ins. Co.	1,907,104	1	1		
<b>Mutual of Enumclaw</b>	<b>10,914,365</b>	<b>2</b>	<b>1</b>	<b>0.16</b>	<b>8</b>
<b>Nationwide Corp.</b>	<b>7,281,060</b>	<b>9</b>	<b>5</b>	<b>1.21</b>	<b>16</b>
Allied Property and Casualty Ins. Co.	33,129	3	2		
Amco Ins. Co.	1,106,076	0	0		
Depositors Ins. Co.	423,783	0	0		

## For more information ...

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

[oregoninsurance.org](http://oregoninsurance.org)

# Homeowner insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
Nationwide Mutual Fire Ins. Co.	4,875,427	3	2		
Nationwide Mutual Ins. Co.	842,645	3	1		
<b>Ohio Casualty Group</b>	<b>1,290,185</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>6</b>
American Fire and Casualty Co.	87,690	0	0		
Ohio Casualty Ins. Co.	152,856	0	0		
West American Ins. Co.	1,049,639	1	0		
<b>Oregon Mutual Ins.</b>	<b>8,618,077</b>	<b>8</b>	<b>6</b>	<b>1.23</b>	<b>17</b>
Oregon Mutual Ins. Co.	7,212,095	6	5		
Western Protectors Ins. Co.	1,405,982	2	1		
<b>Prudential of America</b>	<b>1,167,502</b>	<b>1</b>	<b>1</b>	<b>1.51</b>	<b>22</b>
Merastar Ins. Co.	5,713	0	0		
Prudential Property and Casualty Ins. Co.	1,161,789	1	1		
<b>Safeco Ins. Group</b>	<b>32,884,951</b>	<b>29</b>	<b>16</b>	<b>0.86</b>	<b>12</b>
American Economy Ins. Co.	0	1	1		
American States Preferred Ins. Co.	0	1	0		
First National Ins. Co. of America	382,281	0	0		
General Ins. Co. of America	1,261,434	0	0		
Safeco Ins. Co. of America	18,936,804	27	15		
Safeco Ins. Co. of Oregon	12,304,432	0	0		
<b>St. Paul Groups</b>	<b>1,975,337</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>3</b>
Fidelity and Guaranty Ins. Co.	235,922	0	0		
Northbrook Property and Casualty Ins. Co.	98,832	0	0		
St. Paul Guardian Ins. Co.	1,584,231	0	0		
United States Fidelity and Guaranty Co.	56,352	0	0		
<b>State Farm (IL)</b>	<b>86,252,944</b>	<b>23</b>	<b>13</b>	<b>0.27</b>	<b>9</b>
State Farm Fire and Casualty Co.	84,084,914	23	13		
State Farm General Ins. Co.	2,168,030	0	0		
<b>Sublimity Ins. Co.</b>	<b>1,566,867</b>	<b>3</b>	<b>2</b>	<b>2.25</b>	<b>26</b>



# Homeowner insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>United Services Automobile Assoc. Group</b>	<b>10,783,919</b>	<b>2</b>	<b>2</b>	<b>0.33</b>	<b>10</b>
United Services Automobile Assoc.	6,609,293	2	2		
USAA Casualty Ins. Co.	4,168,730	0	0		
USAA General Indemnity Co.	5,896	0	0		
<b>Unitrin Group</b>	<b>7,981,293</b>	<b>5</b>	<b>5</b>	<b>1.10</b>	<b>14</b>
Security National Ins. Co.	516,358	0	0		
Trinity Universal Ins. Co. of Kansas, Inc.	198,065	0	0		
Trinity Universal Ins. Co.	11,958	0	0		
Valley Ins. Co.	2,031,214	5	5		
Valley Property and Casualty Ins.	5,223,698	0	0		
<b>White Mountains Group</b>	<b>8,355,761</b>	<b>10</b>	<b>9</b>	<b>1.90</b>	<b>25</b>
North Pacific Ins. Co.	7,393,168	10	9		
Onebeacon America Ins. Co.	101,655	0	0		
Oregon Automobile Ins. Co.	860,938	0	0		
<b>Zurich American Ins. Group</b>	<b>68,144,095</b>	<b>74</b>	<b>53</b>	<b>1.37</b>	<b>19</b>
American Federation Ins. Co.	313,844	0	0		
Assurance Co. of America	8,994	0	0		
Centre Ins. Co.	87,384	0	0		
Empire Fire and Marine Ins. Co.	156,728	3	1		
Farmers Ins. Co. of Oregon	54,429,034	58	43		
Farmers Ins. Exchange	1,773,946	0	0		
Foremost Ins. Co.	2,377,635	10	7		
Foremost Property and Casualty Ins.	1,317,318	3	2		
Foremost Signature Ins. Co.	7,664,605	0	0		
Maryland Casualty Co.	6,039	0	0		
Northern Ins. Co. of New York	8,568	0	0		
<b>Total, this table</b>	<b>335,729,717</b>	<b>258</b>	<b>180</b>	<b>0.94</b>	<b>30</b>
<b>Total for homeowners</b>	<b>341,615,907</b>	<b>281</b>	<b>194</b>	<b>1.00</b>	

# Life insurance

## ***Do you need life insurance?***

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

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

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

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

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

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

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Aegon USA</b>	<b>33,023,191</b>	<b>16</b>	<b>14</b>	<b>1.68</b>	<b>51</b>
Academy Life Ins. Co.	4,067	0	0		
AUSA Life Ins. Co., Inc.	7,808	0	0		
Life Investors Ins. Co. of America	1,420,100	2	2		
Monumental Life Ins. Co.	961,065	3	1		
People's Benefit Life Ins. Co.	236,624	0	0		
Stonebridge Life Ins. Co.	1,842,085	6	6		
Transamerica Assurance Co.	447,478	0	0		
Transamerica Life Ins. and Annuity Co.	2,050	0	0		
Transamerica Life Ins. Co.	5,629,051	2	2		
Transamerica Occidental Life Ins. Co.	12,213,580	3	3		
Veterans Life Ins. Co.	133,467	0	0		
Western Reserve Life Assurance Co. of Ohio	10,125,816	0	0		

# Life insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Aetna Life and Casualty</b>	<b>6,080,565</b>	<b>2</b>	<b>0</b>	<b>0.00</b>	<b>13</b>
Aetna Life Ins. and Annuity Co.	1,363,599	0	0		
Aetna Life Ins. Co.	4,716,966	2	0		
<b>Aid Association For Lutherans</b>	<b>6,880,621</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>12</b>
<b>Allmerica Financial Corp.</b>	<b>10,823,024</b>	<b>2</b>	<b>1</b>	<b>0.37</b>	<b>22</b>
Allmerica Financial Life Ins. and Annuity Co.	10,609,837	2	1		
First Allmerica Financial Life Ins. Co.	213,187	0	0		
<b>Allstate Ins. Group</b>	<b>23,595,362</b>	<b>10</b>	<b>10</b>	<b>1.68</b>	<b>50</b>
Allstate Life Ins. Co.	11,204,793	6	6		
American Heritage Life Ins. Co.	2,156,848	4	4		
Columbia Universal Life Ins. Co.	86,835	0	0		
IntramERICA Life Ins. Co.	2,372	0	0		
Lincoln Benefit Life Co.	8,538,951	0	0		
Northbrook Life Ins. Co.	14,000	0	0		
Surety Life Ins. Co.	1,591,563	0	0		
<b>American Express Group</b>	<b>12,752,115</b>	<b>3</b>	<b>3</b>	<b>0.93</b>	<b>41</b>
American Enterprise Life Ins. Co.	31,022	0	0		
IDS Life Ins. Co.	12,721,093	3	3		
<b>American General Group</b>	<b>11,277,249</b>	<b>3</b>	<b>3</b>	<b>1.05</b>	<b>42</b>
All American Life Ins. Co.	2,623,336	0	0		
American Franklin Life Ins. Co.	1,323,751	0	0		
American General Assurance Co.	840,895	0	0		
American General Life and Accident Ins. Co.	128,821	0	0		
American General Life Ins. Co.	6,010	0	0		
Franklin Life Ins. Co.	2,080,657	1	1		
Merit Life Ins. Co.	469,875	0	0		
North Central Life Ins. Co.	59,403	0	0		
Old Line Life Ins. Co. of America	3,471,874	2	2		
United States Life Ins. Co.	272,627	0	0		

# Life insurance

## **Buy group insurance.**

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>American International Group</b>	<b>8,876,631</b>	<b>3</b>	<b>1</b>	<b>0.45</b>	<b>25</b>
AIG Life Ins. Co.	2,046,515	0	0		
American General Annuity Ins. Co.	16,729	1	0		
American General Life Ins. Co.	5,513,876	2	1		
American International Life Assurance Co.	622,915	0	0		
Anchor National Life Ins. Co.	369,591	0	0		
Delaware American Life Ins. Co.	47,032	0	0		
Sunamerica Life Ins. Co.	259,973	0	0		
<b>American Mutual Holding Group</b>	<b>7,944,785</b>	<b>1</b>	<b>1</b>	<b>0.50</b>	<b>27</b>
American Investors Life Ins. Co.	459	0	0		
Amerus Life Ins. Co.	7,724,644	1	1		
Indianapolis Life Ins. Co.	219,682	0	0		
<b>American National Financial Group</b>	<b>3,052,520</b>	<b>5</b>	<b>4</b>	<b>5.19</b>	<b>59</b>
American National Ins. Co.	2,321,798	5	4		
American National Life Ins. Co.	9,357	0	0		
Garden State Life Ins. Co.	289,216	0	0		
Standard Life and Accident Ins.	432,149	0	0		
<b>Cigna Health Group</b>	<b>16,347,941</b>	<b>2</b>	<b>2</b>	<b>0.48</b>	<b>26</b>
Connecticut General Life Ins. Co.	13,268,928	2	2		
Life Ins. Co. of North America	3,079,013	0	0		
<b>CitiGroup</b>	<b>14,287,780</b>	<b>5</b>	<b>5</b>	<b>1.39</b>	<b>49</b>
American Health and Life Ins. Co.	1,320,960	0	0		
Associates Financial Life Ins.	(1,235,588)	1	1		
Citicorp Life Ins. Co.	3,915	0	0		
National Benefit Life Ins. Co.	83,465	0	0		
Primerica Life Ins. Co.	10,797,625	3	3		
Travelers Ins. Co.	1,036,292	0	0		
Travelers Life and Annuity Co.	2,281,111	1	1		

# Life insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>CNA Ins. Group</b>	<b>5,873,469</b>	<b>8</b>	<b>8</b>	<b>5.40</b>	<b>60</b>
Continental Assurance Co.	721,034	8	8		
Valley Forge Life Ins. Co.	5,152,435	0	0		
<b>Conseco Group</b>	<b>7,237,120</b>	<b>18</b>	<b>17</b>	<b>9.31</b>	<b>62</b>
Bankers Life and Casualty Co.	1,943,777	2	2		
Bankers National Life Ins. Co.	281,259	0	0		
Conseco Annuity Assurance Co.	188,842	3	3		
Conseco Direct Life Ins. Co.	1,261,632	2	2		
Conseco Health Ins. Co.	2,022	0	0		
Conseco Life Ins. Co.	2,242,891	7	6		
Conseco Medical Ins. Co. (dba Conseco Medical and Life Ins. Co.)	108,788	0	0		
Conseco Senior Health Ins. Co.	55,716	0	0		
Conseco Variable Ins. Co.	67,311	0	0		
Manhattan National Life Ins. Co.	392,049	1	1		
Pioneer Life Ins. Co.	611,725	2	2		
Wabash Life Ins. Co.	0	1	1		
Washington National Ins. Co.	81,108	0	0		
<b>Country Companies</b>	<b>5,323,690</b>	<b>1</b>	<b>1</b>	<b>0.74</b>	<b>36</b>
Country Investors Life Assurance Co.	403,012	0	0		
Country Life Ins. Co.	4,920,678	1	1		
<b>Cuna Mutual Group</b>	<b>6,969,790</b>	<b>1</b>	<b>1</b>	<b>0.57</b>	<b>28</b>
Cuna Mutual Ins. Society	6,947,710	1	1		
Members Life Ins. Co.	22,080	0	0		
<b>Equitable Life (NY)</b>	<b>11,398,291</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>6</b>
Equitable Life Assurance Society of the U.S.	11,197,768	0	0		
Equitable of Colorado, Inc. (The)	200,523	0	0		
<b>First Investors Life Ins. Co.</b>	<b>3,087,666</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>16</b>

# Life insurance

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

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Forethought Financial Services Inc.</b>	<b>4,593,312</b>	<b>2</b>	<b>2</b>	<b>1.73</b>	<b>52</b>
Forethought Life Ins. Co.	4,593,312	2	2		
<b>Fortis Group</b>	<b>11,795,179</b>	<b>23</b>	<b>20</b>	<b>6.72</b>	<b>61</b>
American Bankers Life Assurance Co. of Florida	1,476,474	9	8		
American Memorial Life Ins. Co.	577,589	4	4		
American Security Ins. Co.	0	2	2		
Fortis Benefits Ins. Co.	5,156,001	3	3		
Fortis Ins. Co.	585,343	1	0		
John Alden Life Ins. Co.	280,982	1	1		
Rushmore National Life Ins. Co.	14,926	0	0		
Union Security Life Ins. Co.	3,686,987	3	2		
United Family Life Ins. Co.	14,722	0	0		
Voyager Life Ins. Co.	2,155	0	0		
<b>GE Global Ins. Holding Co.</b>	<b>13,120,185</b>	<b>11</b>	<b>9</b>	<b>2.72</b>	<b>58</b>
Federal Home Life Ins. Co.	158,076	1	1		
First Colony Life Ins. Co.	11,107,272	4	4		
GE Group Life Assurance Co.	248,179	0	0		
GE Life and Annuity Assurance Co.	988,666	2	0		
General Electric Capital Assurance Co.	213,702	2	2		
Heritage Life Ins. Co.	(46,034)	0	0		
Professional Ins. Co.	1,697	0	0		
Union Fidelity Life Ins. Co.	448,627	2	2		
<b>Generali Group</b>	<b>3,157,587</b>	<b>2</b>	<b>2</b>	<b>2.51</b>	<b>57</b>
Business Mens Assurance Co. of America	3,157,587	2	2		
<b>Great American E&amp;S Ins. Co.</b>	<b>5,793,557</b>	<b>2</b>	<b>2</b>	<b>1.37</b>	<b>47</b>
Great American Life Ins. Co.	5,785,877	2	2		
Loyal American Life Ins. Co.	7,417	0	0		
United Teacher Associates Ins.	263	0	0		

# Life insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Great West Life Assurance</b>	<b>6,011,956</b>	<b>1</b>	<b>1</b>	<b>0.66</b>	<b>34</b>
Alta Health and Life Ins. Co.	15,277	0	0		
Great-West Life and Annuity Ins.	4,836,035	0	0		
Great-West Life Assurance Co. (The)	1,160,644	1	1		
<b>Great Western Companies</b>	<b>4,475,292</b>	<b>1</b>	<b>1</b>	<b>0.89</b>	<b>40</b>
Great Western Ins. Co.	4,475,292	1	1		
<b>Guardian Life Group</b>	<b>11,188,113</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>7</b>
Family Service Life Ins. Co.	6,712	0	0		
Guardian Ins. and Annuity Co.	418,556	0	0		
Guardian Life Ins. Co. of America (The)	10,752,759	1	0		
Park Avenue Life Ins. Co.	10,086	0	0		
<b>Hartford Fire and Casualty Group</b>	<b>11,656,418</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>4</b>
Hartford Life and Accident Ins.	3,387,803	0	0		
Hartford Life and Annuity Ins.	5,778,946	1	0		
Hartford Life Ins. Co.	2,489,669	0	0		
<b>Household Finance Corp.</b>	<b>3,013,230</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>17</b>
Household Life Ins. Co.	3,013,230	0	0		
<b>Jackson National Group</b>	<b>9,515,380</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>8</b>
Jackson National Life Ins. Co.	9,515,380	0	0		
<b>Jefferson Pilot Corp.</b>	<b>14,647,580</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>3</b>
Jefferson Pilot Financial Ins. Co.	9,320,295	0	0		
Jefferson Pilot Lifeamerica Ins. Co.	4,931	1	0		
Jefferson-Pilot Life Ins. Co.	5,322,354	0	0		
<b>John Hancock Group</b>	<b>35,613,346</b>	<b>3</b>	<b>2</b>	<b>0.22</b>	<b>21</b>
Investors Partner Life Ins. Co.	14,482	0	0		
John Hancock Life Ins. Co.	17,184,434	3	2		
John Hancock Variable Life Ins.	18,414,430	0	0		



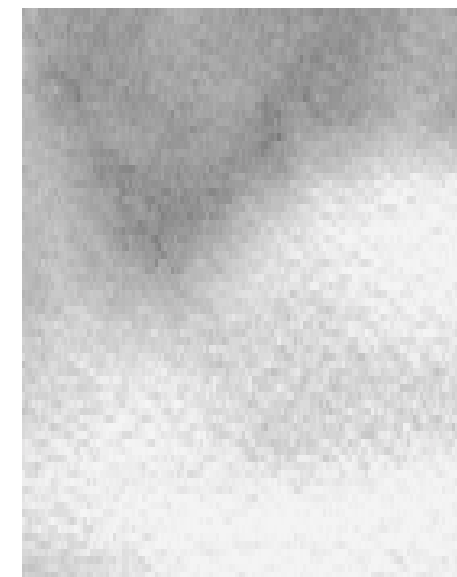
# Life insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Kansas City Life Ins.</b>	<b>5,462,334</b>	<b>3</b>	<b>3</b>	<b>2.18</b>	<b>55</b>
Kansas City Life Ins. Co.	2,188,991	0	0		
Old American Ins. Co.	1,527,464	2	2		
Sunset Life Ins. Co. of America	1,745,879	1	1		
<b>Liberty National</b>	<b>10,137,123</b>	<b>8</b>	<b>6</b>	<b>2.35</b>	<b>56</b>
American Income Life Ins. Co.	3,133,390	2	1		
Globe Life and Accident Ins. Co.	2,384,350	6	5		
Liberty National Life Ins. Co.	297,023	0	0		
United American Ins. Co.	775,555	0	0		
United Investors Life Ins. Co.	3,546,805	0	0		
<b>Lincoln National</b>	<b>13,144,005</b>	<b>5</b>	<b>2</b>	<b>0.60</b>	<b>30</b>
First Penn-Pacific Life Ins. Co.	2,902,658	1	0		
Lincoln National Life Ins. Co.	10,205,514	4	2		
Lincoln National Reassurance Co.	35,833	0	0		
<b>LSW Holding Group</b>	<b>3,857,027</b>	<b>3</b>	<b>2</b>	<b>2.06</b>	<b>54</b>
Life Ins. Co. of the Southwest	107,361	0	0		
National Life Ins. Co.	3,749,666	3	2		
<b>Lutheran Brotherhood</b>	<b>5,996,601</b>	<b>1</b>	<b>1</b>	<b>0.66</b>	<b>35</b>
Lutheran Brotherhood	5,854,887	1	1		
Lutheran Brotherhood Variable Ins.	141,714	0	0		
<b>Manulife Financial Group</b>	<b>19,846,383</b>	<b>1</b>	<b>1</b>	<b>0.20</b>	<b>20</b>
Manufacturers Life Ins. Co. (USA)	16,679,314	1	1		
Manufacturers Life Ins. Co. of America	3,167,069	0	0		
<b>Mass Mutual</b>	<b>20,221,032</b>	<b>3</b>	<b>1</b>	<b>0.20</b>	<b>19</b>
C.M. Life Ins. Co.	2,396,404	0	0		
Massachusetts Mutual Life Ins. Co.	16,296,147	3	1		
MML Bay State Life Ins. Co.	1,528,481	0	0		



# Life insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Metropolitan Group</b>	<b>39,632,529</b>	<b>7</b>	<b>6</b>	<b>0.60</b>	<b>29</b>
General American Life Ins. Co.	5,943,094	1	1		
General Life Ins. Co. of America	463,495	0	0		
Metlife Investors Ins. Co.	18,939	0	0		
Metlife Investors USA Ins. Co.	68,987	0	0		
Metropolitan Ins. and Annuity Co.	598,081	0	0		
Metropolitan Life Ins. Co.	27,440,550	6	5		
Metropolitan Tower Life Ins. Co.	76,848	0	0		
New England Life Ins. Co.	4,698,514	0	0		
Paragon Life Ins. Co.	276,219	0	0		
Security Equity Life Ins. Co.	1,436	0	0		
Texas Life Ins. Co.	46,366	0	0		
<b>Midland National Life Ins. Group</b>	<b>12,769,792</b>	<b>2</b>	<b>2</b>	<b>0.62</b>	<b>31</b>
Midland National Life Ins. Co.	7,609,077	1	1		
North American Co. for Life and Health Ins.	5,160,715	1	1		
<b>Minnesota Mutual</b>	<b>6,997,988</b>	<b>2</b>	<b>2</b>	<b>1.13</b>	<b>44</b>
Ministers Life Ins. Co. (The)	44,969	0	0		
Minnesota Life Ins. Co.	6,953,019	2	2		
<b>MONY Consolidated</b>	<b>13,462,848</b>	<b>4</b>	<b>4</b>	<b>1.18</b>	<b>45</b>
MONY Life Ins. Co.	9,145,302	4	4		
MONY Life Ins. Co. of America	2,990,739	0	0		
U.S. Financial Life Ins. Co.	1,326,807	0	0		
<b>Mutual of Omaha</b>	<b>8,824,665</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>9</b>
United of Omaha Life Ins. Co.	8,800,638	1	0		
United World Life Ins. Co.	24,027	0	0		
<b>Nationwide Corp.</b>	<b>11,520,983</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>5</b>
Nationwide Life Ins. Co.	11,520,983	0	0		



# Life insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Netherlands Ins. Companies</b>	<b>32,307,349</b>	<b>13</b>	<b>10</b>	<b>1.23</b>	<b>46</b>
Equitable Life Ins. Co. of Iowa	2,145,952	1	0		
Golden American Life Ins. Co.	63,493	0	0		
Midwestern United Life Ins. Co.	19,047	0	0		
Northern Life Ins. Co.	587,976	4	4		
Reliastar Life Ins. Co.	6,677,985	6	5		
Reliastar Life Ins. Co. of New York	210,858	1	1		
Security Life of Denver Ins. Co.	12,790,369	0	0		
Security-Connecticut Life Ins. Co.	2,766,165	0	0		
Southland Life Ins. Co.	6,813,844	1	0		
United Life and Annuity Ins. Co.	23,592	0	0		
USG Annuity and Life Co.	208,068	0	0		
<b>New York Life Group</b>	<b>44,154,657</b>	<b>7</b>	<b>7</b>	<b>0.63</b>	<b>32</b>
New York Life Ins. and Annuity Corp.	15,127,761	2	2		
New York Life Ins. Co.	28,597,331	5	5		
New York Life Ins. Co. of Arizona	429,565	0	0		
<b>Northwestern Mutual</b>	<b>64,191,618</b>	<b>1</b>	<b>1</b>	<b>0.06</b>	<b>18</b>
Northwestern Mutual Life Ins. Co.	64,191,618	1	1		
<b>Pacific Life Ins. Co.</b>	<b>55,029,713</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>1</b>
Pacific Life and Annuity Co.	1,174,044	0	0		
Pacific Life Ins. Co.	53,855,669	0	0		
<b>Phoenix Companies</b>	<b>9,730,671</b>	<b>2</b>	<b>1</b>	<b>0.41</b>	<b>24</b>
AGL Life Assurance Co.	5,822	0	0		
PHL Variable Ins. Co.	295,323	0	0		
Phoenix Life and Annuity Co.	196,575	0	0		
Phoenix Life Ins. Co.	9,230,524	2	1		
Phoenix National Ins. Co.	2,427	0	0		
<b>Principal Financial Group</b>	<b>9,389,509</b>	<b>2</b>	<b>2</b>	<b>0.84</b>	<b>39</b>
Principal Life Ins. Co.	9,389,509	2	2		

# Life insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Protective Life Ins. Group</b>	<b>6,195,448</b>	<b>2</b>	<b>1</b>	<b>0.64</b>	<b>33</b>
Empire General Life Assurance Corp.	901,241	0	0		
Lyndon Life Ins. Co.	(2,012)	0	0		
Protective Life and Annuity Ins. Co.	18,447	0	0		
Protective Life Ins. Co.	2,760,821	1	1		
West Coast Life Ins. Co.	2,517,807	1	0		
Western Diversified Life Ins. Co.	(856)	0	0		
<b>Provident Mutual</b>	<b>5,962,590</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>14</b>
Provident Mutual Life Ins. Co.	1,952,793	0	0		
Provident Mutual Life and Annuity Co.	4,009,797	0	0		
<b>Prudential of America</b>	<b>32,558,332</b>	<b>16</b>	<b>16</b>	<b>1.95</b>	<b>53</b>
Pruco Life Ins. Co.	4,494,589	0	0		
Prudential Ins. Co. of America	28,063,743	16	16		
<b>Regence Group</b>	<b>7,477,816</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>10</b>
Regence Life and Health Ins. Co.	7,477,816	0	0		
<b>Safeco Ins. Group</b>	<b>10,272,757</b>	<b>1</b>	<b>1</b>	<b>0.39</b>	<b>23</b>
American States Life Ins. Co.	2,690,339	0	0		
Safeco Life Ins. Co.	7,560,628	1	1		
Safeco National Life Ins. Co.	21,790	0	0		
<b>Stancorp Financial Group</b>	<b>56,331,292</b>	<b>11</b>	<b>11</b>	<b>0.77</b>	<b>37</b>
Standard Ins. Co.	56,331,292	11	11		
<b>State Farm (IL)</b>	<b>31,171,174</b>	<b>1</b>	<b>0</b>	<b>0.00</b>	<b>2</b>
State Farm Life Ins. Co.	31,171,174	1	0		
<b>Sun Life Assurance Co. of Canada</b>	<b>7,062,258</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>11</b>
Sun Life Assurance Co. of Canada	327,895	0	0		
Sun Life Assurance Co. of Canada (USA)	6,734,363	0	0		



# Life insurance

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Swiss Reinsurance Group</b>	<b>3,623,822</b>	<b>2</b>	<b>1</b>	<b>1.09</b>	<b>43</b>
Midland Life Ins. Co. (The)	1,733,662	0	0		
Reassure America Life Ins. Co.	1,487,474	2	1		
Southwestern Life Ins. Co.	402,686	0	0		
<b>United Services Automobile Assoc. Group</b>	<b>4,095,090</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>15</b>
USAA Life Ins. Co.	4,095,090	0	0		
<b>Unum-Provident Corp. Group</b>	<b>14,477,379</b>	<b>6</b>	<b>5</b>	<b>1.37</b>	<b>48</b>
Colonial Life and Accident Ins. Co.	366,030	0	0		
Paul Revere Life Ins. Co.	143,196	0	0		
Paul Revere Variable Annuity Ins. Co.	4,954	0	0		
Provident Life and Accident Ins. Co.	1,252,079	3	2		
Unum Life Ins. Co. of America	12,711,120	3	3		
<b>Zurich American Ins. Group</b>	<b>25,346,378</b>	<b>5</b>	<b>5</b>	<b>0.78</b>	<b>38</b>
Farmers New World Life Ins. Co.	17,065,277	3	3		
Federal Kemper Life Assurance Co.	3,476,685	0	0		
Fidelity Life Association, a Mutual Legal Reserve	334,200	0	0		
Kemper Investors Life Ins. Co.	3,271,485	0	0		
Universal Underwriters Life Ins. Co.	374,388	1	1		
Zurich Life Ins. Co. of America	824,343	1	1		
<b>Total, this table</b>	<b>920,664,108</b>	<b>237</b>	<b>201</b>	<b>0.87</b>	<b>62</b>
<b>Total for life</b>	<b>994,881,929</b>	<b>294</b>	<b>251</b>	<b>1.00</b>	

# Annuities

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

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

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

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

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

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

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

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

## **Check before you buy**

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

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Aegon USA</b>	<b>96,319,893</b>	<b>2</b>	<b>2</b>	<b>0.52</b>	<b>37</b>
AUSA Life Ins. Co., Inc.	10,131,358	0	0		
Life Investors Ins. Co. of America	1,973,729	1	1		
People's Benefit Life Ins. Co.	5,743,022	0	0		
Transamerica Life Ins. and Annuity Co.	14,215,145	0	0		
Transamerica Life Ins. Co.	58,207,269	1	1		
Transamerica Occidental Life Ins. Co.	686,974	0	0		
Western Reserve Life Assurance Co. of Ohio	5,362,396	0	0		

# Annuities

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Aetna Life and Casualty</b>	<b>100,035,630</b>	<b>3</b>	<b>2</b>	<b>0.50</b>	<b>35</b>
Aetna Life Ins. and Annuity Co.	99,522,261	1	1		
Aetna Life Ins. Co.	513,369	2	1		
<b>Aid Association For Lutherans</b>	<b>11,890,901</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>14</b>
<b>Allianz Ins. Group</b>	<b>10,700,891</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>16</b>
Allianz Life Ins. Co. of North America	10,193,633	0	0		
LifeUSA Ins. Co.	507,258	0	0		
<b>Allmerica Financial Corp.</b>	<b>31,880,051</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>6</b>
Allmerica Financial Life Ins. Co.	30,192,778	0	0		
First Allmerica Financial Life Ins. Co.	1,687,273	0	0		
<b>Allstate Ins. Group</b>	<b>47,871,369</b>	<b>4</b>	<b>4</b>	<b>2.09</b>	<b>43</b>
Allstate Life Ins. Co.	11,862,189	1	1		
American Heritage Life Ins. Co.	3,745	0	0		
Charter National Life Ins. Co.	31,350	0	0		
Columbia Universal Life Ins. Co.	676	0	0		
Glenbrook Life and Annuity Co.	11,394,594	1	1		
Lincoln Benefit Life Co.	17,615,117	2	2		
Northbrook Life Ins. Co.	6,951,761	0	0		
Surety Life Ins. Co.	11,937	0	0		
<b>American Equity Investment Life Ins.</b>	<b>22,049,564</b>	<b>3</b>	<b>3</b>	<b>3.40</b>	<b>47</b>
<b>American Express Group</b>	<b>8,815,986</b>	<b>2</b>	<b>2</b>	<b>5.67</b>	<b>52</b>
American Enterprise Life Ins. Co.	2,281,100	0	0		
American Partners Life Ins. Co.	131,684	0	0		
IDS Life Ins. Co.	6,403,202	2	2		
<b>American International Group</b>	<b>149,766,507</b>	<b>4</b>	<b>3</b>	<b>0.50</b>	<b>36</b>
AIG Life Ins. Co.	7,946,888	0	0		
American General Annuity Ins. Co.	20,645,585	0	0		
American General Life Ins. Co.	11,602,732	3	3		

# Annuities

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
American International Life Assurance Co.	110,985	0	0		
Anchor National Life Ins. Co.	40,690,602	1	0		
Sunamerica Life Ins. Co.	2,636,296	0	0		
Variable Annuity Life Ins. Co.	66,133,419	0	0		
<b>American Mutual Holding Group</b>	<b>3,777,345</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>31</b>
American Investors Life Ins. Co.	1,660,811	0	0		
Amerus Life Ins. Co.	238,590	0	0		
Delta Life and Annuity Co.	1,450,641	0	0		
IL Annuity and Ins. Co.	417,129	0	0		
Indianapolis Life Ins. Co.	10,174	0	0		
<b>Ameritas Life Ins. Corp.</b>	<b>3,786,611</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>30</b>
Ameritas Life Ins. Corp.	1,994,500	0	0		
Ameritas Variable Life Ins. Co.	1,792,111	0	0		
<b>Beneficial Life</b>	<b>9,125,837</b>	<b>1</b>	<b>1</b>	<b>2.74</b>	<b>44</b>
Beneficial Life Ins. Co.	9,125,837	1	1		
<b>Century Companies of America</b>	<b>10,213,085</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>19</b>
Cuna Mutual Life Ins. Co.	10,213,085	0	0		
<b>CNA Ins. Group</b>	<b>13,408,900</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>12</b>
Continental Assurance Co.	3,445	0	0		
Valley Forge Life Ins. Co.	13,405,455	0	0		
<b>Conseco Group</b>	<b>21,579,833</b>	<b>6</b>	<b>6</b>	<b>6.95</b>	<b>53</b>
Bankers Life and Casualty Co.	19,886,718	3	3		
Bankers National Life Ins. Co.	186	0	0		
Conseco Annuity Assurance Co.	790,342	3	3		
Conseco Life Ins. Co.	3,400	0	0		
Conseco Medical Ins. Co. (dba Conseco Medical and Life Ins. Co.)	265	0	0		
Conseco Variable Ins. Co.	882,021	0	0		
Manhattan National Life Ins. Co.	750	0	0		

# Annuities

## Before you buy

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

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
Pioneer Life Ins. Co.	990	0	0		
Washington National Ins. Co.	15,161	0	0		
<b>Consumers Ins. Group</b>	<b>57,712,698</b>	<b>1</b>	<b>1</b>	<b>0.43</b>	<b>33</b>
Old Standard Life Ins. Co.	10,967,676	1	1		
Western United Life Assurance Co.	46,745,022	0	0		
<b>Equitable Life (NY)</b>	<b>30,879,972</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>7</b>
Equitable Life Assurance Society of the U.S.	30,879,972	0	0		
<b>Fidelity Invest Ins. and Annuity Group</b>	<b>11,125,899</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>15</b>
Fidelity Investments Life Ins.	11,125,899	0	0		
<b>Financial Holding Corp.</b>	<b>4,588,548</b>	<b>1</b>	<b>1</b>	<b>5.44</b>	<b>51</b>
Americo Financial Life and Annuity Ins. Co.	2,556,164	0	0		
Great Southern Life Ins. Co.	2,021,634	1	1		
United Fidelity Life Ins. Co.	10,750	0	0		
<b>Fortis Group</b>	<b>4,506,220</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>27</b>
American Bankers Life Assurance Co. of Florida	7,533	0	0		
American Memorial Life Ins. Co. of Florida	108,707	0	0		
Fortis Benefits Ins. Co.	4,347,770	0	0		
Fortis Ins. Co.	3,600	0	0		
John Alden Life Ins. Co.	37,972	0	0		
United Family Life Ins. Co.	638	0	0		
<b>GE Global Ins. Holding Co.</b>	<b>31,623,322</b>	<b>2</b>	<b>1</b>	<b>0.79</b>	<b>40</b>
Federal Home Life Ins. Co.	12,103	1	0		
First Colony Life Ins. Co.	1,626,745	0	0		
GE Life and Annuity Assurance Co.	14,577,040	0	0		
General Electric Capital Assurance Co.	15,407,012	1	1		
Union Fidelity Life Ins. Co.	422	0	0		



# Annuities

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Great American E&amp;S Ins. Co.</b>	<b>13,020,669</b>	<b>2</b>	<b>2</b>	<b>3.84</b>	<b>48</b>
Annuity Investors Life Ins. Co.	1,351,534	0	0		
Great American Life Ins. Co.	11,669,135	2	2		
<b>Great West Life Assurance</b>	<b>35,334,198</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>4</b>
Great-West Life and Annuity Ins. Co.	35,334,198	0	0		
<b>Guardian Life Group</b>	<b>16,177,258</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>10</b>
Guardian Ins. and Annuity Co.	16,038,633	0	0		
Guardian Life Ins. Co. of America	138,625	0	0		
<b>Hartford Fire and Casualty Group</b>	<b>4,398,080</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>29</b>
Hartford Life and Annuity Ins. Co.	1,645,665	0	0		
Hartford Life Ins. Co.	2,752,415	0	0		
<b>Jackson National Group</b>	<b>52,455,620</b>	<b>1</b>	<b>1</b>	<b>0.48</b>	<b>34</b>
Jackson National Life Ins. Co.	52,455,620	1	1		
<b>Jefferson Pilot Corp.</b>	<b>6,041,330</b>	<b>1</b>	<b>1</b>	<b>4.13</b>	<b>49</b>
Jefferson Pilot Financial Ins. Co.	124,808	1	1		
Jefferson-Pilot Life Ins. Co.	5,916,522	0	0		
<b>John Hancock Group</b>	<b>3,765,805</b>	<b>2</b>	<b>2</b>	<b>13.27</b>	<b>55</b>
John Hancock Life Ins. Co.	3,765,805	2	2		
<b>Liberty Mutual Ins. Group</b>	<b>10,469,820</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>18</b>
Keyport Life Ins. Co.	10,467,339	0	0		
Liberty Life Assurance Co. of Boston	2,481	0	0		
<b>Lincoln National</b>	<b>65,947,511</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>1</b>
Lincoln National Life Ins. Co.	65,947,511	0	0		
<b>Lutheran Brotherhood</b>	<b>9,845,470</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>20</b>
Lutheran Brotherhood	8,932,379	0	0		
Lutheran Brotherhood Variable Ins.	913,091	0	0		

# Annuities

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>Mass Mutual</b>	<b>11,156,814</b>	<b>2</b>	<b>2</b>	<b>4.48</b>	<b>50</b>
C.M. Life Ins. Co.	8,153,127	0	0		
Massachusetts Mutual Life Ins. Co.	2,992,600	2	2		
MML Bay State Life Ins. Co.	11,087	0	0		
<b>Merrill Lynch Ins. Group</b>	<b>5,998,699</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>25</b>
Merrill Lynch Life Ins. Co.	5,998,699	0	0		
<b>Metropolitan Group</b>	<b>33,255,276</b>	<b>2</b>	<b>2</b>	<b>1.50</b>	<b>42</b>
General American Life Ins. Co.	8,668	1	1		
Metlife Investors Ins. Co.	16,835,723	0	0		
Metlife Investors USA Ins. Co.	3,299,536	0	0		
Metropolitan Ins. and Annuity Co.	600	0	0		
Metropolitan Life Ins. Co.	7,636,704	0	0		
New England Life Ins. Co.	5,474,045	1	1		
<b>Midland National Life Ins. Group</b>	<b>6,414,040</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>24</b>
Midland National Life Ins. Co.	6,413,740	0	0		
North American Co. for Life and Health	300	0	0		
<b>MONY Consolidated</b>	<b>6,723,697</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>23</b>
MONY Life Ins. Co. of America	6,723,697	0	0		
<b>National Western Life Ins. Co.</b>	<b>10,621,883</b>	<b>3</b>	<b>3</b>	<b>7.06</b>	<b>54</b>
<b>Netherlands Ins. Companies</b>	<b>79,966,446</b>	<b>2</b>	<b>2</b>	<b>0.62</b>	<b>39</b>
Equitable Life Ins. Co. of Iowa	4,031,909	0	0		
Golden American Life Ins. Co.	17,787,228	0	0		
Northern Life Ins. Co.	4,803,061	2	2		
Reliastar Life Ins. Co.	12,998,191	0	0		
Reliastar Life Ins. Co. of New York	10,400	0	0		
Security Life of Denver Ins. Co.	30,001,074	0	0		
United Life and Annuity Ins. Co.	103,712	0	0		
USG Annuity and Life Co.	10,230,871	0	0		

# Annuities

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>New York Life Group</b>	<b>47,848,326</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>2</b>
New York Life Ins. and Annuity Co.	45,587,275	0	0		
New York Life Ins. Co.	2,261,051	0	0		
<b>Northwestern Mutual</b>	<b>5,125,339</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>26</b>
Northwestern Mutual Life Ins. Co.	5,125,339	0	0		
<b>Ohio National Life Group</b>	<b>4,457,837</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>28</b>
Ohio National Life Ins. Co.	4,457,837	0	0		
<b>Phoenix Companies</b>	<b>33,507,671</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>5</b>
PHL Variable Ins. Co.	33,288,868	0	0		
Phoenix Life Ins. Co.	218,803	0	0		
<b>Principal Financial Group</b>	<b>7,355,201</b>	<b>1</b>	<b>1</b>	<b>3.40</b>	<b>46</b>
Principal Life Ins. Co.	7,355,201	1	1		
<b>Protective Life Ins. Group</b>	<b>10,678,014</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>17</b>
Protective Life Ins. Co.	10,678,014	0	0		
<b>Prudential of America</b>	<b>60,705,564</b>	<b>3</b>	<b>3</b>	<b>1.23</b>	<b>41</b>
Pruco Life Ins. Co.	3,147	0	0		
Prudential Ins. Co. of America	60,702,417	3	3		
<b>Safeco Ins. Group</b>	<b>15,573,655</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>11</b>
American States Life Ins. Co.	36,362	0	0		
Safeco Life Ins. Co.	15,537,293	0	0		
<b>Security Benefit</b>	<b>8,417,334</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>22</b>
Security Benefit Life Ins. Co.	8,417,334	0	0		
<b>St. Paul Groups</b>	<b>19,765,028</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>9</b>
Fidelity and Guaranty Life Ins. Co.	19,765,028	0	0		
<b>Stancorp Financial Group</b>	<b>25,379,605</b>	<b>4</b>	<b>3</b>	<b>2.95</b>	<b>45</b>
Standard Ins. Co.	25,379,605	4	3		

# Annuities

Insurer group or company	2001 premium	Total complaints	Confirmed complaints	Complaint index	2001 ranking
<b>State Farm (IL)</b>	<b>9,247,263</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>21</b>
State Farm Life Ins. Co.	9,247,263	0	0		
<b>Sun Life Assurance Co. of Canada</b>	<b>27,079,677</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>8</b>
Sun Life Assurance Co. of Canada (USA)	27,079,617	0	0		
Sun Life Assurance Co. of Canada	60	0	0		
<b>TIAA Family of Companies</b>	<b>36,828,448</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>3</b>
Teachers Ins. and Annuity Association	36,818,434	0	0		
TIAA-CREF Life Ins. Co.	10,014	0	0		
<b>TMG Group</b>	<b>3,069,117</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>32</b>
Clarica Life Ins. Co.-U.S.	3,069,117	0	0		
<b>United Heritage Life Ins. Co.</b>	<b>3,130,538</b>	<b>2</b>	<b>2</b>	<b>15.96</b>	<b>56</b>
<b>Western-Southern Group</b>	<b>12,732,862</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>13</b>
Integrity Life Ins. Co.	4,992,884	0	0		
Western-Southern Life Assurance Co.	7,739,978	0	0		
<b>Zurich American Ins. Group</b>	<b>41,275,679</b>	<b>1</b>	<b>1</b>	<b>0.61</b>	<b>38</b>
Farmers New World Life Ins. Co.	11,588,553	0	0		
Federal Kemper Life Assurance Co.	31,339	0	0		
Kemper Investors Life Ins. Co.	29,655,787	0	0		
Zurich Life Ins. Co. of America	0	1	1		
<b>Total, this table</b>	<b>1,425,428,836</b>	<b>55</b>	<b>51</b>	<b>0.89</b>	<b>56</b>
<b>Total for annuities</b>	<b>1,473,823,078</b>	<b>65</b>	<b>59</b>	<b>1.00</b>	

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# About the Oregon Insurance Division

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

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

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

## Call us for help

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

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

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

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

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

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

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

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

## Visit our Web site

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

# Insurance publications

A variety of consumer publications are available from the Oregon Insurance Division. You may view these publications on our Web site, or request a copy by:

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

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

**E-mail:** [dcbs.insmail@state.or.us](mailto:dcbs.insmail@state.or.us)

There is no charge for copies of publications, unless otherwise noted. Publications are also available on our Web site: **[oregoninsurance.org](http://oregoninsurance.org)**.

- *Consumer Guide to Auto Insurance*  
Compares auto insurance premiums and provides money-saving tips for drivers.
- *Guía Básica de Oregon para seguro de autos*  
Explica los requisitos en Oregon para seguro de autos.
- *Consumer Guide to Health Insurance*  
Provides an overview of health insurance and your health-care rights.
- *Consumer Guide to Homeowner and Tenant Insurance*  
Compares premiums and provides money-saving tips for homeowners and renters.
- *Consumer Guide to Oregon Insurance Complaints 2001*  
Ranks insurers from best to worst, based on the number of consumer complaints received by the Insurance Division.
- *Free Help with Medicare and Other Health Insurance*  
A list of local organizations that help Medicare beneficiaries make better health-insurance decisions. Identifies volunteer assistance and volunteer opportunities.

- *Ayuda Gratuita con Medicare y Otros Seguros para la Salud*  
Una lista de organizaciones locales que le ayudan a beneficiarios de Medicare hacer mejores decisiones en cuanto a seguro para la salud.
- *New Insurance Rights for Patients*  
Explains external review of benefit denials, standing referrals to specialists, continuity of care, and prompt claim payment requirements.
- *Oregon Consumer Guide to Medigap and Medicare + Choice Plans*  
Compares Medicare supplement policies and explains Medicare + Choice options.
- *Oregon Insurance Division - Protecting the Insurance-buying Public*  
An overview of services provided by the Insurance Division and where to call for answers to common insurance questions.
- *La División de Aseguradoras - Protegiendo al Público en la Compra de Seguros*  
Una síntesis de servicios provistos por la División de Seguros y a donde llamar para obtener respuestas acerca de comunes preguntas de seguros.
- *A Shopper's Guide to Long-Term Care Insurance*  
Provides an overview of long-term care insurance, including costs and benefits. Published by the National Association of Insurance Commissioners.
- *Oregon Long-Term Care Insurance*  
Describes long-term care insurance and lists providers doing business in Oregon.
- *Your Medicare Health Plan Choices*  
Discusses managed care options for Medicare beneficiaries.