



2001 Oregon Complaint Report Part II

***Total complaints closed
in 2001***

**Oregon Insurance Division
Consumer Protection Section
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2001 Oregon Complaint Report Part II

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

Consumer Guide to Oregon Insurance Complaints

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

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

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

<http://www.cbs.state.or.us/external/ins/docs/consumer/2311-01.pdf>

Oregon Complaint Report, Part II

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

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How to use this report

This report includes:

- Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2001 (pages 2-15).
- Summary tables showing the total number of consumer complaints closed by the Insurance Division in 2001 by line of insurance (pages 16-78).
- Individual insurance company complaint tables for 2001 (pages 79-612).

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

Individual insurance companies are organized in alphabetical order beginning on Page 79. Companies that did not have any consumer complaints in 2001 are not included in the report.

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

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

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

Sample table

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

Table 1

Company A	DISPOSITION								TOTAL	
	CLAIM SETTLED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER RELIEF			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	2	67					1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100
DENIAL OF CLAIM			1	100					1	100
PREMIUM NOTICE/BILLING	1	100							1	100
TOTAL	3	50	1	17	1	17	1	17	6	100

Table 2

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

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

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

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

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

R E A S O N	D I S P O S I T I O N									
	P O L I C Y I S S U E D / R S T R D		A D V I S E D C O M P L A I N A N T		C O M P R O M I S E D S T L M N T / R S L T N		A D D I T I O N A L P A Y M E N T		R E F U N D	
	N M B R	P C T	N M B R	P C T	N M B R	P C T	N M B R	P C T	N M B R	P C T
PREMIUM & RATING	7	2	33	11	9	3			45	15
REFUSAL TO INSURE	14	12	10	8	6	5				
CANCELLATION	42	16	14	5	8	3			24	9
NONRENEWAL	6	10	6	10	3	5			2	3
CREDIT REPORTING			15	38					2	5
REDLINING										
DELAYS	3	0	29	4	10	1	7	1	7	1
FORCED PLACEMENT									1	17
AUDIT DISPUTE					1	13			1	13
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION	1	50							1	50
RECISSION	3	11			1	4			2	7
SURCHARGE			1	33	1	33				
ENDORSEMENT/RIDER					1	8			1	8
GROUP CONVERSION										
CONTINUATION OF BENEFITS	1	25			1	25				
OTHER: UNDERWRITING			2	9	1	5				
MISLEADING ADVERTISING									4	40
CHURNING										
REPLACEMENT										
AGENT HANDLING			1	3					2	6
FIDUCIARY/THEFT			1	50	1	50				
FAILURE TO PLACE			1	20						
MISREPRESENTATION			2	6					4	11
NOT LICENSED										
POLICY DELIVERY	4	36			1	9			1	9
MISAPPROPRIATION OF PREMIUM										
TWISTING									1	100
HIGH PRESSURE TACTICS					1	20				
DUPLICATION OF COVERAGE			1	100						
MISSTATEMENT ON APPLICATION										
FRAUD/FORGERY										
OTHER:MRKTNG & SALES							1	7		
UNSATISFACTORY SETTLEMENT/OFFER			47	5	50	5				

(Continued)

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					6	2				
REFUSAL TO INSURE					7	6			1	1
CANCELLATION			3	1	2	1			14	5
NONRENEWAL			1	2	5	8			1	2
CREDIT REPORTING					2	5				
REDLINING										
DELAYS	2	0	6	1	4	1	10	1		
FORCED PLACEMENT					1	17				
AUDIT DISPUTE									1	13
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION									1	4
SURCHARGE										
ENDORSEMENT/RIDER					1	8				
GROUP CONVERSION			1	14						
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING					1	5				
MISLEADING ADVERTISING					1	10				
CHURNING										
REPLACEMENT										
AGENT HANDLING					1	3			2	6
FIDUCIARY/THEFT										
FAILURE TO PLACE										
MISREPRESENTATION			1	3	1	3				
NOT LICENSED										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM					1	100				
TWISTING										
HIGH PRESSURE TACTICS										
DUPLICATION OF COVERAGE										
MISSTATEMENT ON APPLICATION										
FRAUD/FORGERY										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			6	1	9	1	23	2		

(Continued)

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
PREMIUM & RATING							3	1		
REFUSAL TO INSURE							1	1		
CANCELLATION			2	1			2	1		
NONRENEWAL	1	2					1	2	1	2
CREDIT REPORTING							1	3		
REDLINING										
DELAYS			214	31	6	1	3	0	3	0
FORCED PLACEMENT										
AUDIT DISPUTE										
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION										
SURCHARGE										
ENDORSEMENT/RIDER										
GROUP CONVERSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING							3	14		
MISLEADING ADVERTISING			1	10						
CHURNING										
REPLACEMENT										
AGENT HANDLING			2	6	1	3				
FIDUCIARY/THEFT										
FAILURE TO PLACE			2	40						
MISREPRESENTATION			1	3					2	6
NOT LICENSED										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
TWISTING										
HIGH PRESSURE TACTICS							1	20		
DUPLICATION OF COVERAGE										
MISSTATEMENT ON APPLICATION										
FRAUD/FORGERY										
OTHER:MRKTNG & SALES							1	7		
UNSATISFACTORY SETTLEMENT/OFFER			170	17	4	0	1	0	2	0

(Continued)

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	2	1	61	20						
REFUSAL TO INSURE	1	1	26	22						
CANCELLATION	1	0	19	7	1	0				
NONRENEWAL			4	7			2	3	1	2
CREDIT REPORTING	1	3	7	18						
REDLINING										
DELAYS	1	0	30	4	132	19				
FORCED PLACEMENT										
AUDIT DISPUTE			1	13						
UNFAIR DISCRIMINATION			1	100						
RATE CLASSIFICATION										
RECISSION			2	7						
SURCHARGE										
ENDORSEMENT/RIDER	1	8	2	17						
GROUP CONVERSION			4	57						
CONTINUATION OF BENEFITS			1	25						
OTHER: UNDERWRITING	1	5	3	14						
MISLEADING ADVERTISING			2	20						
CHURNING			1	33						
REPLACEMENT			3	20						
AGENT HANDLING			4	13						
FIDUCIARY/THEFT										
FAILURE TO PLACE										
MISREPRESENTATION			10	29						
NOT LICENSED										
POLICY DELIVERY			3	27						
MISAPPROPRIATION OF PREMIUM										
TWISTING										
HIGH PRESSURE TACTICS										
DUPLICATION OF COVERAGE										
MISSTATEMENT ON APPLICATION			1	50						
FRAUD/FORGERY										
OTHER:MRKTNG & SALES	1	7	1	7						
UNSATISFACTORY SETTLEMENT/OFFER	1	0	88	9	20	2				

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION											
	NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
PREMIUM & RATING			13	4	1	0	4	1	15	5	5	2
REFUSAL TO INSURE					1	1	1	1	5	4	1	1
CANCELLATION			6	2			1	0	20	7		
NONRENEWAL									1	2		
CREDIT REPORTING			1	3					4	10		
REDLINING												
DELAYS							22	3	36	5		
FORCED PLACEMENT												
AUDIT DISPUTE												
UNFAIR DISCRIMINATION												
RATE CLASSIFICATION												
RECISSION							1	4				
SURCHARGE					1	33						
ENDORSEMENT/RIDER									1	8		
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
OTHER: UNDERWRITING												
MISLEADING ADVERTISING							1	10				
CHURNING							1	33	1	33		
REPLACEMENT							2	13	1	7		
AGENT HANDLING							4	13	7	23		
FIDUCIARY/THEFT												
FAILURE TO PLACE									2	40		
MISREPRESENTATION							3	9	3	9		
NOT LICENSED												
POLICY DELIVERY							2	18				
MISAPPROPRIATION OF PREMIUM												
TWISTING												
HIGH PRESSURE TACTICS									1	20		
DUPLICATION OF COVERAGE												
MISSTATEMENT ON APPLICATION							1	50				
FRAUD/FORGERY									1	100		
OTHER:MRKTNG & SALES									6	43		
UNSATISFACTORY SETTLEMENT/OFFER					3	0	7	1	182	18		

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	3	1	27	9	65	21			1	0
REFUSAL TO INSURE	16	13	7	6	21	18			1	1
CANCELLATION	15	6	13	5	70	26			1	0
NONRENEWAL			8	13	17	28				
CREDIT REPORTING			1	3	6	15				
REDLINING										
DELAYS	7	1	23	3	53	8			4	1
FORCED PLACEMENT	1	17			2	33			1	17
AUDIT DISPUTE					2	25			1	13
UNFAIR DISCRIMINATION										
RATE CLASSIFICATION										
RECISSION	4	14	2	7	12	43				
SURCHARGE										
ENDORSEMENT/RIDER					4	33	1	8		
GROUP CONVERSION			2	29						
CONTINUATION OF BENEFITS			1	25						
OTHER: UNDERWRITING					6	27				
MISLEADING ADVERTISING										
CHURNING										
REPLACEMENT			4	27	4	27				
AGENT HANDLING			1	3	1	3				
FIDUCIARY/THEFT										
FAILURE TO PLACE										
MISREPRESENTATION	3	9	2	6	2	6				
NOT LICENSED			1	100						
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
TWISTING										
HIGH PRESSURE TACTICS					2	40				
DUPLICATION OF COVERAGE										
MISSTATEMENT ON APPLICATION										
FRAUD/FORGERY										
OTHER:MRKTNG & SALES					1	7			1	7
UNSATISFACTORY SETTLEMENT/OFFER	47	5	25	2	195	19			9	1

(Continued)

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

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION						TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
PREMIUM & RATING	7	2	1	0	2	1	310	100
REFUSAL TO INSURE	1	1					120	100
CANCELLATION	6	2	1	0	3	1	268	100
NONRENEWAL	1	2					61	100
CREDIT REPORTING							40	100
REDLINING			1	100			1	100
DELAYS	70	10	1	0	2	0	685	100
FORCED PLACEMENT							6	100
AUDIT DISPUTE	1	13					8	100
UNFAIR DISCRIMINATION							1	100
RATE CLASSIFICATION							2	100
RECISSION							28	100
SURCHARGE							3	100
ENDORSEMENT/RIDER							12	100
GROUP CONVERSION							7	100
CONTINUATION OF BENEFITS							4	100
OTHER: UNDERWRITING	3	14			2	9	22	100
MISLEADING ADVERTISING			1	10			10	100
CHURNING							3	100
REPLACEMENT			1	7			15	100
AGENT HANDLING			3	10	2	6	31	100
FIDUCIARY/THEFT							2	100
FAILURE TO PLACE							5	100
MISREPRESENTATION			1	3			35	100
NOT LICENSED							1	100
POLICY DELIVERY							11	100
MISAPPROPRIATION OF PREMIUM							1	100
TWISTING							1	100
HIGH PRESSURE TACTICS							5	100
DUPLICATION OF COVERAGE							1	100
MISSTATEMENT ON APPLICATION							2	100
FRAUD/FORGERY							1	100
OTHER:MRKTING & SALES	1	7	1	7			14	100
UNSATISFACTORY SETTLEMENT/OFFER	111	11	10	1	1	0	1011	100

(Continued)

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
MEDICAL NECESSITY					2	4				
POST CLAIM UNDERWRITING			4	11	4	11				
SUBROGATION			7	23	3	10				
DENIAL OF CLAIM			60	6	55	6	6	1		
USUAL, CUSTOMARY, REASONABLE			2	6	4	13	1	3		
COORDINATION OF BENEFITS					3	11	1	4		
PCP REFERRALS					5	13				
UTILIZATION REVIEW			1	4						
EXPERIMENTAL					1	33				
ASSIGNMENT OF BENEFITS							1	14		
COST CONTAINMENT			2	8	2	8				
OTHER: CLAIM HANDLING			15	13	4	3	1	1		
PREMIUM NOTICE/BILLING	2	2	9	7	8	6			27	21
CASH VALUE			2	4					5	11
ACCELERATED BENEFITS							1	100		
DELAYS/NO RESPONSE	2	9			1	5			3	14
INFORMATION REQUESTED	1	1	3	3	1	1			1	1
PREMIUM REFUNDED	1	1	4	4					64	62
NONFORFEITURE					2	29			1	14
PAYMENT NOT CREDITED	1	7	1	7						
COVERAGE QUESTION			2	6	3	9				
ACCESS TO CARE			1	2	6	11				
QUALITY OF CARE					1	17				
COMPANY/AGENT DISPUTE	1	20			1	20				
ABUSIVE SERVICE			1	5	2	10			2	10
OTHER: POLICYHOLDER SERVICE			3	12	1	4				
TOTAL	89	2	280	6	204	4	19	0	201	4

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
MEDICAL NECESSITY			2	4	2	4	1	2		
POST CLAIM UNDERWRITING					5	14			1	3
SUBROGATION	1	3					1	3		
DENIAL OF CLAIM			41	4	11	1	24	3		
USUAL, CUSTOMARY, REASONABLE					1	3				
COORDINATION OF BENEFITS										
PCP REFERRALS			1	3						
UTILIZATION REVIEW	1	4			2	9	2	9		
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT										
OTHER: CLAIM HANDLING			1	1	3	3				
PREMIUM NOTICE/BILLING					3	2			1	1
CASH VALUE					1	2				
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED			1	1	1	1			1	1
PREMIUM REFUNDED										
NONFORFEITURE										
PAYMENT NOT CREDITED									1	7
COVERAGE QUESTION			2	6	5	15				
ACCESS TO CARE			3	5	2	4	1	2		
QUALITY OF CARE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE			2	8						
TOTAL	4	0	71	2	78	2	62	1	24	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION									
	NONRENEWAL UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
MEDICAL NECESSITY			7	14	1	2				
POST CLAIM UNDERWRITING										
SUBROGATION			2	6						
DENIAL OF CLAIM			96	10	2	0	2	0	3	0
USUAL, CUSTOMARY, REASONABLE			4	13			1	3		
COORDINATION OF BENEFITS			8	30			1	4		
PCP REFERRALS			13	33						
UTILIZATION REVIEW			8	35			1	4		
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS			2	29						
COST CONTAINMENT			6	24						
OTHER: CLAIM HANDLING			6	5	1	1	2	2	2	2
PREMIUM NOTICE/BILLING					1	1	4	3		
CASH VALUE							2	4		
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE			1	5						
INFORMATION REQUESTED			2	2	1	1	1	1		
PREMIUM REFUNDED							1	1	1	1
NONFORFEITURE					1	14				
PAYMENT NOT CREDITED										
COVERAGE QUESTION			3	9						
ACCESS TO CARE			3	5						
QUALITY OF CARE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE			4	19						
OTHER: POLICYHOLDER SERVICE							2	8		
TOTAL	1	0	557	12	18	0	34	1	14	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
MEDICAL NECESSITY			9	18						
POST CLAIM UNDERWRITING			6	17						
SUBROGATION			3	10	1	3				
DENIAL OF CLAIM	1	0	83	9	5	1				
USUAL, CUSTOMARY, REASONABLE			6	19	1	3				
COORDINATION OF BENEFITS			3	11						
PCP REFERRALS			5	13						
UTILIZATION REVIEW			1	4						
EXPERIMENTAL			1	33						
ASSIGNMENT OF BENEFITS			1	14						
COST CONTAINMENT			4	16						
OTHER: CLAIM HANDLING			12	10						
PREMIUM NOTICE/BILLING	1	1	25	19	1	1				
CASH VALUE			19	40	1	2				
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE			7	32	6	27				
INFORMATION REQUESTED			75	72	1	1				
PREMIUM REFUNDED			2	2	1	1				
NONFORFEITURE					1	14				
PAYMENT NOT CREDITED			5	33	1	7				
COVERAGE QUESTION			4	12						
ACCESS TO CARE			26	47	3	5				
QUALITY OF CARE			2	33						
COMPANY/AGENT DISPUTE			1	20						
ABUSIVE SERVICE			6	29	1	5				
OTHER: POLICYHOLDER SERVICE			4	16						
TOTAL	12	0	584	13	176	4	2	0	1	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION											
	NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
MEDICAL NECESSITY							1	2	4	8		
POST CLAIM UNDERWRITING							1	3	3	8	4	11
SUBROGATION									1	3		
DENIAL OF CLAIM			1	0	8	1	9	1	148	16		
USUAL, CUSTOMARY, REASONABLE					1	3			1	3		
COORDINATION OF BENEFITS												
PCP REFERRALS									4	10		
UTILIZATION REVIEW									1	4		
EXPERIMENTAL												
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT												
OTHER: CLAIM HANDLING							3	3	10	9		
PREMIUM NOTICE/BILLING			16	12					3	2		
CASH VALUE	2	4	1	2	1	2						
ACCELERATED BENEFITS												
DELAYS/NO RESPONSE			1	5			1	5				
INFORMATION REQUESTED												
PREMIUM REFUNDED									4	4		
NONFORFEITURE	1	14										
PAYMENT NOT CREDITED			3	20								
COVERAGE QUESTION							1	3	2	6		
ACCESS TO CARE					1	2						
QUALITY OF CARE												
COMPANY/AGENT DISPUTE									1	20		
ABUSIVE SERVICE									1	5		
OTHER: POLICYHOLDER SERVICE									1	4		
TOTAL	3	0	42	1	17	0	66	1	470	10	10	0

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

	DISPOSITION									
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
MEDICAL NECESSITY	9	18	1	2	9	18				
POST CLAIM UNDERWRITING	3	8	1	3	2	6			1	3
SUBROGATION			1	3	9	29				
DENIAL OF CLAIM	113	12	33	4	181	19			10	1
USUAL, CUSTOMARY, REASONABLE	6	19	1	3						
COORDINATION OF BENEFITS	4	15			6	22				
PCP REFERRALS	2	5	3	8	6	15				
UTILIZATION REVIEW	5	22								
EXPERIMENTAL	1	33								
ASSIGNMENT OF BENEFITS	1	14	1	14	1	14				
COST CONTAINMENT	6	24	3	12	2	8				
OTHER: CLAIM HANDLING	3	3	7	6	26	23			6	5
PREMIUM NOTICE/BILLING	3	2	7	5	11	8			1	1
CASH VALUE	5	11	1	2					1	2
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED	6	6			3	3			2	2
PREMIUM REFUNDED	7	7	2	2	5	5			1	1
NONFORFEITURE			1	14						
PAYMENT NOT CREDITED	1	7			1	7				
COVERAGE QUESTION	6	18	1	3	5	15				
ACCESS TO CARE	7	13			1	2				
QUALITY OF CARE	2	33			1	17				
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE	2	10								
OTHER: POLICYHOLDER SERVICE			1	4	2	8			4	16
TOTAL	288	6	181	4	734	16	1	0	45	1

**TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION**

REASON	DISPOSITION						TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
MEDICAL NECESSITY	1	2					49	100
POST CLAIM UNDERWRITING	1	3					36	100
SUBROGATION					2	6	31	100
DENIAL OF CLAIM	35	4	2	0	1	0	930	100
USUAL, CUSTOMARY, REASONABLE	1	3	1	3			31	100
COORDINATION OF BENEFITS	1	4					27	100
PCP REFERRALS							39	100
UTILIZATION REVIEW	1	4					23	100
EXPERIMENTAL							3	100
ASSIGNMENT OF BENEFITS							7	100
COST CONTAINMENT							25	100
OTHER: CLAIM HANDLING	1	1	4	3	8	7	115	100
PREMIUM NOTICE/BILLING			5	4	2	2	130	100
CASH VALUE	3	6	3	6			47	100
ACCELERATED BENEFITS							1	100
DELAYS/NO RESPONSE							22	100
INFORMATION REQUESTED	2	2	2	2			104	100
PREMIUM REFUNDED	8	8			2	2	103	100
NONFORFEITURE							7	100
PAYMENT NOT CREDITED					1	7	15	100
COVERAGE QUESTION							34	100
ACCESS TO CARE	1	2					55	100
QUALITY OF CARE							6	100
COMPANY/AGENT DISPUTE					1	20	5	100
ABUSIVE SERVICE			2	10			21	100
OTHER: POLICYHOLDER SERVICE			2	8	3	12	25	100
TOTAL	256	6	42	1	32	1	4618	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FIRE	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVERAGE EXTENDED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL	1	33								
DELAYS			1	20	1	20				
FORCED PLACEMENT										
OTHER:MRKTNG & SALES									1	100
UNSATISFACTORY SETTLEMENT/OFFER										
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM							1	20		
OTHER: CLAIM HANDLING									1	100
INFORMATION REQUESTED										
PREMIUM REFUNDED										
TOTAL	1	4	1	4	1	4	1	4	2	8

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FIRE	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL					1	33				
DELAYS			1	20						
FORCED PLACEMENT										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER							1	20		
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM									1	20
OTHER: CLAIM HANDLING										
INFORMATION REQUESTED	1	100								
PREMIUM REFUNDED	1	100								
TOTAL	2	8	1	4	1	4	1	4	1	4

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FIRE	DISPOSITION								TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE					1	100			1	100
CANCELLATION					1	100			1	100
NONRENEWAL					1	33			3	100
DELAYS					1	20	1	20	5	100
FORCED PLACEMENT					1	100			1	100
OTHER:MRKTNG & SALES									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	20			3	60			5	100
POST CLAIM UNDERWRITING							1	100	1	100
DENIAL OF CLAIM			1	20	2	40			5	100
OTHER: CLAIM HANDLING									1	100
INFORMATION REQUESTED									1	100
PREMIUM REFUNDED									1	100
TOTAL	1	4	1	4	10	38	2	8	26	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FARMOWNERS MULT PERIL	DISPOSITION										TOTAL	
	POLICY ISSUED/RSTRD		COVERAGE EXTENDED		CLAIM REOPENED		QUESTION OF FACT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION	2	100									2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33			1	33	3	100
DENIAL OF CLAIM							1	100			1	100
TOTAL	2	33	1	17	1	17	1	17	1	17	6	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING			5	19			6	23			3	12
REFUSAL TO INSURE	1	9	4	36								
CANCELLATION	5	33			1	7	1	7				
NONRENEWAL	2	9			2	9					2	9
CREDIT REPORTING			5	42			2	17				
DELAYS			7	16	1	2			1	2	1	2
SURCHARGE			1	100								
OTHER: UNDERWRITING												
AGENT HANDLING												
MISREPRESENTATION												
POLICY DELIVERY	1	100										
DUPLICATION OF COVERAGE			1	100								
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER			4	7	1	2						
POST CLAIM UNDERWRITING												
SUBROGATION												
DENIAL OF CLAIM			7	14	1	2			3	6	1	2
OTHER: CLAIM HANDLING			1	13	1	13						
PREMIUM NOTICE/BILLING			1	8			5	38			1	8
INFORMATION REQUESTED			1	20								
PREMIUM REFUNDED							2	40				
OTHER: POLICYHOLDER SERVICE			1	50								
TOTAL	9	3	38	14	7	2	16	6	4	1	8	3

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION									
	CLAIM REOPENED		CANCELLATION UPHELD		NONRENEWAL UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION			1	7						
NONRENEWAL					1	5			1	5
CREDIT REPORTING									1	8
DELAYS	1	2					4	9		
SURCHARGE										
OTHER: UNDERWRITING										
AGENT HANDLING										
MISREPRESENTATION										
POLICY DELIVERY										
DUPLICATION OF COVERAGE										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	2	3					9	16		
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM	2	4					1	2		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING INFORMATION REQUESTED									1	8
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	5	2	1	0	1	0	14	5	3	1

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION									
	UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		NONRENEWAL NOTICE RESCINDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			4	15						
REFUSAL TO INSURE	1	9	3	27						
CANCELLATION										
NONRENEWAL			1	5			1	5	1	5
CREDIT REPORTING			1	8						
DELAYS			3	7	6	14				
SURCHARGE										
OTHER: UNDERWRITING	1	100								
AGENT HANDLING										
MISREPRESENTATION										
POLICY DELIVERY										
DUPLICATION OF COVERAGE										
OTHER:MRKTNG & SALES	1	100								
UNSATISFACTORY SETTLEMENT/OFFER			1	2	3	5				
POST CLAIM UNDERWRITING			1	100						
SUBROGATION										
DENIAL OF CLAIM			2	4						
OTHER: CLAIM HANDLING			1	13						
PREMIUM NOTICE/BILLING			1	8						
INFORMATION REQUESTED			3	60	1	20				
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	3	1	21	7	10	4	1	0	1	0

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION											
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	4			4	15	3	12
REFUSAL TO INSURE									1	9	1	9
CANCELLATION			1	7					1	7	4	27
NONRENEWAL									4	18	7	32
CREDIT REPORTING									1	8	2	17
DELAYS			7	16			1	2			3	7
SURCHARGE												
OTHER: UNDERWRITING												
AGENT HANDLING			1	100								
MISREPRESENTATION			1	100								
POLICY DELIVERY												
DUPLICATION OF COVERAGE												
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER			16	28			4	7	2	3	11	19
POST CLAIM UNDERWRITING												
SUBROGATION									1	50	1	50
DENIAL OF CLAIM			7	14			1	2	3	6	23	45
OTHER: CLAIM HANDLING			1	13							3	38
PREMIUM NOTICE/BILLING	1	8									1	8
INFORMATION REQUESTED												
PREMIUM REFUNDED			1	20					1	20		
OTHER: POLICYHOLDER SERVICE												
TOTAL	1	0	35	12	1	0	6	2	18	6	59	21

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

HOMEOWNERS MULT PERIL	DISPOSITION								TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									26	100
REFUSAL TO INSURE									11	100
CANCELLATION							1	7	15	100
NONRENEWAL									22	100
CREDIT REPORTING									12	100
DELAYS			8	19					43	100
SURCHARGE									1	100
OTHER: UNDERWRITING									1	100
AGENT HANDLING									1	100
MISREPRESENTATION									1	100
POLICY DELIVERY									1	100
DUPLICATION OF COVERAGE									1	100
OTHER:MRKTNG & SALES									1	100
UNSATISFACTORY SETTLEMENT/OFFER			4	7	1	2			58	100
POST CLAIM UNDERWRITING									1	100
SUBROGATION									2	100
DENIAL OF CLAIM									51	100
OTHER: CLAIM HANDLING	1	13							8	100
PREMIUM NOTICE/BILLING INFORMATION REQUESTED					2	15			13	100
PREMIUM REFUNDED			1	20					5	100
OTHER: POLICYHOLDER SERVICE	1	50							2	100
TOTAL	2	1	13	5	3	1	1	0	281	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL MULT PERIL	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	20						
CANCELLATION							1	14				
NONRENEWAL	1	13					1	13	1	13	2	25
DELAYS			1	8			1	8				
AUDIT DISPUTE												
OTHER: UNDERWRITING												
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER					1	10						
DENIAL OF CLAIM			1	6								
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING			1	50								
DELAYS/NO RESPONSE					1	100						
PREMIUM REFUNDED							1	100				
OTHER: POLICYHOLDER SERVICE												
TOTAL	1	1	3	4	3	4	4	6	1	1	2	3

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL MULT PERIL	DISPOSITION							
	CANCELLATION UPHELD		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
CANCELLATION					1	14		
NONRENEWAL							1	13
DELAYS								
AUDIT DISPUTE	1	50						
OTHER: UNDERWRITING							1	100
AGENT HANDLING								
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM							1	6
OTHER: CLAIM HANDLING			1	33				
PREMIUM NOTICE/BILLING								
DELAYS/NO RESPONSE								
PREMIUM REFUNDED								
OTHER: POLICYHOLDER SERVICE							1	100
TOTAL	1	1	1	1	1	1	4	6

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL MULT PERIL	DISPOSITION											
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							4	80				
CANCELLATION	1	14							1	14	2	29
NONRENEWAL											2	25
DELAYS	2	15					4	31	1	8	1	8
AUDIT DISPUTE											1	50
OTHER: UNDERWRITING												
AGENT HANDLING					1	100						
UNSATISFACTORY SETTLEMENT/OFFER							5	50				
DENIAL OF CLAIM							7	41			5	29
OTHER: CLAIM HANDLING							1	33			1	33
PREMIUM NOTICE/BILLING			1	50								
DELAYS/NO RESPONSE												
PREMIUM REFUNDED												
OTHER: POLICYHOLDER SERVICE												
TOTAL	3	4	1	1	1	1	21	29	2	3	12	17

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL MULT PERIL	DISPOSITION								TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									5	100
CANCELLATION			1	14					7	100
NONRENEWAL									8	100
DELAYS			3	23					13	100
AUDIT DISPUTE									2	100
OTHER: UNDERWRITING									1	100
AGENT HANDLING									1	100
UNSATISFACTORY SETTLEMENT/OFFER			3	30	1	10			10	100
DENIAL OF CLAIM	2	12					1	6	17	100
OTHER: CLAIM HANDLING									3	100
PREMIUM NOTICE/BILLING									2	100
DELAYS/NO RESPONSE									1	100
PREMIUM REFUNDED									1	100
OTHER: POLICYHOLDER SERVICE									1	100
TOTAL	2	3	7	10	1	1	1	1	72	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

INLAND MARINE	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION								
NONRENEWAL								
DELAYS								
UNSATISFACTORY SETTLEMENT/OFFER	1	17					2	33
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING					1	100		
PREMIUM NOTICE/BILLING			1	100				
TOTAL	1	6	1	6	1	6	2	13

INLAND MARINE	DISPOSITION										TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION	1	50							1	50	2	100
NONRENEWAL									1	100	1	100
DELAYS			1	50					1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	17	1	17	1	17			6	100
DENIAL OF CLAIM							1	33	2	67	3	100
OTHER: CLAIM HANDLING											1	100
PREMIUM NOTICE/BILLING											1	100
TOTAL	1	6	2	13	1	6	2	13	5	31	16	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

MEDICAL MALPRACT	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

WORKERS COMP	DISPOSITION											
	ADVISED COMPLAINANT		REFUND		UNABLE TO ASSIST		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	25	1	25	1	25						
REFUSAL TO INSURE												
CANCELLATION	2	50										
NONRENEWAL									1	100		
AUDIT DISPUTE											1	25
UNSATISFACTORY SETTLEMENT/OFFER							2	50	1	25		
DENIAL OF CLAIM												
OTHER: CLAIM HANDLING									1	100		
PREMIUM REFUNDED	1	50							1	50		
OTHER: POLICYHOLDER SERVICE												
TOTAL	4	17	1	4	1	4	2	9	4	17	1	4

WORKERS COMP	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	25									4	100
REFUSAL TO INSURE			1	100							1	100
CANCELLATION			2	50							4	100
NONRENEWAL											1	100
AUDIT DISPUTE			1	25	1	25	1	25			4	100
UNSATISFACTORY SETTLEMENT/OFFER									1	25	4	100
DENIAL OF CLAIM			1	100							1	100
OTHER: CLAIM HANDLING											1	100
PREMIUM REFUNDED											2	100
OTHER: POLICYHOLDER SERVICE									1	100	1	100
TOTAL	1	4	5	22	1	4	1	4	2	9	23	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

OTHER LIABILITY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	50			1	50				
REFUSAL TO INSURE												
CANCELLATION	2	40										
DELAYS					2	15			1	8		
AUDIT DISPUTE							1	100				
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER			1	9	1	9						
DENIAL OF CLAIM			1	6	1	6					1	6
OTHER: CLAIM HANDLING												
DELAYS/NO RESPONSE	1	100										
COVERAGE QUESTION			1	100								
OTHER: POLICYHOLDER SERVICE												
TOTAL	3	5	4	7	4	7	2	3	1	2	1	2

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

OTHER LIABILITY	DISPOSITION									
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
DELAYS	6	46			2	15				
AUDIT DISPUTE										
AGENT HANDLING			1	100						
UNSATISFACTORY SETTLEMENT/OFFER	3	27	1	9	1	9			1	9
DENIAL OF CLAIM							6	33		
OTHER: CLAIM HANDLING			1	33						
DELAYS/NO RESPONSE										
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
TOTAL	9	16	3	5	3	5	6	10	1	2

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

OTHER LIABILITY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
REFUSAL TO INSURE			1	100					1	100
CANCELLATION			2	40	1	20			5	100
DELAYS			2	15					13	100
AUDIT DISPUTE									1	100
AGENT HANDLING									1	100
UNSATISFACTORY SETTLEMENT/OFFER			3	27					11	100
DENIAL OF CLAIM			9	50					18	100
OTHER: CLAIM HANDLING	1	33			1	33			3	100
DELAYS/NO RESPONSE									1	100
COVERAGE QUESTION									1	100
OTHER: POLICYHOLDER SERVICE							1	100	1	100
TOTAL	1	2	17	29	2	3	1	2	58	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

AIRCRAFT	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

FIDELITY	DISPOSITION									
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		CLAIM SETTLED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION										
DELAYS					3	33	1	11	1	11
AGENT HANDLING									1	100
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM	1	50								
OTHER: CLAIM HANDLING			1	100						
TOTAL	1	7	1	7	3	20	1	7	2	13

FIDELITY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION			1	100					1	100
DELAYS	1	11			3	33			9	100
AGENT HANDLING									1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
DENIAL OF CLAIM					1	50			2	100
OTHER: CLAIM HANDLING									1	100
TOTAL	1	7	1	7	4	27	1	7	15	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

CREDIT	DISPOSITION							
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE								
CANCELLATION							2	50
DELAYS					3	100		
MISLEADING ADVERTISING			2	100				
MISREPRESENTATION								
UNSATISFACTORY SETTLEMENT/OFFER					2	50		
DENIAL OF CLAIM	1	33					1	33
DELAYS/NO RESPONSE			1	100				
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED			2	67			1	33
TOTAL	1	4	5	22	5	22	5	22

CREDIT	DISPOSITION						TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	100					1	100
CANCELLATION	1	25			1	25	4	100
DELAYS							3	100
MISLEADING ADVERTISING							2	100
MISREPRESENTATION	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25	1	25			4	100
DENIAL OF CLAIM	1	33					3	100
DELAYS/NO RESPONSE							1	100
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED							3	100
TOTAL	5	22	1	4	1	4	23	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

TITLE	DISPOSITION								TOTAL	
	ADDITIONAL PAYMENT		REFUND		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	100			1	100
DELAYS			1	100					1	100
OTHER:MRKTNG & SALES	1	50					1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
DENIAL OF CLAIM							2	100	2	100
DELAYS/NO RESPONSE					1	100			1	100
PREMIUM REFUNDED			1	100					1	100
OTHER: POLICYHOLDER SERVICE					1	50	1	50	2	100
TOTAL	1	9	2	18	3	27	5	45	11	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING	3	4	3	4	3	4			3	4
REFUSAL TO INSURE	13	15	4	4	5	6				
CANCELLATION	17	22	1	1	5	7			4	5
NONRENEWAL			1	33						
DELAYS	2	1	2	1	3	2	1	1	2	1
FORCED PLACEMENT										
AUDIT DISPUTE					1	100				
UNFAIR DISCRIMINATION										
RECISSION	3	11			1	4			2	7
ENDORSEMENT/RIDER					1	25				
GROUP CONVERSION										
CONTINUATION OF BENEFITS	1	33			1	33				
MISLEADING ADVERTISING									1	20
REPLACEMENT										
AGENT HANDLING										
MISREPRESENTATION									2	20
NOT LICENSED										
POLICY DELIVERY	2	50								
TWISTING									1	100
HIGH PRESSURE TACTICS					1	100				
MISSTATEMENT ON APPLICATION										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			5	2	16	8				
MEDICAL NECESSITY					2	4				
POST CLAIM UNDERWRITING			2	10	4	19				
SUBROGATION					1	20				
DENIAL OF CLAIM			14	3	49	11	5	1		
USUAL, CUSTOMARY, REASONABLE			1	6	2	12				
COORDINATION OF BENEFITS					3	11	1	4		
PCP REFERRALS					5	13				
UTILIZATION REVIEW										
EXPERIMENTAL					1	33				
ASSIGNMENT OF BENEFITS							1	17		
COST CONTAINMENT			2	8	2	8				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING					5	21			3	13

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING			2	3						
REFUSAL TO INSURE			7	8			1	1		
CANCELLATION	1	1	1	1			7	9	2	3
NONRENEWAL							1	33		
DELAYS	1	1			1	1			43	32
FORCED PLACEMENT										
AUDIT DISPUTE										
UNFAIR DISCRIMINATION										
RECISSION							1	4		
ENDORSEMENT/RIDER										
GROUP CONVERSION	1	14								
CONTINUATION OF BENEFITS										
MISLEADING ADVERTISING			1	20						
REPLACEMENT										
AGENT HANDLING			1	20						
MISREPRESENTATION	1	10								
NOT LICENSED										
POLICY DELIVERY										
TWISTING										
HIGH PRESSURE TACTICS										
MISSTATEMENT ON APPLICATION										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			4	2	1	0			55	26
MEDICAL NECESSITY	2	4	2	4	1	2			7	16
POST CLAIM UNDERWRITING			5	24			1	5		
SUBROGATION									1	20
DENIAL OF CLAIM	20	4	7	2	5	1			83	18
USUAL, CUSTOMARY, REASONABLE									3	18
COORDINATION OF BENEFITS									8	30
PCP REFERRALS	1	3							13	33
UTILIZATION REVIEW			1	5	2	11			8	42
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS									2	33
COST CONTAINMENT									6	25
OTHER: CLAIM HANDLING									1	8
PREMIUM NOTICE/BILLING			1	4						

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION							
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING			2	3				
REFUSAL TO INSURE			1	1				
CANCELLATION			1	1				
NONRENEWAL								
DELAYS	1	1			3	2		
FORCED PLACEMENT								
AUDIT DISPUTE								
UNFAIR DISCRIMINATION								
RECISSION								
ENDORSEMENT/RIDER								
GROUP CONVERSION								
CONTINUATION OF BENEFITS								
MISLEADING ADVERTISING								
REPLACEMENT								
AGENT HANDLING								
MISREPRESENTATION								
NOT LICENSED								
POLICY DELIVERY								
TWISTING								
HIGH PRESSURE TACTICS								
MISSTATEMENT ON APPLICATION								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER					1	0	1	0
MEDICAL NECESSITY	1	2						
POST CLAIM UNDERWRITING								
SUBROGATION								
DENIAL OF CLAIM	1	0	1	0	2	0	1	0
USUAL, CUSTOMARY, REASONABLE								
COORDINATION OF BENEFITS			1	4				
PCP REFERRALS								
UTILIZATION REVIEW								
EXPERIMENTAL								
ASSIGNMENT OF BENEFITS								
COST CONTAINMENT								
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING			1	4				

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	30	43			3	4	1	1		
REFUSAL TO INSURE	22	25					1	1	1	1
CANCELLATION	8	11			3	4				
NONRENEWAL	1	33								
DELAYS	15	11	29	22					1	1
FORCED PLACEMENT										
AUDIT DISPUTE										
UNFAIR DISCRIMINATION	1	100								
RECISSION	2	7							1	4
ENDORSEMENT/RIDER	2	50								
GROUP CONVERSION	4	57								
CONTINUATION OF BENEFITS										
MISLEADING ADVERTISING	2	40							1	20
REPLACEMENT	1	33							2	67
AGENT HANDLING	1	20								
MISREPRESENTATION	4	40							1	10
NOT LICENSED										
POLICY DELIVERY	2	50								
TWISTING										
HIGH PRESSURE TACTICS										
MISSTATEMENT ON APPLICATION									1	100
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	43	20	1	0			3	1	2	1
MEDICAL NECESSITY	9	20							1	2
POST CLAIM UNDERWRITING	3	14							1	5
SUBROGATION	3	60								
DENIAL OF CLAIM	65	14	3	1	1	0	8	2	6	1
USUAL, CUSTOMARY, REASONABLE	5	29					1	6		
COORDINATION OF BENEFITS	3	11								
PCP REFERRALS	5	13								
UTILIZATION REVIEW	1	5								
EXPERIMENTAL	1	33								
ASSIGNMENT OF BENEFITS	1	17								
COST CONTAINMENT	4	17								
OTHER: CLAIM HANDLING	2	17								
PREMIUM NOTICE/BILLING	8	33								

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	1	3	4	10	14	5	7
REFUSAL TO INSURE	3	3	1	1	14	16	4	4	11	12
CANCELLATION	1	1			12	16	3	4	9	12
NONRENEWAL										
DELAYS	2	1			5	4	7	5	3	2
FORCED PLACEMENT					1	100				
AUDIT DISPUTE										
UNFAIR DISCRIMINATION										
RECISSION					4	15	2	7	11	41
ENDORSEMENT/RIDER									1	25
GROUP CONVERSION							2	29		
CONTINUATION OF BENEFITS							1	33		
MISLEADING ADVERTISING										
REPLACEMENT										
AGENT HANDLING	2	40								
MISREPRESENTATION	1	10			1	10				
NOT LICENSED							1	100		
POLICY DELIVERY										
TWISTING										
HIGH PRESSURE TACTICS										
MISSTATEMENT ON APPLICATION										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER	6	3			32	15	8	4	15	7
MEDICAL NECESSITY	2	4			9	20	1	2	7	16
POST CLAIM UNDERWRITING					3	14			1	5
SUBROGATION										
DENIAL OF CLAIM	9	2			100	22	13	3	36	8
USUAL, CUSTOMARY, REASONABLE					5	29				
COORDINATION OF BENEFITS					4	15			6	22
PCP REFERRALS	4	10			2	5	3	8	6	15
UTILIZATION REVIEW	1	5			5	26				
EXPERIMENTAL					1	33				
ASSIGNMENT OF BENEFITS							1	17	1	17
COST CONTAINMENT					6	25	2	8	2	8
OTHER: CLAIM HANDLING					2	17	1	8	3	25
PREMIUM NOTICE/BILLING					3	13	1	4	1	4

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH REASON	DISPOSITION						TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		NMBR	PCT
	NMBR	PCT	NMBR	PCT	NMBR	PCT		
PREMIUM & RATING							69	100
REFUSAL TO INSURE	1	1					89	100
CANCELLATION			1	1			76	100
NONRENEWAL							3	100
DELAYS	3	2	10	7			134	100
FORCED PLACEMENT							1	100
AUDIT DISPUTE							1	100
UNFAIR DISCRIMINATION							1	100
RECISSION							27	100
ENDORSEMENT/RIDER							4	100
GROUP CONVERSION							7	100
CONTINUATION OF BENEFITS							3	100
MISLEADING ADVERTISING							5	100
REPLACEMENT							3	100
AGENT HANDLING					1	20	5	100
MISREPRESENTATION							10	100
NOT LICENSED							1	100
POLICY DELIVERY							4	100
TWISTING							1	100
HIGH PRESSURE TACTICS							1	100
MISSTATEMENT ON APPLICATION							1	100
OTHER:MRKTNG & SALES			1	50	1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER	6	3	12	6			211	100
MEDICAL NECESSITY			1	2			45	100
POST CLAIM UNDERWRITING	1	5					21	100
SUBROGATION							5	100
DENIAL OF CLAIM	7	2	21	5	1	0	458	100
USUAL, CUSTOMARY, REASONABLE							17	100
COORDINATION OF BENEFITS			1	4			27	100
PCP REFERRALS							39	100
UTILIZATION REVIEW			1	5			19	100
EXPERIMENTAL							3	100
ASSIGNMENT OF BENEFITS							6	100
COST CONTAINMENT							24	100
OTHER: CLAIM HANDLING	3	25					12	100
PREMIUM NOTICE/BILLING	1	4					24	100

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED			2	5					1	3
PREMIUM REFUNDED	1	2							33	73
PAYMENT NOT CREDITED	1	9	1	9						
COVERAGE QUESTION					3	14				
ACCESS TO CARE			1	2	6	11				
QUALITY OF CARE					1	17				
COMPANY/AGENT DISPUTE					1	50				
ABUSIVE SERVICE			1	8	1	8			1	8
OTHER: POLICYHOLDER SERVICE			1	25						
TOTAL	43	3	41	3	123	8	8	1	53	3

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED	1	3							1	3
PREMIUM REFUNDED										
PAYMENT NOT CREDITED							1	9		
COVERAGE QUESTION			2	10					3	14
ACCESS TO CARE	3	5	2	4	1	2			3	5
QUALITY OF CARE										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE									2	15
OTHER: POLICYHOLDER SERVICE										
TOTAL	31	2	36	2	11	1	12	1	241	15

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION							
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
DELAYS/NO RESPONSE								
INFORMATION REQUESTED			1	3				
PREMIUM REFUNDED			1	2				
PAYMENT NOT CREDITED								
COVERAGE QUESTION								
ACCESS TO CARE								
QUALITY OF CARE								
COMPANY/AGENT DISPUTE								
ABUSIVE SERVICE								
OTHER: POLICYHOLDER SERVICE								
TOTAL	3	0	9	1	6	0	2	0

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS/NO RESPONSE	1	33	1	33	1	33				
INFORMATION REQUESTED	26	70								
PREMIUM REFUNDED			1	2						
PAYMENT NOT CREDITED	3	27	1	9	2	18				
COVERAGE QUESTION	3	14								
ACCESS TO CARE	26	47	3	5			1	2		
QUALITY OF CARE	2	33								
COMPANY/AGENT DISPUTE	1	50								
ABUSIVE SERVICE	4	31	1	8						
OTHER: POLICYHOLDER SERVICE										
TOTAL	314	20	40	3	10	1	15	1	18	1

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION									
	QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS/NO RESPONSE										
INFORMATION REQUESTED					4	11				
PREMIUM REFUNDED	1	2			4	9			2	4
PAYMENT NOT CREDITED					1	9			1	9
COVERAGE QUESTION					6	29	1	5	3	14
ACCESS TO CARE					7	13			1	2
QUALITY OF CARE					2	33			1	17
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE					1	8				
OTHER: POLICYHOLDER SERVICE										
TOTAL	32	2	2	0	237	15	61	4	126	8

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ACCIDENT AND HEALTH	DISPOSITION						TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
DELAYS/NO RESPONSE							3	100
INFORMATION REQUESTED	1	3					37	100
PREMIUM REFUNDED	1	2	1	2			45	100
PAYMENT NOT CREDITED							11	100
COVERAGE QUESTION							21	100
ACCESS TO CARE			1	2			55	100
QUALITY OF CARE							6	100
COMPANY/AGENT DISPUTE							2	100
ABUSIVE SERVICE					2	15	13	100
OTHER: POLICYHOLDER SERVICE	2	50			1	25	4	100
TOTAL	26	2	50	3	6	0	1556	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING	3	2	22	12	4	2			33	18
REFUSAL TO INSURE			2	15	1	8				
CANCELLATION	14	11	10	8	2	2			12	10
NONRENEWAL	2	10	5	24	1	5			1	5
CREDIT REPORTING			10	36						
REDLINING										
DELAYS	1	0	16	4	4	1	4	1	1	0
FORCED PLACEMENT										
RATE CLASSIFICATION									1	100
ENDORSEMENT/RIDER									1	13
OTHER: UNDERWRITING			1	7						
REPLACEMENT										
AGENT HANDLING			1	7					1	7
FIDUCIARY/THEFT			1	100						
FAILURE TO PLACE			1	33						
MISREPRESENTATION										
POLICY DELIVERY	1	33							1	33
MISAPPROPRIATION OF PREMIUM										
HIGH PRESSURE TACTICS										
MISSTATEMENT ON APPLICATION										
UNSATISFACTORY SETTLEMENT/OFFER			37	6	27	4				
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING			2	15						
SUBROGATION			7	29	2	8				
DENIAL OF CLAIM			29	9	2	1	1	0		
USUAL, CUSTOMARY, REASONABLE			1	7	2	14	1	7		
UTILIZATION REVIEW			1	25						
COST CONTAINMENT										
OTHER: CLAIM HANDLING			11	15	3	4				
PREMIUM NOTICE/BILLING	2	3	5	7	2	3			17	23
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED			2	8					11	44
COVERAGE QUESTION										

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION			2	2	1	1			6	5
NONRENEWAL					1	5				
CREDIT REPORTING					2	7				
REDLINING										
DELAYS	2	1	4	1	1	0	7	2		
FORCED PLACEMENT										
RATE CLASSIFICATION										
ENDORSEMENT/RIDER					1	13				
OTHER: UNDERWRITING					1	7				
REPLACEMENT										
AGENT HANDLING									2	14
FIDUCIARY/THEFT										
FAILURE TO PLACE										
MISREPRESENTATION										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM					1	100				
HIGH PRESSURE TACTICS										
MISSTATEMENT ON APPLICATION										
UNSATISFACTORY SETTLEMENT/OFFER			4	1	5	1	19	3		
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION	1	4					1	4		
DENIAL OF CLAIM			16	5	2	1	15	5		
USUAL, CUSTOMARY, REASONABLE					1	7				
UTILIZATION REVIEW	1	25			1	25				
COST CONTAINMENT										
OTHER: CLAIM HANDLING			1	1	3	4				
PREMIUM NOTICE/BILLING					1	1			1	1
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
COVERAGE QUESTION			2	22	2	22				

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	1			2	1
REFUSAL TO INSURE										
CANCELLATION									1	1
NONRENEWAL										
CREDIT REPORTING									1	4
REDLINING										
DELAYS	130	33	4	1	3	1				
FORCED PLACEMENT										
RATE CLASSIFICATION										
ENDORSEMENT/RIDER									1	13
OTHER: UNDERWRITING					1	7				
REPLACEMENT										
AGENT HANDLING	2	14								
FIDUCIARY/THEFT										
FAILURE TO PLACE										
MISREPRESENTATION										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
HIGH PRESSURE TACTICS										
MISSTATEMENT ON APPLICATION										
UNSATISFACTORY SETTLEMENT/OFFER	93	14	2	0	1	0				
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION	1	4								
DENIAL OF CLAIM	9	3	1	0			1	0		
USUAL, CUSTOMARY, REASONABLE	1	7			1	7				
UTILIZATION REVIEW					1	25				
COST CONTAINMENT										
OTHER: CLAIM HANDLING	4	5								
PREMIUM NOTICE/BILLING			1	1	2	3				
DELAYS/NO RESPONSE										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
COVERAGE QUESTION										

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	17	9			10	5	3	2	9	5
REFUSAL TO INSURE	1	8							2	15
CANCELLATION	2	2			2	2	1	1	17	13
NONRENEWAL	1	5							1	5
CREDIT REPORTING	6	21			1	4			4	14
REDLINING										
DELAYS	8	2	81	20			16	4	20	5
FORCED PLACEMENT										
RATE CLASSIFICATION										
ENDORSEMENT/RIDER									1	13
OTHER: UNDERWRITING	2	14								
REPLACEMENT										
AGENT HANDLING							1	7	2	14
FIDUCIARY/THEFT										
FAILURE TO PLACE									2	67
MISREPRESENTATION										
POLICY DELIVERY							1	33		
MISAPPROPRIATION OF PREMIUM										
HIGH PRESSURE TACTICS										
MISSTATEMENT ON APPLICATION	1	100								
UNSATISFACTORY SETTLEMENT/OFFER	38	6	16	2			2	0	150	23
MEDICAL NECESSITY									2	50
POST CLAIM UNDERWRITING	2	15							3	23
SUBROGATION			1	4					1	4
DENIAL OF CLAIM	10	3	2	1			3	1	104	33
USUAL, CUSTOMARY, REASONABLE	1	7	1	7					1	7
UTILIZATION REVIEW										
COST CONTAINMENT										
OTHER: CLAIM HANDLING	7	9					2	3	8	11
PREMIUM NOTICE/BILLING	9	12	1	1	12	16			3	4
DELAYS/NO RESPONSE							1	100		
INFORMATION REQUESTED	6	86								
PREMIUM REFUNDED									2	8
COVERAGE QUESTION	1	11					1	11	1	11

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING	3	2			12	7	54	30		
REFUSAL TO INSURE					2	15	4	31		
CANCELLATION					8	6	44	35		
NONRENEWAL					3	14	6	29		
CREDIT REPORTING							4	14		
REDLINING										
DELAYS			1	0	13	3	41	10		
FORCED PLACEMENT							1	100		
RATE CLASSIFICATION										
ENDORSEMENT/RIDER							3	38	1	13
OTHER: UNDERWRITING							5	36		
REPLACEMENT					1	100				
AGENT HANDLING					1	7	1	7		
FIDUCIARY/THEFT										
FAILURE TO PLACE										
MISREPRESENTATION										
POLICY DELIVERY										
MISAPPROPRIATION OF PREMIUM										
HIGH PRESSURE TACTICS							1	100		
MISSTATEMENT ON APPLICATION										
UNSATISFACTORY SETTLEMENT/OFFER			6	1	14	2	148	22		
MEDICAL NECESSITY							2	50		
POST CLAIM UNDERWRITING	4	31			1	8	1	8		
SUBROGATION							8	33		
DENIAL OF CLAIM			7	2	15	5	85	27		
USUAL, CUSTOMARY, REASONABLE			1	7	1	7				
UTILIZATION REVIEW										
COST CONTAINMENT					1	100				
OTHER: CLAIM HANDLING			1	1	5	7	17	23		
PREMIUM NOTICE/BILLING					6	8	8	11		
DELAYS/NO RESPONSE										
INFORMATION REQUESTED							1	14		
PREMIUM REFUNDED					1	4	2	8		
COVERAGE QUESTION							2	22		

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION								TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	1	6	3	1	1	2	1	183	100
REFUSAL TO INSURE			1	8					13	100
CANCELLATION			1	1	1	1	2	2	126	100
NONRENEWAL									21	100
CREDIT REPORTING									28	100
REDLINING					1	100			1	100
DELAYS			41	10			1	0	399	100
FORCED PLACEMENT									1	100
RATE CLASSIFICATION									1	100
ENDORSEMENT/RIDER									8	100
OTHER: UNDERWRITING			2	14			2	14	14	100
REPLACEMENT									1	100
AGENT HANDLING					1	7	2	14	14	100
FIDUCIARY/THEFT									1	100
FAILURE TO PLACE									3	100
MISREPRESENTATION					1	100			1	100
POLICY DELIVERY									3	100
MISAPPROPRIATION OF PREMIUM									1	100
HIGH PRESSURE TACTICS									1	100
MISSTATEMENT ON APPLICATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	0	87	13	6	1	1	0	658	100
MEDICAL NECESSITY									4	100
POST CLAIM UNDERWRITING									13	100
SUBROGATION							2	8	24	100
DENIAL OF CLAIM	1	0	13	4					316	100
USUAL, CUSTOMARY, REASONABLE			1	7	1	7			14	100
UTILIZATION REVIEW									4	100
COST CONTAINMENT									1	100
OTHER: CLAIM HANDLING	1	1	1	1	4	5	7	9	75	100
PREMIUM NOTICE/BILLING					3	4	1	1	74	100
DELAYS/NO RESPONSE									1	100
INFORMATION REQUESTED									7	100
PREMIUM REFUNDED			6	24			1	4	25	100
COVERAGE QUESTION									9	100

(Continued)

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE									1	100
OTHER: POLICYHOLDER SERVICE										
TOTAL	23	1	164	8	50	2	6	0	80	4

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE			2	18						
TOTAL	4	0	31	2	23	1	42	2	9	0

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE					2	18				
TOTAL	240	12	8	0	12	1	1	0	5	0

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE	2	18							1	9
TOTAL	114	6	102	5	25	1	31	2	334	16

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION									
	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE					1	9	1	9		
TOTAL	7	0	16	1	85	4	439	21	1	0

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

PERSONAL AUTO	DISPOSITION								TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
COMPANY/AGENT DISPUTE							1	100	1	100
ABUSIVE SERVICE									1	100
OTHER: POLICYHOLDER SERVICE							2	18	11	100
TOTAL	5	0	159	8	19	1	24	1	2059	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL AUTO	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	13								
REFUSAL TO INSURE										
CANCELLATION					3	60				
NONRENEWAL										
DELAYS	2	10					1	5	5	25
OTHER: UNDERWRITING			1	100						
FAILURE TO PLACE									2	100
HIGH PRESSURE TACTICS										
UNSATISFACTORY SETTLEMENT/OFFER			1	5					3	14
DENIAL OF CLAIM	2	11	1	6						
OTHER: CLAIM HANDLING									1	17
TOTAL	5	6	3	4	3	4	1	1	11	13

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL AUTO	DISPOSITION								
	NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING					3	38			
REFUSAL TO INSURE									
CANCELLATION									
NONRENEWAL									
DELAYS							4	20	
OTHER: UNDERWRITING									
FAILURE TO PLACE									
HIGH PRESSURE TACTICS									
UNSATISFACTORY SETTLEMENT/OFFER									
DENIAL OF CLAIM	1	6							
OTHER: CLAIM HANDLING			1	17					
TOTAL	1	1	1	1	3	4	4	5	

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL AUTO	DISPOSITION									
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	13			2	25		
REFUSAL TO INSURE							1	100		
CANCELLATION							2	40		
NONRENEWAL					1	100				
DELAYS	2	10	1	5	1	5	1	5		
OTHER: UNDERWRITING										
FAILURE TO PLACE										
HIGH PRESSURE TACTICS							1	100		
UNSATISFACTORY SETTLEMENT/OFFER	1	5	4	19			8	38	1	5
DENIAL OF CLAIM			10	56			4	22		
OTHER: CLAIM HANDLING	1	17					2	33		
TOTAL	4	5	16	19	2	2	21	25	1	1

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

COMMERCIAL AUTO	DISPOSITION				TOTAL	
	RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	13			8	100
REFUSAL TO INSURE					1	100
CANCELLATION					5	100
NONRENEWAL					1	100
DELAYS	2	10	1	5	20	100
OTHER: UNDERWRITING					1	100
FAILURE TO PLACE					2	100
HIGH PRESSURE TACTICS					1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	14			21	100
DENIAL OF CLAIM					18	100
OTHER: CLAIM HANDLING			1	17	6	100
TOTAL	6	7	2	2	84	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING	1	9			1	9				
REFUSAL TO INSURE										
CANCELLATION							3	21		
NONRENEWAL										
DELAYS							1	4	1	4
FORCED PLACEMENT							1	100		
RATE CLASSIFICATION	1	100								
RECISSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING										
MISLEADING ADVERTISING							1	33		
CHURNING										
REPLACEMENT										
AGENT HANDLING							1	25		
MISREPRESENTATION			1	6			1	6	1	6
POLICY DELIVERY					1	33				
HIGH PRESSURE TACTICS										
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER					1	13				
DENIAL OF CLAIM			1	6						
ASSIGNMENT OF BENEFITS										
OTHER: CLAIM HANDLING			3	75						
PREMIUM NOTICE/BILLING			2	13	1	6	1	6		
CASH VALUE			1	3			3	8	1	3
DELAYS/NO RESPONSE	1	14								
INFORMATION REQUESTED	1	2			1	2			1	2
PREMIUM REFUNDED							11	79		
NONFORFEITURE					2	33	1	17		
PAYMENT NOT CREDITED										
COVERAGE QUESTION			1	33					1	33
COMPANY/AGENT DISPUTE	1	100								
ABUSIVE SERVICE					1	25				
OTHER: POLICYHOLDER SERVICE			1	33	1	33				
TOTAL	5	2	10	4	9	3	24	9	5	2

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION									
	CANCELLATION UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
DELAYS			15	60						
FORCED PLACEMENT										
RATE CLASSIFICATION										
RECISSION										
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING							2	67		
MISLEADING ADVERTISING			1	33						
CHURNING										
REPLACEMENT										
AGENT HANDLING					1	25				
MISREPRESENTATION			1	6					2	12
POLICY DELIVERY										
HIGH PRESSURE TACTICS							1	100		
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER			2	25	2	25				
DENIAL OF CLAIM			2	12						
ASSIGNMENT OF BENEFITS										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
CASH VALUE							2	5		
DELAYS/NO RESPONSE			1	14						
INFORMATION REQUESTED	1	2	1	2	1	2				
PREMIUM REFUNDED										
NONFORFEITURE					1	17				
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE			1	25						
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	24	9	5	2	5	2	2	1

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION									
	UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			6	55						
REFUSAL TO INSURE										
CANCELLATION			7	50						
NONRENEWAL										
DELAYS			2	8	5	20				
FORCED PLACEMENT										
RATE CLASSIFICATION										
RECISSION										
CONTINUATION OF BENEFITS			1	100						
OTHER: UNDERWRITING										
MISLEADING ADVERTISING										
CHURNING			1	50						
REPLACEMENT			2	22						
AGENT HANDLING										
MISREPRESENTATION			5	29						
POLICY DELIVERY			1	33						
HIGH PRESSURE TACTICS										
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM			4	24						
ASSIGNMENT OF BENEFITS										
OTHER: CLAIM HANDLING			1	25						
PREMIUM NOTICE/BILLING	1	6	7	44					2	13
CASH VALUE			16	42	1	3	2	5	1	3
DELAYS/NO RESPONSE			3	43	2	29				
INFORMATION REQUESTED			33	73						
PREMIUM REFUNDED										
NONFORFEITURE					1	17				
PAYMENT NOT CREDITED			2	50					1	25
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE			1	25						
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	0	92	34	9	3	2	1	4	1

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION									
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	9	1	9					1	9
REFUSAL TO INSURE					1	50			1	50
CANCELLATION			1	7	1	7				
NONRENEWAL										
DELAYS										
FORCED PLACEMENT										
RATE CLASSIFICATION										
RECISSION									1	100
CONTINUATION OF BENEFITS										
OTHER: UNDERWRITING									1	33
MISLEADING ADVERTISING										
CHURNING	1	50								
REPLACEMENT							2	22	4	44
AGENT HANDLING	1	25	1	25						
MISREPRESENTATION	2	12	1	6			1	6	2	12
POLICY DELIVERY	1	33								
HIGH PRESSURE TACTICS										
FRAUD/FORGERY			1	100						
UNSATISFACTORY SETTLEMENT/OFFER									2	25
DENIAL OF CLAIM			1	6	3	18			5	29
ASSIGNMENT OF BENEFITS					1	100				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING									1	6
CASH VALUE					4	11	1	3		
DELAYS/NO RESPONSE										
INFORMATION REQUESTED									1	2
PREMIUM REFUNDED					2	14			1	7
NONFORFEITURE							1	17		
PAYMENT NOT CREDITED										
COVERAGE QUESTION			1	33						
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE					1	25				
OTHER: POLICYHOLDER SERVICE										
TOTAL	6	2	7	3	13	5	5	2	20	7

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

LIFE	DISPOSITION								TOTAL	
	NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING									11	100
REFUSAL TO INSURE									2	100
CANCELLATION			2	14					14	100
NONRENEWAL			1	100					1	100
DELAYS			1	4					25	100
FORCED PLACEMENT									1	100
RATE CLASSIFICATION									1	100
RECISSION									1	100
CONTINUATION OF BENEFITS									1	100
OTHER: UNDERWRITING									3	100
MISLEADING ADVERTISING					1	33			3	100
CHURNING									2	100
REPLACEMENT					1	11			9	100
AGENT HANDLING									4	100
MISREPRESENTATION									17	100
POLICY DELIVERY									3	100
HIGH PRESSURE TACTICS									1	100
FRAUD/FORGERY									1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	13					8	100
DENIAL OF CLAIM					1	6			17	100
ASSIGNMENT OF BENEFITS									1	100
OTHER: CLAIM HANDLING									4	100
PREMIUM NOTICE/BILLING							1	6	16	100
CASH VALUE	1	3	2	5	3	8			38	100
DELAYS/NO RESPONSE									7	100
INFORMATION REQUESTED	1	2	2	4	2	4			45	100
PREMIUM REFUNDED									14	100
NONFORFEITURE									6	100
PAYMENT NOT CREDITED							1	25	4	100
COVERAGE QUESTION									3	100
COMPANY/AGENT DISPUTE									1	100
ABUSIVE SERVICE									4	100
OTHER: POLICYHOLDER SERVICE	1	33							3	100
TOTAL	3	1	9	3	8	3	2	1	271	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ANNUITIES	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION	1	50								
DELAYS							1	9	1	9
SURCHARGE					1	50				
OTHER: UNDERWRITING			1	100						
CHURNING										
REPLACEMENT										
AGENT HANDLING										
FIDUCIARY/THEFT					1	100				
MISREPRESENTATION			1	20					1	20
HIGH PRESSURE TACTICS										
UNSATISFACTORY SETTLEMENT/OFFER										
CASH VALUE			1	11					2	22
ACCELERATED BENEFITS							1	100		
DELAYS/NO RESPONSE									2	29
INFORMATION REQUESTED										
PREMIUM REFUNDED									2	67
NONFORFEITURE										
ABUSIVE SERVICE										
TOTAL	1	2	3	5	2	3	2	3	8	12

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ANNUITIES	DISPOSITION							
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION								
DELAYS	1	9	1	9	1	9	2	18
SURCHARGE								
OTHER: UNDERWRITING								
CHURNING								
REPLACEMENT								
AGENT HANDLING							2	50
FIDUCIARY/THEFT								
MISREPRESENTATION							1	20
HIGH PRESSURE TACTICS								
UNSATISFACTORY SETTLEMENT/OFFER							3	75
CASH VALUE							3	33
ACCELERATED BENEFITS								
DELAYS/NO RESPONSE							2	29
INFORMATION REQUESTED							5	71
PREMIUM REFUNDED								
NONFORFEITURE								
ABUSIVE SERVICE	1	33					1	33
TOTAL	2	3	1	2	1	2	19	29

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ANNUITIES	DISPOSITION									
	DELAY RESOLVED		NONFORFEITURE PROBLEM RESOLVED		ERISA COMPLIANT		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION									1	50
DELAYS	3	27								
SURCHARGE					1	50				
OTHER: UNDERWRITING										
CHURNING							1	100		
REPLACEMENT							1	50		
AGENT HANDLING							1	25		
FIDUCIARY/THEFT										
MISREPRESENTATION									1	20
HIGH PRESSURE TACTICS							1	100		
UNSATISFACTORY SETTLEMENT/OFFER									1	25
CASH VALUE					1	11			1	11
ACCELERATED BENEFITS										
DELAYS/NO RESPONSE	3	43								
INFORMATION REQUESTED									2	29
PREMIUM REFUNDED									1	33
NONFORFEITURE			1	100						
ABUSIVE SERVICE							1	33		
TOTAL	6	9	1	2	2	3	5	8	7	11

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

ANNUITIES	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION							2	100
DELAYS					1	9	11	100
SURCHARGE							2	100
OTHER: UNDERWRITING							1	100
CHURNING							1	100
REPLACEMENT	1	50					2	100
AGENT HANDLING					1	25	4	100
FIDUCIARY/THEFT							1	100
MISREPRESENTATION	1	20					5	100
HIGH PRESSURE TACTICS							1	100
UNSATISFACTORY SETTLEMENT/OFFER							4	100
CASH VALUE			1	11			9	100
ACCELERATED BENEFITS							1	100
DELAYS/NO RESPONSE							7	100
INFORMATION REQUESTED							7	100
PREMIUM REFUNDED							3	100
NONFORFEITURE							1	100
ABUSIVE SERVICE							3	100
TOTAL	2	3	1	2	2	3	65	100

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

UNKNOWN	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	100				
CANCELLATION	1	25	1	25								
DELAYS												
FORCED PLACEMENT											1	50
OTHER: UNDERWRITING												
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER					1	17			1	17		
DENIAL OF CLAIM			2	13	1	6			1	6	1	6
INFORMATION REQUESTED												
PREMIUM REFUNDED			1	33			1	33				
COMPANY/AGENT DISPUTE												
TOTAL	1	2	4	8	2	4	2	4	2	4	2	4

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

UNKNOWN	DISPOSITION									
	CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
CANCELLATION										
DELAYS			4	57						
FORCED PLACEMENT										
OTHER: UNDERWRITING										
OTHER:MRKTNG & SALES					1	13	6	75		
UNSATISFACTORY SETTLEMENT/OFFER			1	17						
DENIAL OF CLAIM	1	6	1	6			1	6	1	6
INFORMATION REQUESTED										
PREMIUM REFUNDED										
COMPANY/AGENT DISPUTE							1	100		
TOTAL	1	2	6	12	1	2	8	16	1	2

TOTAL COMPLAINTS CLOSED IN OREGON DURING 2001 AGAINST ALL COMPANIES IN EACH LINE, BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES BY DISPOSITION

UNKNOWN	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											1	100
CANCELLATION			2	50							4	100
DELAYS	1	14			1	14	1	14			7	100
FORCED PLACEMENT					1	50					2	100
OTHER: UNDERWRITING							1	100			1	100
OTHER:MRKTNG & SALES					1	13					8	100
UNSATISFACTORY SETTLEMENT/OFFER			3	50							6	100
DENIAL OF CLAIM			7	44							16	100
INFORMATION REQUESTED			1	100							1	100
PREMIUM REFUNDED									1	33	3	100
COMPANY/AGENT DISPUTE											1	100
TOTAL	1	2	13	26	3	6	2	4	1	2	50	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

21ST CENTURY CASUALTY COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
POST CLAIM UNDERWRITING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

21ST CENTURY INSURANCE COMPANY	DISPOSITION										TOTAL	
	CLAIM REOPENED		CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
UNSATISFACTORY SETTLEMENT/OFFER	1	25	1	25			2	50			4	100
DENIAL OF CLAIM					1	33	1	33	1	33	3	100
TOTAL	1	14	1	14	1	14	3	43	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AAA LIFE INSURANCE COMPANY	DISPOSIT I O N		TOTAL	
	POLICY ISSUED/RSTRD		NMBR	PCT
	NMBR	PCT		
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ACACIA LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ACE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AETNA LIFE INSURANCE COMPANY	DISPOSITION					
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION						
DELAYS	1	50			1	50
SURCHARGE						
MISREPRESENTATION						
UNSATISFACTORY SETTLEMENT/OFFER						
MEDICAL NECESSITY			1	100		
DENIAL OF CLAIM			1	33		
ABUSIVE SERVICE			1	100		
TOTAL	1	8	3	25	1	8

AETNA LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ERISA COMPLIANT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION			1	100			1	100
DELAYS							2	100
SURCHARGE	1	100					1	100
MISREPRESENTATION					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	100			2	100
MEDICAL NECESSITY							1	100
DENIAL OF CLAIM	1	33			1	33	3	100
ABUSIVE SERVICE							1	100
TOTAL	2	17	3	25	2	17	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AIG ANNUITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AIG NATIONAL INSURANCE COMPANY, INC.	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	50	1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
PREMIUM REFUNDED							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AIU INSURANCE COMPANY	DISPOSITION												TOTAL	
	REFUND		COVERAGE EXTENDED		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	17					1	17			4	67	6	100
REFUSAL TO INSURE							1	100					1	100
CANCELLATION	1	25					1	25			2	50	4	100
NONRENEWAL	1	50									1	50	2	100
DELAYS					1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	50	1	50	2	100
DENIAL OF CLAIM			1	33	1	33			1	33			3	100
PREMIUM NOTICE/BILLING	1	100											1	100
PREMIUM REFUNDED	1	100											1	100
TOTAL	5	24	1	5	2	10	3	14	2	10	8	38	21	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSITION				TOTAL	
	UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
INFORMATION REQUESTED			1	100	1	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	DISP O S I T I O N											
	ADVISED COMPLAINANT		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		UNDERWRITING PRACTICE RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT		
R E A S O N												
REFUSAL TO INSURE										1	100	
CANCELLATION					1	50						
CREDIT REPORTING												
DELAYS												
UNSATISFACTORY SETTLEMENT/OFFER	1	13	1	13				3	38			
SUBROGATION												
DENIAL OF CLAIM	1	50	1	50								
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
TOTAL	2	9	2	9	1	5	3	14	1	5		

ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	DISP O S I T I O N										TOTAL	
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
REFUSAL TO INSURE												1 100
CANCELLATION							1	50				2 100
CREDIT REPORTING			1	100								1 100
DELAYS	3	60					1	20	1	20		5 100
UNSATISFACTORY SETTLEMENT/OFFER					1	13	2	25				8 100
SUBROGATION							1	100				1 100
DENIAL OF CLAIM												2 100
OTHER: CLAIM HANDLING					1	100						1 100
PREMIUM NOTICE/BILLING			1	100								1 100
TOTAL	3	14	2	9	2	9	5	23	1	5	22	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLMERICA FINANCIAL LIFE INSURANCE AND ANNUITY COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	100			1	100
MISREPRESENTATION			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE INDEMNITY COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	25		
REFUSAL TO INSURE			1	50						
NONRENEWAL	1	100								
CREDIT REPORTING			1	50						
DELAYS									1	20
FAILURE TO PLACE			1	100						
UNSATISFACTORY SETTLEMENT/OFFER			1	8						
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING					1	50				
PREMIUM NOTICE/BILLING							1	50		
INFORMATION REQUESTED										
PREMIUM REFUNDED							1	100		
TOTAL	1	2	4	9	1	2	3	7	1	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE INDEMNITY COMPANY	DISPOSITION							
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	25				
REFUSAL TO INSURE								
NONRENEWAL								
CREDIT REPORTING								
DELAYS	1	20	1	20				
FAILURE TO PLACE								
UNSATISFACTORY SETTLEMENT/OFFER					3	23	1	8
DENIAL OF CLAIM			2	20	3	30		
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED			1	100				
PREMIUM REFUNDED								
TOTAL	1	2	5	11	6	14	1	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE INDEMNITY COMPANY	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING			2	50			4	100
REFUSAL TO INSURE			1	50			2	100
NONRENEWAL							1	100
CREDIT REPORTING			1	50			2	100
DELAYS			1	20	1	20	5	100
FAILURE TO PLACE							1	100
UNSATISFACTORY SETTLEMENT/OFFER			7	54	1	8	13	100
DENIAL OF CLAIM	2	20	3	30			10	100
OTHER: CLAIM HANDLING			1	50			2	100
PREMIUM NOTICE/BILLING	1	50					2	100
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED							1	100
TOTAL	3	7	16	36	2	5	44	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	6			5	31						
REFUSAL TO INSURE												
CANCELLATION												
NONRENEWAL												
CREDIT REPORTING	2	67										
DELAYS	1	4									1	4
OTHER: UNDERWRITING												
FAILURE TO PLACE												
HIGH PRESSURE TACTICS												
UNSATISFACTORY SETTLEMENT/OFFER	6	7	4	5					2	2		
MEDICAL NECESSITY												
POST CLAIM UNDERWRITING	2	100										
SUBROGATION	3	38	1	13								
DENIAL OF CLAIM	7	16							1	2	2	5
USUAL, CUSTOMARY, REASONABLE			1	50								
UTILIZATION REVIEW	1	50							1	50		
OTHER: CLAIM HANDLING	3	21							2	14		
PREMIUM NOTICE/BILLING	2	40			2	40						
COVERAGE QUESTION												
COMPANY/AGENT DISPUTE												
OTHER: POLICYHOLDER SERVICE							1	50				
TOTAL	28	13	6	3	7	3	1	0	6	3	3	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING					2	13				
REFUSAL TO INSURE										
CANCELLATION					1	14				
NONRENEWAL										
CREDIT REPORTING										
DELAYS	9	33			1	4	3	11	2	7
OTHER: UNDERWRITING					1	100				
FAILURE TO PLACE										
HIGH PRESSURE TACTICS										
UNSATISFACTORY SETTLEMENT/OFFER	9	11	2	2	7	9	1	1		
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM	2	5	1	2					1	2
USUAL, CUSTOMARY, REASONABLE										
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING					1	7				
PREMIUM NOTICE/BILLING										
COVERAGE QUESTION										
COMPANY/AGENT DISPUTE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	20	9	3	1	13	6	4	2	3	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE INSURANCE COMPANY	DISPOSITION									
	QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	6	1	6			1	6	4	25
REFUSAL TO INSURE										
CANCELLATION	2	29					1	14	3	43
NONRENEWAL							1	100		
CREDIT REPORTING									1	33
DELAYS	2	7					2	7	4	15
OTHER: UNDERWRITING										
FAILURE TO PLACE	1	100								
HIGH PRESSURE TACTICS									1	100
UNSATISFACTORY SETTLEMENT/OFFER	24	30					1	1	17	21
MEDICAL NECESSITY									1	100
POST CLAIM UNDERWRITING										
SUBROGATION	1	13							3	38
DENIAL OF CLAIM	16	36			1	2	2	5	11	25
USUAL, CUSTOMARY, REASONABLE	1	50								
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING	1	7							5	36
PREMIUM NOTICE/BILLING							1	20		
COVERAGE QUESTION									1	100
COMPANY/AGENT DISPUTE										
OTHER: POLICYHOLDER SERVICE							1	50		
TOTAL	49	22	1	0	1	0	10	5	51	23

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE INSURANCE COMPANY	DISPOSITION						TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING	1	6					16	100
REFUSAL TO INSURE	1	100					1	100
CANCELLATION							7	100
NONRENEWAL							1	100
CREDIT REPORTING							3	100
DELAYS	2	7					27	100
OTHER: UNDERWRITING							1	100
FAILURE TO PLACE							1	100
HIGH PRESSURE TACTICS							1	100
UNSATISFACTORY SETTLEMENT/OFFER	6	7	2	2			81	100
MEDICAL NECESSITY							1	100
POST CLAIM UNDERWRITING							2	100
SUBROGATION							8	100
DENIAL OF CLAIM							44	100
USUAL, CUSTOMARY, REASONABLE							2	100
UTILIZATION REVIEW							2	100
OTHER: CLAIM HANDLING	1	7			1	7	14	100
PREMIUM NOTICE/BILLING							5	100
COVERAGE QUESTION							1	100
COMPANY/AGENT DISPUTE					1	100	1	100
OTHER: POLICYHOLDER SERVICE							2	100
TOTAL	11	5	2	1	2	1	221	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	100									1	100
CANCELLATION					1	50			1	50	2	100
MISREPRESENTATION			2	100							2	100
DENIAL OF CLAIM							1	100			1	100
CASH VALUE			1	100							1	100
INFORMATION REQUESTED					1	100					1	100
TOTAL	1	13	3	38	2	25	1	13	1	13	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	COVERAGE EXTENDED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMCO INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM			1	100	1	100
OTHER: CLAIM HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM REOPENED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS					1	50		
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM	1	50					1	50
PREMIUM REFUNDED			1	100				
COVERAGE QUESTION								
TOTAL	1	14	1	14	1	14	1	14

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	DISPOSITION						TOTAL	
	DELAY RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
DENIAL OF CLAIM							2	100
PREMIUM REFUNDED							1	100
COVERAGE QUESTION					1	100	1	100
TOTAL	1	14	1	14	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	D I S P O S I T I O N								
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
CANCELLATION					1	25			
DELAYS							1	100	
UNSATISFACTORY SETTLEMENT/OFFER							1	100	
DENIAL OF CLAIM			1	33					
OTHER: CLAIM HANDLING	1	50							
DELAYS/NO RESPONSE					1	100			
INFORMATION REQUESTED									
TOTAL	1	8	1	8	2	15	2	15	

AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	D I S P O S I T I O N						T O T A L	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
CANCELLATION	1	25			2	50	4	100
DELAYS							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM	1	33	1	33			3	100
OTHER: CLAIM HANDLING	1	50					2	100
DELAYS/NO RESPONSE							1	100
INFORMATION REQUESTED	1	100					1	100
TOTAL	4	31	1	8	2	15	13	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN COMMERCE INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE										
DELAYS	2	29			2	29			1	14
UNSATISFACTORY SETTLEMENT/OFFER	2	29			1	14				
DENIAL OF CLAIM	1	33								
OTHER: CLAIM HANDLING			1	100						
OTHER: POLICYHOLDER SERVICE							1	100		
TOTAL	5	24	1	5	3	14	1	5	1	5

AMERICAN COMMERCE INSURANCE COMPANY	DISPOSITION										TOTAL	
	DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
REFUSAL TO INSURE			1	50	1	50					2	100
DELAYS	1	14							1	14	7	100
UNSATISFACTORY SETTLEMENT/OFFER			3	43					1	14	7	100
DENIAL OF CLAIM			1	33			1	33			3	100
OTHER: CLAIM HANDLING											1	100
OTHER: POLICYHOLDER SERVICE											1	100
TOTAL	1	5	5	24	1	5	1	5	2	10	21	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN ECONOMY INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50	2	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN EMPLOYERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
HIGH PRESSURE TACTICS			1	100	1	100
ABUSIVE SERVICE			1	100	1	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION										
DELAYS										
POLICY DELIVERY	1	100								
UNSATISFACTORY SETTLEMENT/OFFER									1	100
DENIAL OF CLAIM			1	33			1	33		
INFORMATION REQUESTED										
PREMIUM REFUNDED										
COMPANY/AGENT DISPUTE					1	100				
TOTAL	1	10	1	10	1	10	1	10	1	10

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION	1	100							1	100
DELAYS					1	100			1	100
POLICY DELIVERY									1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100
DENIAL OF CLAIM							1	33	3	100
INFORMATION REQUESTED	1	100							1	100
PREMIUM REFUNDED			1	100					1	100
COMPANY/AGENT DISPUTE									1	100
TOTAL	2	20	1	10	1	10	1	10	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN FAMILY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	14					1	14		
REFUSAL TO INSURE			1	50								
CANCELLATION												
REDLINING												
DELAYS			2	6			1	3				
AGENT HANDLING												
POLICY DELIVERY	1	100										
HIGH PRESSURE TACTICS												
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER			2	6	2	6					1	3
DENIAL OF CLAIM			2	11							1	6
USUAL, CUSTOMARY, REASONABLE			1	25								
UTILIZATION REVIEW												
OTHER: CLAIM HANDLING			1	50								
PREMIUM NOTICE/BILLING												
DELAYS/NO RESPONSE	1	100										
PREMIUM REFUNDED									1	100		
TOTAL	2	2	10	9	2	2	1	1	2	2	2	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION									
	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING									1	14
REFUSAL TO INSURE										
CANCELLATION	1	25								
REDLINING										
DELAYS			1	3	12	34	1	3		
AGENT HANDLING										
POLICY DELIVERY										
HIGH PRESSURE TACTICS										
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER			1	3	5	15	1	3		
DENIAL OF CLAIM										
USUAL, CUSTOMARY, REASONABLE	1	25								
UTILIZATION REVIEW							1	100		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
DELAYS/NO RESPONSE										
PREMIUM REFUNDED										
TOTAL	2	2	2	2	17	15	3	3	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	14			2	29				
REFUSAL TO INSURE										
CANCELLATION									2	50
REDLINING										
DELAYS	1	3	5	14					1	3
AGENT HANDLING							1	50		
POLICY DELIVERY										
HIGH PRESSURE TACTICS										
OTHER:MRKTNG & SALES	1	100								
UNSATISFACTORY SETTLEMENT/OFFER	1	3							10	30
DENIAL OF CLAIM									5	28
USUAL, CUSTOMARY, REASONABLE										
UTILIZATION REVIEW										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING					1	100				
DELAYS/NO RESPONSE										
PREMIUM REFUNDED										
TOTAL	4	3	5	4	3	3	1	1	18	16

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN FAMILY MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	RATING PROBLEM RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING	1	14									7	100
REFUSAL TO INSURE					1	50					2	100
CANCELLATION					1	25					4	100
REDLINING									1	100	1	100
DELAYS					5	14	6	17			35	100
AGENT HANDLING			1	50							2	100
POLICY DELIVERY											1	100
HIGH PRESSURE TACTICS					1	100					1	100
OTHER:MRKTNG & SALES											1	100
UNSATISFACTORY SETTLEMENT/OFFER					7	21	2	6	1	3	33	100
DENIAL OF CLAIM					10	56					18	100
USUAL, CUSTOMARY, REASONABLE			1	25					1	25	4	100
UTILIZATION REVIEW											1	100
OTHER: CLAIM HANDLING					1	50					2	100
PREMIUM NOTICE/BILLING											1	100
DELAYS/NO RESPONSE											1	100
PREMIUM REFUNDED											1	100
TOTAL	1	1	2	2	26	23	8	7	3	3	115	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN FIRE AND CASUALTY COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN GENERAL ASSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	50	1	50	2	100
DENIAL OF CLAIM	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN GENERAL LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100			1	100
CASH VALUE	1	50					1	50	2	100
INFORMATION REQUESTED			1	50	1	50			2	100
TOTAL	2	33	1	17	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN GUARANTY LIFE INSURANCE COMPANY (OR)	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
INFORMATION REQUESTED	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
AUDIT DISPUTE	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
OTHER: CLAIM HANDLING			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN HERITAGE LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	100					1	100
NOT LICENSED							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	100					2	100
INFORMATION REQUESTED					1	100			1	100
PREMIUM REFUNDED	1	100							1	100
TOTAL	1	17	3	50	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN HOME ASSURANCE COMPANY	DISPOSITIO N								
	ADVISED COMPLAINANT		REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING	1	33	1	33					
REFUSAL TO INSURE									
DELAYS							1	100	
UNSATISFACTORY SETTLEMENT/OFFER					1	17			
DELAYS/NO RESPONSE									
TOTAL	1	8	1	8	1	8	1	8	

AMERICAN HOME ASSURANCE COMPANY	DISPOSITION								TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	33			3	100
REFUSAL TO INSURE					1	100			1	100
DELAYS									1	100
UNSATISFACTORY SETTLEMENT/OFFER			3	50			2	33	6	100
DELAYS/NO RESPONSE	1	100							1	100
TOTAL	1	8	3	25	2	17	2	17	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN HOME SHIELD OF NEVADA, INC.	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN INCOME LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	2	50					2	50		
REFUSAL TO INSURE										
CANCELLATION										
CREDIT REPORTING	1	100								
DELAYS	1	13			1	13			4	50
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM										
PREMIUM NOTICE/BILLING	1	50	1	50						
TOTAL	5	21	1	4	1	4	2	8	4	17

AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									4	100
REFUSAL TO INSURE					1	100			1	100
CANCELLATION	1	50	1	50					2	100
CREDIT REPORTING									1	100
DELAYS			1	13			1	13	8	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25			2	50	1	25	4	100
DENIAL OF CLAIM	2	100							2	100
PREMIUM NOTICE/BILLING									2	100
TOTAL	4	17	2	8	3	13	2	8	24	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN LIFE INSURANCE COMPANY OF NEW YORK	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION							1	100	1	100
DELAYS							2	100	2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
DENIAL OF CLAIM	1	50			1	50			2	100
TOTAL	1	17	1	17	1	17	3	50	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN MEMORIAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
MISREPRESENTATION	1	100					1	100
DENIAL OF CLAIM			1	100			1	100
CASH VALUE					1	100	1	100
INFORMATION REQUESTED			1	100			1	100
TOTAL	1	25	2	50	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN MERCURY INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COVERAGE EXTENDED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN MODERN HOME INSURANCE COMPANY	DISPOSITION								
	REFUND		UNABLE TO ASSIST		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
PREMIUM & RATING									
CANCELLATION									
NONRENEWAL			1	100					
DELAYS							1	100	
FORCED PLACEMENT									
DENIAL OF CLAIM									
PREMIUM NOTICE/BILLING					1	50			
PREMIUM REFUNDED	1	100							
TOTAL	1	11	1	11	1	11	1	11	

AMERICAN MODERN HOME INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING					1	100	1	100
CANCELLATION	1	100					1	100
NONRENEWAL							1	100
DELAYS							1	100
FORCED PLACEMENT			1	100			1	100
DENIAL OF CLAIM			1	100			1	100
PREMIUM NOTICE/BILLING			1	50			2	100
PREMIUM REFUNDED							1	100
TOTAL	1	11	3	33	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN MODERN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
R E A S O N				
REPLACEMENT	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN MUTUAL LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN NATIONAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	100							1	100
MISLEADING ADVERTISING									1	100	1	100
DENIAL OF CLAIM							1	100			1	100
DELAYS/NO RESPONSE					1	100					1	100
PREMIUM REFUNDED	3	100									3	100
TOTAL	3	43	1	14	1	14	1	14	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
PREMIUM NOTICE/BILLING	1	100					1	100
TOTAL	2	50	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN RELIABLE INSURANCE COMPANY	DISPOSITION		TOTAL	
	POLICY ISSUED/RSTRD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN REPUBLIC INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM			2	100	2	100
USUAL, CUSTOMARY, REASONABLE	1	100			1	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN SECURITY INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		CLAIM SETTLED		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
NONRENEWAL							1	100	1	100
FORCED PLACEMENT					1	100			1	100
MISLEADING ADVERTISING	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33			1	33	1	33	3	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN STATES INSURANCE COMPANY	DISPOSITION									
	COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
REFUSAL TO INSURE									1	100
NONRENEWAL			1	100						
UNSATISFACTORY SETTLEMENT/OFFER	1	50							1	50
DENIAL OF CLAIM					2	50	1	25	1	25
TOTAL	1	11	1	11	2	22	1	11	4	44

AMERICAN STATES INSURANCE COMPANY	TOTAL	
	NMBR	PCT
REASON		
PREMIUM & RATING	1	100
REFUSAL TO INSURE	1	100
NONRENEWAL	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100
DENIAL OF CLAIM	4	100
TOTAL	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN STATES PREFERRED INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
SUBROGATION					1	100	1	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERICAN UNITED LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERITAS LIFE INSURANCE CORPORATION	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMERUS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMEX ASSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		CLAIM REOPENED		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	50							1	50	2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33	1	33			3	100
DENIAL OF CLAIM			1	100							1	100
TOTAL	1	17	2	33	1	17	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AMICA MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
SUBROGATION	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ANCHOR NATIONAL LIFE INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	C O M P A N Y I N C O M P L I A N C E			
	N M B R	P C T	N M B R	P C T
R E A S O N				
M I S R E P R E S E N T A T I O N	1	100	1	100
T O T A L	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ARCH INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ARGONAUT-SOUTHWEST INSURANCE COMPANY	DISPOSITION		TOTAL	
	INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
REFUSAL TO INSURE	1	100			1	100
OTHER: CLAIM HANDLING			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ASSURANCE COMPANY OF AMERICA	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS					1	50	1	50			2	100
DENIAL OF CLAIM	1	50							1	50	2	100
PREMIUM REFUNDED			1	100							1	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ATLANTA CASUALTY COMPANY	DISPO SITION						TOTAL	
	ADDITIONAL PAYMENT		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	50	1	50			2	100
DENIAL OF CLAIM			1	50	1	50	2	100
TOTAL	1	25	2	50	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ATLANTIC MUTUAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
OTHER: CLAIM HANDLING			1	100	1	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AURORA NATIONAL LIFE ASSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AUSTIN MUTUAL INSURANCE COMPANY	DISPOSITION											
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	50							1	50
CANCELLATION					1	100						
NONRENEWAL									1	100		
DELAYS					1	100						
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50						
DENIAL OF CLAIM							1	100				
TOTAL	1	13	1	13	3	38	1	13	1	13	1	13

AUSTIN MUTUAL INSURANCE COMPANY	TOTAL	
	NMBR	PCT
	REASON	
PREMIUM & RATING	2	100
CANCELLATION	1	100
NONRENEWAL	1	100
DELAYS	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100
DENIAL OF CLAIM	1	100
TOTAL	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

AVOMARK INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50			2	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

BANKERS LIFE AND CASUALTY COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	50
REFUSAL TO INSURE										
CANCELLATION	1	100								
DELAYS							3	50	1	17
MISREPRESENTATION					1	100				
FRAUD/FORGERY										
UNSATISFACTORY SETTLEMENT/OFFER							2	100		
DENIAL OF CLAIM							1	25	1	25
ACCELERATED BENEFITS			1	100						
DELAYS/NO RESPONSE					1	100				
PREMIUM REFUNDED					3	100				
PAYMENT NOT CREDITED										
ABUSIVE SERVICE									1	100
TOTAL	1	4	1	4	5	20	6	24	4	16

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

BANKERS LIFE AND CASUALTY COMPANY	DISPOSITION										TOTAL	
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	50							2	100
REFUSAL TO INSURE							1	100			1	100
CANCELLATION											1	100
DELAYS	2	33									6	100
MISREPRESENTATION											1	100
FRAUD/FORGERY					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER											2	100
DENIAL OF CLAIM							1	25	1	25	4	100
ACCELERATED BENEFITS											1	100
DELAYS/NO RESPONSE											1	100
PREMIUM REFUNDED											3	100
PAYMENT NOT CREDITED	1	100									1	100
ABUSIVE SERVICE											1	100
TOTAL	3	12	1	4	1	4	2	8	1	4	25	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

BANNER LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

BENEFICIAL LIFE INSURANCE COMPANY	D I S P O S I T I O N						T O T A L	
	C L A I M S E T T L E D		C O N T R A C T P R O V I S I O N / L E G A L I S S U E		C O M P A N Y I N C O M P L I A N C E			
	N M B R	P C T	N M B R	P C T	N M B R	P C T	N M B R	P C T
R E A S O N								
DELAYS	1	100					1	100
REPLACEMENT					1	100	1	100
MISREPRESENTATION			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

BROKERS NATIONAL LIFE ASSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

BUSINESS MENS ASSURANCE CO OF AMERICA	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CASH VALUE	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		CLAIM REOPENED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	100										
UNSATISFACTORY SETTLEMENT/OFFER					1	33			1	33	1	33
DENIAL OF CLAIM	1	33	1	33			1	33				
TOTAL	2	29	1	14	1	14	1	14	1	14	1	14

CALIFORNIA CASUALTY & FIRE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
REASON		
DELAYS	1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	100
DENIAL OF CLAIM	3	100
TOTAL	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CALIFORNIA CASUALTY INDEMNITY EXCHANGE	DISPOSITION								TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	1	50			1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50			1	50	2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CANAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: UNDERWRITING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CAPITOL INDEMNITY CORPORATION	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CAPITOL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
INFORMATION REQUESTED	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CASCADE EAST HEALTH PLANS, INC.	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
ACCESS TO CARE			1	50	1	50	2	100
ABUSIVE SERVICE	1	50	1	50			2	100
TOTAL	1	17	3	50	2	33	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CASCADE NATIONAL INSURANCE COMPANY	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		ENTERED ARBITRATION/MEDIATION		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	20				
REFUSAL TO INSURE								
CANCELLATION								
DELAYS					1	17		
ENDORSEMENT/RIDER								
FAILURE TO PLACE								
UNSATISFACTORY SETTLEMENT/OFFER	1	33						
DENIAL OF CLAIM							1	20
PREMIUM REFUNDED			1	50				
TOTAL	1	4	2	7	1	4	1	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CASCADE NATIONAL INSURANCE COMPANY	DISPOSITION									
	CANCELLATION UPHELD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING					2	40				
REFUSAL TO INSURE										
CANCELLATION	1	25							1	25
DELAYS			2	33			1	17	1	17
ENDORSEMENT/RIDER										
FAILURE TO PLACE									1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33						
DENIAL OF CLAIM					1	20			1	20
PREMIUM REFUNDED										
TOTAL	1	4	3	11	3	11	1	4	4	14

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CASCADE NATIONAL INSURANCE COMPANY	DISPOSITIO N										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REAS ON												
PREMIUM & RATING			1	20			1	20			5	100
REFUSAL TO INSURE			1	100							1	100
CANCELLATION	1	25	1	25							4	100
DELAYS							1	17			6	100
ENDORSEMENT/RIDER			1	100							1	100
FAILURE TO PLACE											1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33									3	100
DENIAL OF CLAIM			1	20	1	20					5	100
PREMIUM REFUNDED									1	50	2	100
TOTAL	2	7	5	18	1	4	2	7	1	4	28	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. DBA CLEAR CHOICE HEALTH	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CENTRAL SECURITY LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CENTRAL STATES INDEMNITY CO. OF OMAHA	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CENTRAL UNITED LIFE INSURANCE COMPANY	DIS POSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CHICAGO TITLE INSURANCE COMPANY OF OREGON	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER:MRKTING & SALES	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CHUBB INDEMNITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CINCINNATI LIFE INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CLARENDON NATIONAL INSURANCE COMPANY	DISP OSITION							
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100				
CANCELLATION			1	50				
DELAYS							1	50
FAILURE TO PLACE					1	100		
UNSATISFACTORY SETTLEMENT/OFFER								
SUBROGATION	1	100						
PREMIUM NOTICE/BILLING			1	100				
TOTAL	1	11	3	33	1	11	1	11

CLARENDON NATIONAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	100
CANCELLATION			1	50			2	100
DELAYS					1	50	2	100
FAILURE TO PLACE							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
SUBROGATION							1	100
PREMIUM NOTICE/BILLING							1	100
TOTAL	1	11	1	11	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	DISPOSITION				TOTAL	
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COMBINED INSURANCE COMPANY OF AMERICA	DIS POSITION							
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	100						
DELAYS					2	40	1	20
AGENT HANDLING								
TWISTING			1	100				
UNSATISFACTORY SETTLEMENT/OFFER	1	33			2	67		
DENIAL OF CLAIM					1	50		
ABUSIVE SERVICE			1	100				
TOTAL	2	14	2	14	5	36	1	7

COMBINED INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	DELAY RESOLVED		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE									1	100
DELAYS	1	20			1	20			5	100
AGENT HANDLING							1	100	1	100
TWISTING									1	100
UNSATISFACTORY SETTLEMENT/OFFER									3	100
DENIAL OF CLAIM			1	50					2	100
ABUSIVE SERVICE									1	100
TOTAL	1	7	1	7	1	7	1	7	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COMBINED SPECIALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COMMERCE WEST INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		PREMIUM PROBLEM RESOLVED		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION	1	100							1	100
DENIAL OF CLAIM					1	100			1	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM NOTICE/BILLING			2	100					2	100
TOTAL	1	20	2	40	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COMMERCIAL COMPENSATION CASUALTY COMPANY	DISPOSIT ION		TOTAL	
	REFERRED TO PROPER AGENCY			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONNECTICUT GENERAL LIFE INSURANCE COMPANY	DISP OSITION							
	POLICY ISSUED/RSTRD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	100
REFUSAL TO INSURE	1	100						
DELAYS			1	50	1	50		
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM			1	33				
PCP REFERRALS			1	100				
OTHER: CLAIM HANDLING								
ABUSIVE SERVICE							1	100
TOTAL	1	8	3	25	1	8	2	17

CONNECTICUT GENERAL LIFE INSURANCE COMPANY	DISPO SITION						TOTAL	
	ERISA COMPLIANT		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	100
REFUSAL TO INSURE							1	100
DELAYS							2	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100					2	100
DENIAL OF CLAIM	1	33			1	33	3	100
PCP REFERRALS							1	100
OTHER: CLAIM HANDLING			1	100			1	100
ABUSIVE SERVICE							1	100
TOTAL	3	25	1	8	1	8	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONSECO ANNUITY ASSURANCE COMPANY	DISPOSITION										TOTAL	
	UNABLE TO ASSIST		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	50			1	50			2	100
DENIAL OF CLAIM					1	100					1	100
CASH VALUE					1	50			1	50	2	100
INFORMATION REQUESTED	1	100									1	100
TOTAL	1	17	1	17	2	33	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONSECO DIRECT LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
OTHER: CLAIM HANDLING	1	100			1	100
CASH VALUE			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONSECO HEALTH INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	I N F O R M A T I O N F U R N I S H E D / E X P A N D E D			
	N M B R	P C T	N M B R	P C T
R E A S O N				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONSECO LIFE INSURANCE COMPANY	DISPOSITIO N									
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		INSUFFICIENT INFORMATION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
REPLACEMENT									1	100
DENIAL OF CLAIM							1	100		
PREMIUM NOTICE/BILLING			1	100						
CASH VALUE					2	100				
INFORMATION REQUESTED	1	50			1	50				
TOTAL	1	14	1	14	3	43	1	14	1	14

CONSECO LIFE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
R E A S O N		
REPLACEMENT	1	100
DENIAL OF CLAIM	1	100
PREMIUM NOTICE/BILLING	1	100
CASH VALUE	2	100
INFORMATION REQUESTED	2	100
TOTAL	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONSECO MEDICAL INSURANCE COMPANY DBA CONSECO MEDICAL AND LIFE INSURANCE CO	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
R E A S O N				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONSECO SENIOR HEALTH INSURANCE COMPANY	DISPOSITION											
	COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	50			1	50				
UNSATISFACTORY SETTLEMENT/OFFER							1	100				
DENIAL OF CLAIM	1	33							1	33	1	33
PREMIUM REFUNDED					2	100						
COVERAGE QUESTION							1	50	1	50		
TOTAL	1	10	1	10	2	20	3	30	2	20	1	10

CONSECO SENIOR HEALTH INSURANCE COMPANY	TOTAL	
	NMBR	PCT
REASON		
DELAYS	2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
DENIAL OF CLAIM	3	100
PREMIUM REFUNDED	2	100
COVERAGE QUESTION	2	100
TOTAL	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONTINENTAL ASSURANCE COMPANY	DISPOSITION								
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CANCELLATION UPHELD		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
REFUSAL TO INSURE	1	100							
DELAYS							1	33	
RECISSION					1	100			
POLICY DELIVERY							1	50	
DENIAL OF CLAIM									
INFORMATION REQUESTED							2	67	
NONFORFEITURE			1	100					
TOTAL	1	8	1	8	1	8	4	33	

CONTINENTAL ASSURANCE COMPANY	DISPOSITION								TOTAL	
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE									1	100
DELAYS	2	67							3	100
RECISSION									1	100
POLICY DELIVERY			1	50					2	100
DENIAL OF CLAIM					1	100			1	100
INFORMATION REQUESTED							1	33	3	100
NONFORFEITURE									1	100
TOTAL	2	17	1	8	1	8	1	8	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONTINENTAL CASUALTY COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL	1	100					1	100
INFORMATION REQUESTED			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONTINENTAL GENERAL INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONTINENTAL INSURANCE COMPANY (THE)	DISPOSITIO N									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION	1	50								
DELAYS							1	33		
UNSATISFACTORY SETTLEMENT/OFFER			2	22					1	11
DENIAL OF CLAIM					1	33				
TOTAL	1	6	2	12	1	6	1	6	1	6

CONTINENTAL INSURANCE COMPANY (THE)	DISPOSITIO N											
	DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION							1	50			2	100
DELAYS	1	33							1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER			3	33			2	22	1	11	9	100
DENIAL OF CLAIM					1	33			1	33	3	100
TOTAL	1	6	3	18	1	6	3	18	3	18	17	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONTINENTAL WESTERN INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONTRACTORS BONDING AND INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
CANCELLATION			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CONVERIUM INSURANCE (NORTH AMERICA) INC.	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COREGIS INSURANCE COMPANY	DISPO SITION				TOTAL	
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CORNHUSKER CASUALTY COMPANY	DIS POSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	50	1	50			2	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COUNTRY CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
OTHER: UNDERWRITING					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33	1	33			1	33	3	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
 BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
 BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COUNTRY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
R E A S O N				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		REFUND		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					2	40						
REFUSAL TO INSURE			1	100								
CANCELLATION	2	67										
NONRENEWAL			1	100								
DELAYS									1	50		
AGENT HANDLING												
UNSATISFACTORY SETTLEMENT/OFFER							2	15	3	23	2	15
DENIAL OF CLAIM			1	11								
TOTAL	2	6	3	9	2	6	2	6	4	11	2	6

COUNTRY MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		RATING PROBLEM RESOLVED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	20			1	20	1	20			5	100
REFUSAL TO INSURE											1	100
CANCELLATION							1	33			3	100
NONRENEWAL											1	100
DELAYS			1	50							2	100
AGENT HANDLING			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	15			3	23	1	8	13	100
DENIAL OF CLAIM			3	33			5	56			9	100
TOTAL	1	3	7	20	1	3	10	29	1	3	35	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CROWN LIFE INSURANCE COMPANY	DIS POSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CSE SAFEGUARD INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COVER AGE EXTENDED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CUMBERLAND CASUALTY & SURETY COMPANY	D I S P O S I T I O N		T O T A L	
	R E C O V E R Y			
	N M B R	P C T	N M B R	P C T
R E A S O N				
D E N I A L O F C L A I M	1	100	1	100
T O T A L	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CUNA MUTUAL INSURANCE SOCIETY	DISPOSITION						TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	33	1	33	1	33	3	100
DENIAL OF CLAIM			1	50	1	50	2	100
TOTAL	1	20	2	40	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

CUNA MUTUAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

DAIRYLAND INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	100		
CANCELLATION	1	50								
DELAYS					1	50				
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM										
PREMIUM NOTICE/BILLING			1	50			1	50		
PREMIUM REFUNDED										
COVERAGE QUESTION									1	100
TOTAL	1	7	1	7	1	7	2	14	1	7

DAIRYLAND INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
CANCELLATION			1	50					2	100
DELAYS					1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	33			1	33	1	33	3	100
DENIAL OF CLAIM	1	50			1	50			2	100
PREMIUM NOTICE/BILLING									2	100
PREMIUM REFUNDED	1	100							1	100
COVERAGE QUESTION									1	100
TOTAL	3	21	1	7	3	21	1	7	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

DEERBROOK INSURANCE COMPANY	DISPOSITION								TOTAL	
	CANCELLATION UPHELD		PREMIUM PROBLEM RESOLVED		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION					1	100			1	100
AGENT HANDLING	1	100							1	100
DENIAL OF CLAIM					1	100			1	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM NOTICE/BILLING			1	100					1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

DELTA DENTAL INSURANCE COMPANY	DISP O S I T I O N				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
DELAYS			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ELECTRIC INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

EMPIRE FIRE AND MARINE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
DENIAL OF CLAIM	1	50			1	50			2	100
PREMIUM REFUNDED			1	100					1	100
OTHER: POLICYHOLDER SERVICE							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

EMPLOYEE BENEFITS INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ENTERPRISE LIFE INSURANCE COMPANY	DIS POSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE								
DENIAL OF CLAIM					1	100		
PREMIUM NOTICE/BILLING	1	100						
CASH VALUE							1	100
INFORMATION REQUESTED								
PREMIUM REFUNDED			2	67				
TOTAL	1	11	2	22	1	11	1	11

EQUITABLE LIFE AND CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
REFUSAL TO INSURE	1	100			1	100
DENIAL OF CLAIM					1	100
PREMIUM NOTICE/BILLING					1	100
CASH VALUE					1	100
INFORMATION REQUESTED	2	100			2	100
PREMIUM REFUNDED			1	33	3	100
TOTAL	3	33	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

EQUITABLE LIFE INSURANCE COMPANY OF IOWA	DISPOSITION		TOTAL	
	INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FARMERS HOME MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		ENTERED ARBITRATION/MEDIATION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING	1	3	5	17	1	3	8	28		
REFUSAL TO INSURE	1	100								
CANCELLATION	4	17	3	13			4	17		
NONRENEWAL					1	33				
CREDIT REPORTING			7	32			2	9		
DELAYS			2	5	1	2			1	2
SURCHARGE			1	100						
AGENT HANDLING			1	50						
POLICY DELIVERY							1	100		
DUPLICATION OF COVERAGE			1	100						
UNSATISFACTORY SETTLEMENT/OFFER			11	9	4	3				
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION			1	33						
DENIAL OF CLAIM			9	14	1	2				
USUAL, CUSTOMARY, REASONABLE										
OTHER: CLAIM HANDLING			2	20						
PREMIUM NOTICE/BILLING					1	5	7	32		
INFORMATION REQUESTED										
PREMIUM REFUNDED							1	25		
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE										
TOTAL	6	2	43	12	9	2	23	6	1	0

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION											
	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		NONRENEWAL UPHELD		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			2	7								
REFUSAL TO INSURE												
CANCELLATION							1	4				
NONRENEWAL									1	33		
CREDIT REPORTING			1	5								
DELAYS	1	2	1	2							7	16
SURCHARGE												
AGENT HANDLING												
POLICY DELIVERY												
DUPLICATION OF COVERAGE												
UNSATISFACTORY SETTLEMENT/OFFER	1	1			3	3					14	12
MEDICAL NECESSITY												
POST CLAIM UNDERWRITING												
SUBROGATION												
DENIAL OF CLAIM	3	5	1	2	2	3					2	3
USUAL, CUSTOMARY, REASONABLE											1	33
OTHER: CLAIM HANDLING											1	10
PREMIUM NOTICE/BILLING			1	5								
INFORMATION REQUESTED												
PREMIUM REFUNDED												
COVERAGE QUESTION												
OTHER: POLICYHOLDER SERVICE												
TOTAL	5	1	6	2	5	1	1	0	1	0	25	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITIO N									
	FILED SUIT/RETAINED ATTORNEY		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					3	10			1	3
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL					1	33				
CREDIT REPORTING			1	5	3	14				
DELAYS	1	2			2	5	8	18		
SURCHARGE										
AGENT HANDLING										
POLICY DELIVERY										
DUPLICATION OF COVERAGE										
UNSATISFACTORY SETTLEMENT/OFFER					3	3	2	2		
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING					1	33				
SUBROGATION										
DENIAL OF CLAIM					1	2				
USUAL, CUSTOMARY, REASONABLE			1	33						
OTHER: CLAIM HANDLING					1	10				
PREMIUM NOTICE/BILLING			2	9	2	9			2	9
INFORMATION REQUESTED					2	100				
PREMIUM REFUNDED										
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE			1	50	1	50				
TOTAL	1	0	5	1	20	5	10	3	3	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FARMERS INSURANCE COMPANY OF OREGON	DISPOSITION											
	QUESTION OF FACT		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING	2	7					3	10	2	7		
REFUSAL TO INSURE												
CANCELLATION	1	4					1	4	10	42		
NONRENEWAL												
CREDIT REPORTING	4	18					1	5	3	14		
DELAYS	5	11					2	5	8	18	5	11
SURCHARGE												
AGENT HANDLING	1	50										
POLICY DELIVERY												
DUPLICATION OF COVERAGE												
UNSATISFACTORY SETTLEMENT/OFFER	32	27			1	1	1	1	31	26	15	13
MEDICAL NECESSITY	2	100										
POST CLAIM UNDERWRITING			2	67								
SUBROGATION									2	67		
DENIAL OF CLAIM	22	34			1	2	4	6	16	25	2	3
USUAL, CUSTOMARY, REASONABLE					1	33						
OTHER: CLAIM HANDLING	1	10					1	10	3	30		
PREMIUM NOTICE/BILLING							1	5	4	18		
INFORMATION REQUESTED												
PREMIUM REFUNDED	1	25									2	50
COVERAGE QUESTION									1	100		
OTHER: POLICYHOLDER SERVICE												
TOTAL	71	20	2	1	3	1	14	4	80	22	24	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FARMERS INSURANCE COMPANY OF OREGON	DISP O S I T I O N				TOTAL	
	INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
PREMIUM & RATING	1	3			29	100
REFUSAL TO INSURE					1	100
CANCELLATION					24	100
NONRENEWAL					3	100
CREDIT REPORTING					22	100
DELAYS					44	100
SURCHARGE					1	100
AGENT HANDLING					2	100
POLICY DELIVERY					1	100
DUPLICATION OF COVERAGE					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	1	1	1	120	100
MEDICAL NECESSITY					2	100
POST CLAIM UNDERWRITING					3	100
SUBROGATION					3	100
DENIAL OF CLAIM					64	100
USUAL, CUSTOMARY, REASONABLE					3	100
OTHER: CLAIM HANDLING			1	10	10	100
PREMIUM NOTICE/BILLING	1	5	1	5	22	100
INFORMATION REQUESTED					2	100
PREMIUM REFUNDED					4	100
COVERAGE QUESTION					1	100
OTHER: POLICYHOLDER SERVICE					2	100
TOTAL	3	1	3	1	364	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FARMERS NEW WORLD LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
MISREPRESENTATION			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM NOTICE/BILLING	1	100					1	100
CASH VALUE	1	100					1	100
INFORMATION REQUESTED					1	100	1	100
TOTAL	2	40	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FEDERAL HOME LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
AGENT HANDLING			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FEDERATED MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
DENIAL OF CLAIM			3	75	1	25	4	100
TOTAL	1	20	3	60	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIDELITY & DEPOSIT CO OF MARYLAND	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIDELITY AND CASUALTY COMPANY OF NEW YORK (THE)	DISPOSITION		TOTAL	
	INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIDELITY AND GUARANTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIDELITY NATIONAL TITLE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
OTHER: POLICYHOLDER SERVICE			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FINANCIAL INDEMNITY COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
CANCELLATION	1	33						
DELAYS					3	50		
OTHER: UNDERWRITING								
AGENT HANDLING					1	100		
MISREPRESENTATION								
UNSATISFACTORY SETTLEMENT/OFFER								
SUBROGATION								
DENIAL OF CLAIM			1	33				
PREMIUM NOTICE/BILLING							1	33
OTHER: POLICYHOLDER SERVICE								
TOTAL	1	4	1	4	4	15	1	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FINANCIAL INDEMNITY COMPANY	DISPOSITION									
	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING			1	50	1	50				
CANCELLATION					2	67				
DELAYS	2	33							1	17
OTHER: UNDERWRITING					1	100				
AGENT HANDLING										
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER	2	40			1	20	1	20	1	20
SUBROGATION	1	100								
DENIAL OF CLAIM					2	67				
PREMIUM NOTICE/BILLING										
OTHER: POLICYHOLDER SERVICE										
TOTAL	5	19	1	4	7	26	1	4	2	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FINANCIAL INDEMNITY COMPANY	DISPOSITION				TOTAL	
	INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
PREMIUM & RATING					2	100
CANCELLATION					3	100
DELAYS					6	100
OTHER: UNDERWRITING					1	100
AGENT HANDLING					1	100
MISREPRESENTATION	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					5	100
SUBROGATION					1	100
DENIAL OF CLAIM					3	100
PREMIUM NOTICE/BILLING	2	67			3	100
OTHER: POLICYHOLDER SERVICE			1	100	1	100
TOTAL	3	11	1	4	27	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIREMAN'S FUND INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS	1	50	1	50					2	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50	1	50	2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIREMAN'S FUND INSURANCE COMPANY OF NEBRASKA	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50			1	50	2	100
SUBROGATION	1	100							1	100
DENIAL OF CLAIM					1	100			1	100
TOTAL	1	20	1	20	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIRST AMERICAN HOME BUYERS PROTECTION CORPORATION	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON	DISPOSITION		TOTAL	
	ADDITIONAL PAYMENT			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER:MRKTNG & SALES	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIRST COLONY LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
R E A S O N				
CANCELLATION	3	100	3	100
CASH VALUE	1	100	1	100
TOTAL	4	100	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIRST COMMUNITY INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIRST DELAWARE LIFE INSURANCE COMPANY (DE)	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIRST INVESTORS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIRST NATIONAL INSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CREDIT REPORTING	1	100			1	100
DENIAL OF CLAIM			2	100	2	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	N O A C T I O N R E Q U E S T E D / R E Q U I R E D			
	N M B R	P C T	N M B R	P C T
R E A S O N				
OTHER: UNDERWRITING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FOREMOST INSURANCE COMPANY	DISPOSITION											
	COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											1	100
DELAYS	1	100										
FORCED PLACEMENT					1	100						
UNSATISFACTORY SETTLEMENT/OFFER							1	20	1	20		
DENIAL OF CLAIM												
PREMIUM REFUNDED			1	100								
TOTAL	1	8	1	8	1	8	1	8	1	8	1	8

FOREMOST INSURANCE COMPANY	DISPOSITION								TOTAL	
	DELAY RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
DELAYS									1	100
FORCED PLACEMENT									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	20			1	20	1	20	5	100
DENIAL OF CLAIM			1	33	2	67			3	100
PREMIUM REFUNDED									1	100
TOTAL	1	8	1	8	3	25	1	8	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
DELAYS	1	100			1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FORETHOUGHT LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
INFORMATION REQUESTED			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FORTIS BENEFITS INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MISLEADING ADVERTISING	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
INFORMATION REQUESTED			1	100	1	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FORTIS INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CANCELLATION UPHELD		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
REFUSAL TO INSURE	1	7	1	7			2	13				
CANCELLATION												
DELAYS												
RECISSION	1	17										
ENDORSEMENT/RIDER												
AGENT HANDLING							1	50				
MISREPRESENTATION						1	50					
MISSTATEMENT ON APPLICATION												
UNSATISFACTORY SETTLEMENT/OFFER			2	11							7	39
POST CLAIM UNDERWRITING			1	20			1	20				
DENIAL OF CLAIM			2	14								
USUAL, CUSTOMARY, REASONABLE											1	50
PCP REFERRALS											1	50
UTILIZATION REVIEW												
COST CONTAINMENT												
CASH VALUE												
PREMIUM REFUNDED						1	50					
PAYMENT NOT CREDITED									1	100		
COVERAGE QUESTION												
ACCESS TO CARE												
COMPANY/AGENT DISPUTE												
TOTAL	2	2	6	7	2	2	4	5	1	1	9	11

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FORTIS INSURANCE COMPANY	DISPOSITIO N							
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			2	67				
REFUSAL TO INSURE	1	7	4	27			1	7
CANCELLATION								
DELAYS					1	50		
RECISSION								
ENDORSEMENT/RIDER			1	100				
AGENT HANDLING			1	50				
MISREPRESENTATION			1	50				
MISSTATEMENT ON APPLICATION							1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	11	1	6	1	6
POST CLAIM UNDERWRITING			1	20			1	20
DENIAL OF CLAIM	1	7	2	14			2	14
USUAL, CUSTOMARY, REASONABLE								
PCP REFERRALS								
UTILIZATION REVIEW			1	100				
COST CONTAINMENT			1	100				
CASH VALUE								
PREMIUM REFUNDED								
PAYMENT NOT CREDITED								
COVERAGE QUESTION			1	100				
ACCESS TO CARE			1	100				
COMPANY/AGENT DISPUTE			1	100				
TOTAL	2	2	19	23	2	2	6	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FORTIS INSURANCE COMPANY	DISPOSITION										TOTAL	
	QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	33							3	100
REFUSAL TO INSURE	2	13	1	7			2	13			15	100
CANCELLATION			1	100							1	100
DELAYS					1	50					2	100
RECISSION					1	17	4	67			6	100
ENDORSEMENT/RIDER											1	100
AGENT HANDLING											2	100
MISREPRESENTATION											2	100
MISSTATEMENT ON APPLICATION											1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	11	1	6	1	6	1	6			18	100
POST CLAIM UNDERWRITING			1	20							5	100
DENIAL OF CLAIM			6	43					1	7	14	100
USUAL, CUSTOMARY, REASONABLE			1	50							2	100
PCP REFERRALS	1	50									2	100
UTILIZATION REVIEW											1	100
COST CONTAINMENT											1	100
CASH VALUE					1	100					1	100
PREMIUM REFUNDED	1	50									2	100
PAYMENT NOT CREDITED											1	100
COVERAGE QUESTION											1	100
ACCESS TO CARE											1	100
COMPANY/AGENT DISPUTE											1	100
TOTAL	6	7	12	14	4	5	7	8	1	1	83	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FRANKLIN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	RECOVERY		NMBR	PCT
	NMBR	PCT		
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

FRONTIER INSURANCE COMPANY	DISPOS I TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GE AUTO & HOME ASSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	20							4	80	5	100
DELAYS			1	50			1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100					1	100
TOTAL	1	13	1	13	1	13	1	13	4	50	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GE CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		UNDERWRITING PRACTICE RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	50	1	50	2	100
PREMIUM NOTICE/BILLING	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GE GROUP LIFE ASSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	I N F O R M A T I O N F U R N I S H E D / E X P A N D E D			
	N M B R	P C T	N M B R	P C T
R E A S O N				
D E N I A L O F C L A I M	1	100	1	100
T O T A L	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GE INDEMNITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GE LIFE AND ANNUITY ASSURANCE COMPANY	DISPOSITION		TOTAL	
	NO ACTION REQUESTED/REQUIRED			
	NMBR	PCT	NMBR	PCT
REASON				
HIGH PRESSURE TACTICS	1	100	1	100
CASH VALUE	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GE PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION							
	REFUND		CLAIM REOPENED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	50						
CANCELLATION								
UNSATISFACTORY SETTLEMENT/OFFER			1	50				
DENIAL OF CLAIM							1	100
PREMIUM NOTICE/BILLING					1	100		
TOTAL	1	14	1	14	1	14	1	14

GE PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	50					2 100	
CANCELLATION					1	100	1 100	
UNSATISFACTORY SETTLEMENT/OFFER			1	50			2 100	
DENIAL OF CLAIM							1 100	
PREMIUM NOTICE/BILLING							1 100	
TOTAL	1	14	1	14	1	14	7 100	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GEICO CASUALTY COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
PREMIUM NOTICE/BILLING	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GEICO GENERAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
NONRENEWAL	1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100	2	100
DENIAL OF CLAIM	1	100	1	100
TOTAL	4	100	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GEICO INDEMNITY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GENERAL AMERICAN LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		DELAY RESOLVED		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	100					1	100
DELAYS			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
HIGH PRESSURE TACTICS	1	100						
DENIAL OF CLAIM					1	20		
CASH VALUE							1	100
DELAYS/NO RESPONSE			1	100				
INFORMATION REQUESTED								
PREMIUM REFUNDED			1	100				
TOTAL	1	10	2	20	1	10	1	10

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY	DISPOSITION								TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
HIGH PRESSURE TACTICS									1	100
DENIAL OF CLAIM	1	20	2	40	1	20			5	100
CASH VALUE									1	100
DELAYS/NO RESPONSE									1	100
INFORMATION REQUESTED							1	100	1	100
PREMIUM REFUNDED									1	100
TOTAL	1	10	2	20	1	10	1	10	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GENERAL FIRE & CASUALTY COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GENERAL INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GENERAL STAR NATIONAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
OTHER:MRKTNG & SALES			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GENERALI - US BRANCH DBA THE GENERAL INSURANCE COMPANY OF TRIESTE*SEE MSG	DISPOSITION						TOTAL	
	REFUND		CLAIM REOPENED		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
FAILURE TO PLACE					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
PREMIUM REFUNDED	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GERBER LIFE INSURANCE COMPANY	DIS POSITION				TOTAL	
	REFUND		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GLENBROOK LIFE AND ANNUITY COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION							
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
DELAYS	2	67						
RECISSION								
DENIAL OF CLAIM							1	100
INFORMATION REQUESTED			1	100				
PAYMENT NOT CREDITED					1	100		
ABUSIVE SERVICE								
TOTAL	2	25	1	13	1	13	1	13

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
DELAYS			1	33			3	100
RECISSION	1	100					1	100
DENIAL OF CLAIM							1	100
INFORMATION REQUESTED							1	100
PAYMENT NOT CREDITED							1	100
ABUSIVE SERVICE					1	100	1	100
TOTAL	1	13	1	13	1	13	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING	1	50						
CANCELLATION	1	33						
CREDIT REPORTING								
DELAYS								
OTHER: UNDERWRITING								
UNSATISFACTORY SETTLEMENT/OFFER	1	10	1	10				
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING							1	100
INFORMATION REQUESTED								
PREMIUM REFUNDED					1	100		
TOTAL	3	8	1	3	1	3	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISPOSIT ION							
	CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	50
CANCELLATION								
CREDIT REPORTING					1	100		
DELAYS			5	71				
OTHER: UNDERWRITING								
UNSATISFACTORY SETTLEMENT/OFFER	1	10			2	20		
DENIAL OF CLAIM	1	17						
OTHER: CLAIM HANDLING			1	33				
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED								
PREMIUM REFUNDED								
TOTAL	2	6	6	17	3	8	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GOVERNMENT EMPLOYEES INSURANCE COMPANY	DISP OSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
CANCELLATION			2	67					3	100
CREDIT REPORTING									1	100
DELAYS	1	14			1	14			7	100
OTHER: UNDERWRITING			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	20			3	30			10	100
DENIAL OF CLAIM	2	33	2	33	1	17			6	100
OTHER: CLAIM HANDLING	1	33					1	33	3	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED			1	100					1	100
PREMIUM REFUNDED									1	100
TOTAL	6	17	6	17	5	14	1	3	36	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GRANGE INSURANCE ASSOCIATION	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GRANGE MUTUAL INSURANCE COMPANY	DISPOSITION								
	COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
NONRENEWAL							1	50	
DELAYS									
UNSATISFACTORY SETTLEMENT/OFFER			1	14	2	29			
DENIAL OF CLAIM	1	17							
INFORMATION REQUESTED									
TOTAL	1	6	1	6	2	11	1	6	

GRANGE MUTUAL INSURANCE COMPANY	DISPOSITION								
	DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
NONRENEWAL			1	50					
DELAYS					1	50			
UNSATISFACTORY SETTLEMENT/OFFER	1	14			1	14			
DENIAL OF CLAIM							1	17	
INFORMATION REQUESTED									
TOTAL	1	6	1	6	2	11	1	6	

GRANGE MUTUAL INSURANCE COMPANY	DISPOSITION						TOTAL		
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION				
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
NONRENEWAL							2	100	
DELAYS			1	50			2	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	14	1	14	7	100	
DENIAL OF CLAIM	1	17	3	50			6	100	
INFORMATION REQUESTED			1	100			1	100	
TOTAL	1	6	6	33	1	6	18	100	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GRANITE STATE INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION					1	100			1	100
DELAYS	1	25	1	25			2	50	4	100
TOTAL	1	20	1	20	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GREAT AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GREAT AMERICAN LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
MISLEADING ADVERTISING			1	100					1	100
MISREPRESENTATION	1	50			1	50			2	100
DELAYS/NO RESPONSE							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GREAT SOUTHERN LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
REPLACEMENT			1	100	1	100
CASH VALUE	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GREAT WEST CASUALTY COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	2	50	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GREAT WESTERN INSURANCE COMPANY	D I S P O S I T I O N		T O T A L	
	I N F O R M A T I O N F U R N I S H E D / E X P A N D E D			
	N M B R	P C T	N M B R	P C T
R E A S O N				
P R E M I U M & R A T I N G	1	100	1	100
T O T A L	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GREAT-WEST LIFE ASSURANCE COMPANY (THE)	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED		ERISA COMPLIANT		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	33	2	67					3	100
UNSATISFACTORY SETTLEMENT/OFFER							1	33	2	67	3	100
PREMIUM NOTICE/BILLING	1	100									1	100
TOTAL	1	14	1	14	2	29	1	14	2	29	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GROCERS INSURANCE COMPANY	DISP O S I T I O N				TOTAL	
	ADVISED COMPLAINANT		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUARANTEE RESERVE LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		PREMIUM PROBLEM RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
PAYMENT NOT CREDITED			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUARANTEE TRUST LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	100			1	100
OTHER: POLICYHOLDER SERVICE			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUARANTY INCOME LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
REPLACEMENT	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUARANTY NATIONAL INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		CANCELLATION UPHELD		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	100								
CANCELLATION									2	100		
DELAYS	1	8									4	33
UNSATISFACTORY SETTLEMENT/OFFER			1	10	1	10					1	10
POST CLAIM UNDERWRITING												
DENIAL OF CLAIM			1	17			1	17				
OTHER: CLAIM HANDLING			1	25								
PREMIUM NOTICE/BILLING												
TOTAL	1	3	4	11	1	3	1	3	2	5	5	14

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUARANTY NATIONAL INSURANCE COMPANY	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
CANCELLATION										
DELAYS	1	8	1	8	3	25	1	8		
UNSATISFACTORY SETTLEMENT/OFFER			1	10			1	10		
POST CLAIM UNDERWRITING			1	100						
DENIAL OF CLAIM									4	67
OTHER: CLAIM HANDLING							1	25		
PREMIUM NOTICE/BILLING										
TOTAL	1	3	3	8	3	8	3	8	4	11

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUARANTY NATIONAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING											1	100
CANCELLATION											2	100
DELAYS			1	8							12	100
UNSATISFACTORY SETTLEMENT/OFFER			2	20	2	20	1	10			10	100
POST CLAIM UNDERWRITING											1	100
DENIAL OF CLAIM											6	100
OTHER: CLAIM HANDLING									2	50	4	100
PREMIUM NOTICE/BILLING	1	100									1	100
TOTAL	1	3	3	8	2	5	1	3	2	5	37	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (THE)	DISPOSITION								TOTAL	
	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	100					1	100
MISREPRESENTATION					1	100			1	100
DENIAL OF CLAIM	1	50					1	50	2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUIDEONE MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	DISP O S I T I O N												TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION							1	100					1	100
DELAYS					1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER							2	67	1	33			3	100
SUBROGATION											1	100	1	100
DENIAL OF CLAIM	1	33	1	33					1	33			3	100
TOTAL	1	11	1	11	1	11	3	33	2	22	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

GULF INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		REFUND		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION			1	100			1	100
DENIAL OF CLAIM	1	33			2	67	3	100
TOTAL	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HANOVER INSURANCE COMPANY (THE)	DISPOSITION				TOTAL	
	QUESTION OF FACT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARCO NATIONAL INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARTFORD ACCIDENT AND INDEMNITY COMPANY	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
CANCELLATION	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARTFORD CASUALTY INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			2	100	2	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARTFORD FIRE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	50	1	50	2	100
PREMIUM NOTICE/BILLING	1	100							1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			3	25			1	8				
CANCELLATION	1	50										
NONRENEWAL	1	50										
CREDIT REPORTING									1	100		
DELAYS			3	21								
ENDORSEMENT/RIDER									1	50		
OTHER: UNDERWRITING												
REPLACEMENT												
UNSATISFACTORY SETTLEMENT/OFFER			1	7	1	7					1	7
POST CLAIM UNDERWRITING												
SUBROGATION											1	100
DENIAL OF CLAIM											1	13
OTHER: CLAIM HANDLING									1	33		
PREMIUM NOTICE/BILLING			1	20			2	40				
INFORMATION REQUESTED												
PREMIUM REFUNDED							1	25				
ABUSIVE SERVICE							1	100				
TOTAL	2	3	8	11	1	1	5	7	3	4	3	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION									
	CLAIM SETTLED		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					2	17				
CANCELLATION										
NONRENEWAL										
CREDIT REPORTING										
DELAYS	6	43					2	14		
ENDORSEMENT/RIDER			1	50						
OTHER: UNDERWRITING			1	50	1	50				
REPLACEMENT										
UNSATISFACTORY SETTLEMENT/OFFER	2	14			1	7				
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM					3	38				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING					1	20			1	20
INFORMATION REQUESTED					1	100				
PREMIUM REFUNDED										
ABUSIVE SERVICE										
TOTAL	8	11	2	3	9	12	2	3	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARTFORD INSURANCE COMPANY OF THE MIDWEST	DISPOSITION										TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			2	17			4	33			12	100
CANCELLATION									1	50	2	100
NONRENEWAL					1	50					2	100
CREDIT REPORTING											1	100
DELAYS	1	7	1	7			1	7			14	100
ENDORSEMENT/RIDER											2	100
OTHER: UNDERWRITING											2	100
REPLACEMENT					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	14			1	7	5	36	14	100
POST CLAIM UNDERWRITING									1	100	1	100
SUBROGATION											1	100
DENIAL OF CLAIM							2	25	2	25	8	100
OTHER: CLAIM HANDLING							2	67			3	100
PREMIUM NOTICE/BILLING											5	100
INFORMATION REQUESTED											1	100
PREMIUM REFUNDED					1	25			2	50	4	100
ABUSIVE SERVICE											1	100
TOTAL	1	1	5	7	3	4	10	14	11	15	74	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION				TOTAL	
	ERISA COMPLIANT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	100					1	100
REPLACEMENT					1	100	1	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION											
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING			1	17								
CANCELLATION	1	11			2	22	1	11				
DELAYS												
MISREPRESENTATION												
POLICY DELIVERY	1	100										
UNSATISFACTORY SETTLEMENT/OFFER											6	50
MEDICAL NECESSITY									1	100		
SUBROGATION												
DENIAL OF CLAIM			8	27					1	3	4	13
USUAL, CUSTOMARY, REASONABLE											1	33
COORDINATION OF BENEFITS			1	33							1	33
PCP REFERRALS												
COST CONTAINMENT												
PREMIUM NOTICE/BILLING					1	25						
INFORMATION REQUESTED							1	50				
PREMIUM REFUNDED					1	100						
COVERAGE QUESTION									1	100		
ACCESS TO CARE												
ABUSIVE SERVICE											1	50
TOTAL	2	2	10	12	4	5	2	2	3	3	13	15

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	17	3	50						
CANCELLATION			3	33			1	11		
DELAYS					1	50				
MISREPRESENTATION									1	100
POLICY DELIVERY										
UNSATISFACTORY SETTLEMENT/OFFER			2	17						
MEDICAL NECESSITY										
SUBROGATION			2	100						
DENIAL OF CLAIM			5	17						
USUAL, CUSTOMARY, REASONABLE			1	33						
COORDINATION OF BENEFITS										
PCP REFERRALS										
COST CONTAINMENT			1	50						
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED			1	50						
PREMIUM REFUNDED										
COVERAGE QUESTION										
ACCESS TO CARE										
ABUSIVE SERVICE					1	50				
TOTAL	1	1	18	21	2	2	1	1	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HEALTH NET HEALTH PLAN OF OREGON, INC.	DISPOSITION										TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	17							6	100
CANCELLATION					1	11					9	100
DELAYS									1	50	2	100
MISREPRESENTATION											1	100
POLICY DELIVERY											1	100
UNSATISFACTORY SETTLEMENT/OFFER					3	25			1	8	12	100
MEDICAL NECESSITY											1	100
SUBROGATION											2	100
DENIAL OF CLAIM	7	23			4	13			1	3	30	100
USUAL, CUSTOMARY, REASONABLE	1	33									3	100
COORDINATION OF BENEFITS									1	33	3	100
PCP REFERRALS					1	100					1	100
COST CONTAINMENT	1	50									2	100
PREMIUM NOTICE/BILLING	2	50					1	25			4	100
INFORMATION REQUESTED											2	100
PREMIUM REFUNDED											1	100
COVERAGE QUESTION											1	100
ACCESS TO CARE	3	100									3	100
ABUSIVE SERVICE											2	100
TOTAL	14	16	1	1	9	10	1	1	4	5	86	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HOMESTEADERS LIFE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HORACE MANN INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		REFUND		CLAIM REOPENED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
CANCELLATION								
CREDIT REPORTING	1	100						
DELAYS					1	33	1	33
RATE CLASSIFICATION			1	100				
UNSATISFACTORY SETTLEMENT/OFFER								
OTHER: CLAIM HANDLING								
OTHER: POLICYHOLDER SERVICE	1	100						
TOTAL	2	22	1	11	1	11	1	11

HORACE MANN INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
CANCELLATION	1	100							1	100
CREDIT REPORTING									1	100
DELAYS			1	33					3	100
RATE CLASSIFICATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
OTHER: CLAIM HANDLING					1	100			1	100
OTHER: POLICYHOLDER SERVICE									1	100
TOTAL	1	11	1	11	1	11	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HORACE MANN LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
PAYMENT NOT CREDITED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HOUSEHOLD LIFE INSURANCE COMPANY	DISPOSIT I O N		TOTAL	
	COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

HOUSTON GENERAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

IDS LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
MISREPRESENTATION							1	100	1	100
CASH VALUE	1	100							1	100
DELAYS/NO RESPONSE							1	100	1	100
NONFORFEITURE					1	100			1	100
ABUSIVE SERVICE			1	100					1	100
TOTAL	1	20	1	20	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

IGF INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
CANCELLATION	1	25								
DELAYS			1	13	2	25	1	13		
UNSATISFACTORY SETTLEMENT/OFFER	1	20					1	20		
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING									1	33
TOTAL	2	9	1	4	2	9	2	9	1	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

IGF INSURANCE COMPANY	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	100		
CANCELLATION					1	25			1	25
DELAYS			2	25			1	13	1	13
UNSATISFACTORY SETTLEMENT/OFFER							1	20	2	40
OTHER: CLAIM HANDLING	1	50							1	50
PREMIUM NOTICE/BILLING	1	33					1	33		
TOTAL	2	9	2	9	1	4	4	17	5	22

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

IGF INSURANCE COMPANY	DISPOSITION		TOTAL	
	OTHER			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING			1	100
CANCELLATION	1	25	4	100
DELAYS			8	100
UNSATISFACTORY SETTLEMENT/OFFER			5	100
OTHER: CLAIM HANDLING			2	100
PREMIUM NOTICE/BILLING			3	100
TOTAL	1	4	23	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ILCO INVESTORS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ILLINOIS NATIONAL INSURANCE CO.	DISPOSITION												TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING									1	100			1	100
CANCELLATION									1	100			1	100
DELAYS			4	100									4	100
UNSATISFACTORY SETTLEMENT/OFFER	2	33	1	17			1	17			2	33	6	100
DENIAL OF CLAIM									1	100			1	100
PREMIUM NOTICE/BILLING					1	100							1	100
PREMIUM REFUNDED	1	100											1	100
TOTAL	3	20	5	33	1	7	1	7	3	20	2	13	15	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

INDEPENDENT ORDER OF FORESTERS	DISPOSITION						TOTAL	
	POLICY ISSUED/RSTRD		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
RATE CLASSIFICATION	1	100					1	100
REPLACEMENT					2	100	2	100
ABUSIVE SERVICE			1	100			1	100
TOTAL	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

INFINITY INSURANCE COMPANY	DISPOSITION								
	ADVISED COMPLAINANT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING			1	33					
FIDUCIARY/THEFT	1	100							
UNSATISFACTORY SETTLEMENT/OFFER									
DENIAL OF CLAIM					1	33	1	33	
TOTAL	1	11	1	11	1	11	1	11	

INFINITY INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		PREMIUM PROBLEM RESOLVED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	33			1	33	3	100
FIDUCIARY/THEFT									1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100							2	100
DENIAL OF CLAIM					1	33			3	100
TOTAL	2	22	1	11	1	11	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ING LIFE INSURANCE AND ANNUITY COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

INSURANCE COMPANY OF NORTH AMERICA	DIS POSITION				TOTAL	
	ADVISED COMPLAINANT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

INSURANCE COMPANY OF THE WEST	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL					1	100	1	100
DELAYS			1	100			1	100
AGENT HANDLING	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

INSURANCE CORPORATION OF NEW YORK (THE)	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

INTEGON INDEMNITY CORPORATION	DISPOSITION											
	COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
CANCELLATION											1	100
DELAYS	1	33			1	33	1	33				
ENDORSEMENT/RIDER												
UNSATISFACTORY SETTLEMENT/OFFER					1	33						
DENIAL OF CLAIM												
OTHER: CLAIM HANDLING			1	100								
PREMIUM NOTICE/BILLING									1	100		
TOTAL	1	7	1	7	2	14	1	7	1	7	1	7

INTEGON INDEMNITY CORPORATION	DISPOSITION									
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	100					1	100
CANCELLATION									1	100
DELAYS									3	100
ENDORSEMENT/RIDER					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER							2	67	3	100
DENIAL OF CLAIM	1	33			1	33	1	33	3	100
OTHER: CLAIM HANDLING									1	100
PREMIUM NOTICE/BILLING									1	100
TOTAL	1	7	1	7	2	14	3	21	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

INTERSTATE INDEMNITY COMPANY	DISPO SITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	50			1	50	2	100
FORCED PLACEMENT			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

INVESTORS INSURANCE CORPORATION	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

JACKSON NATIONAL LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

JEFFERSON PILOT LIFEAMERICA INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DENIAL OF CLAIM	1	50	1	50			2	100
PREMIUM REFUNDED					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

JOHN ALDEN LIFE INSURANCE COMPANY	DISPOSITIO N											
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		PREMIUM PROBLEM RESOLVED		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	2	67							1	33		
DENIAL OF CLAIM			1	33			1	33	1	33		
PREMIUM NOTICE/BILLING									1	100		
PREMIUM REFUNDED					1	100						
OTHER: POLICYHOLDER SERVICE											1	100
TOTAL	2	22	1	11	1	11	1	11	3	33	1	11

JOHN ALDEN LIFE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
REASON		
PREMIUM & RATING	3	100
DENIAL OF CLAIM	3	100
PREMIUM NOTICE/BILLING	1	100
PREMIUM REFUNDED	1	100
OTHER: POLICYHOLDER SERVICE	1	100
TOTAL	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

JOHN HANCOCK LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS					1	100			1	100
AGENT HANDLING			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
CASH VALUE							1	100	1	100
DELAYS/NO RESPONSE			2	100					2	100
TOTAL	1	17	3	50	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
REFUSAL TO INSURE												
CANCELLATION	1	13			2	25						
DELAYS			1	20								
FORCED PLACEMENT												
UNSATISFACTORY SETTLEMENT/OFFER												
MEDICAL NECESSITY												
DENIAL OF CLAIM					1	7					1	7
COORDINATION OF BENEFITS							1	50				
UTILIZATION REVIEW												
ASSIGNMENT OF BENEFITS												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
INFORMATION REQUESTED												
PREMIUM REFUNDED									1	50		
PAYMENT NOT CREDITED												
COVERAGE QUESTION												
ACCESS TO CARE			1	7	1	7					1	7
QUALITY OF CARE					1	33						
TOTAL	1	1	2	3	5	7	1	1	1	1	2	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE	DISPOSITION											
	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING												
REFUSAL TO INSURE	1	33							1	33		
CANCELLATION									1	13		
DELAYS							1	20	1	20	2	40
FORCED PLACEMENT												
UNSATISFACTORY SETTLEMENT/OFFER			1	25					1	25		
MEDICAL NECESSITY									1	100		
DENIAL OF CLAIM					5	33			3	20		
COORDINATION OF BENEFITS												
UTILIZATION REVIEW	1	100										
ASSIGNMENT OF BENEFITS									1	100		
OTHER: CLAIM HANDLING									1	100		
PREMIUM NOTICE/BILLING									2	100		
INFORMATION REQUESTED												
PREMIUM REFUNDED												
PAYMENT NOT CREDITED									1	100		
COVERAGE QUESTION									1	100		
ACCESS TO CARE	1	7							7	50	2	14
QUALITY OF CARE									2	67		
TOTAL	3	4	1	1	5	7	1	1	23	34	4	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE	DISPOSITION										TOTAL	
	ERISA COMPLIANT		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING							1	100			1	100
REFUSAL TO INSURE									1	33	3	100
CANCELLATION					2	25	2	25			8	100
DELAYS											5	100
FORCED PLACEMENT					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	25			1	25	4	100
MEDICAL NECESSITY											1	100
DENIAL OF CLAIM			1	7	3	20	1	7			15	100
COORDINATION OF BENEFITS					1	50					2	100
UTILIZATION REVIEW											1	100
ASSIGNMENT OF BENEFITS											1	100
OTHER: CLAIM HANDLING											1	100
PREMIUM NOTICE/BILLING											2	100
INFORMATION REQUESTED									1	100	1	100
PREMIUM REFUNDED					1	50					2	100
PAYMENT NOT CREDITED											1	100
COVERAGE QUESTION											1	100
ACCESS TO CARE	1	7									14	100
QUALITY OF CARE											3	100
TOTAL	1	1	1	1	9	13	4	6	3	4	67	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

KEMPER AUTO & HOME INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM REOPENED		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100			1	100
DELAYS	1	100					1	100
ENDORSEMENT/RIDER					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
TOTAL	1	25	2	50	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LANCER INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO JURISDICTION			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LANDCAR CASUALTY COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LAWYERS TITLE INSURANCE CORPORATION	DISPOSITION		TOTAL	
	NO ACTION REQUESTED/REQUIRED			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER:MRKTNG & SALES	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LEADER INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	3	100							3	100
DELAYS					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
DENIAL OF CLAIM							1	100	1	100
TOTAL	3	50	1	17	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIBERTY INSURANCE UNDERWRITERS INC.	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
COVERAGE QUESTION	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIBERTY LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
FORCED PLACEMENT	1	100							1	100
MISREPRESENTATION					1	100			1	100
DELAYS/NO RESPONSE			1	100					1	100
INFORMATION REQUESTED	1	50					1	50	2	100
PREMIUM REFUNDED	2	100							2	100
TOTAL	4	57	1	14	1	14	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	50		
CANCELLATION								
NONRENEWAL								
DELAYS							1	17
UNSATISFACTORY SETTLEMENT/OFFER			1	13				
DENIAL OF CLAIM								
COST CONTAINMENT								
PREMIUM NOTICE/BILLING	1	100						
INFORMATION REQUESTED	1	100						
OTHER: POLICYHOLDER SERVICE							1	100
TOTAL	2	7	1	4	1	4	2	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DIS POSITION							
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	50		
CANCELLATION								
NONRENEWAL								
DELAYS	2	33	1	17			1	17
UNSATISFACTORY SETTLEMENT/OFFER	2	25			1	13		
DENIAL OF CLAIM								
COST CONTAINMENT								
PREMIUM NOTICE/BILLING								
INFORMATION REQUESTED								
OTHER: POLICYHOLDER SERVICE								
TOTAL	4	14	1	4	2	7	1	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIBERTY MUTUAL FIRE INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
CANCELLATION	1	33			1	33	1	33	3	100
NONRENEWAL			1	100					1	100
DELAYS							1	17	6	100
UNSATISFACTORY SETTLEMENT/OFFER	2	25			1	13	1	13	8	100
DENIAL OF CLAIM	1	25	1	25	1	25	1	25	4	100
COST CONTAINMENT			1	100					1	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED									1	100
OTHER: POLICYHOLDER SERVICE									1	100
TOTAL	4	14	3	11	3	11	4	14	28	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIBERTY NORTHWEST INSURANCE CORPORATION	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		CLAIM SETTLED		REFERRED TO PROPER AGENCY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100				
CANCELLATION								
NONRENEWAL							1	100
DELAYS	1	100						
AUDIT DISPUTE								
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50		
TOTAL	2	22	1	11	1	11	1	11

LIBERTY NORTHWEST INSURANCE CORPORATION	DISPOSITION						TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	100
CANCELLATION	1	100					1	100
NONRENEWAL							1	100
DELAYS							1	100
AUDIT DISPUTE	1	33	1	33	1	33	3	100
UNSATISFACTORY SETTLEMENT/OFFER							2	100
TOTAL	2	22	1	11	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIFE INSURANCE COMPANY OF NORTH AMERICA	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIFE INVESTORS INSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION			1	100	1	100
PREMIUM REFUNDED	1	50	1	50	2	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIFEWISE HEALTH PLAN OF OREGON INC., DBA LIFEWISE HEALTH PLAN OF OREGON	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING	1	13									1	13
REFUSAL TO INSURE	3	16			1	5					1	5
CANCELLATION	1	25										
NONRENEWAL												
DELAYS	1	13					1	13	1	13		
UNFAIR DISCRIMINATION												
RECISSION	1	20					1	20				
ENDORSEMENT/RIDER					1	100						
MISREPRESENTATION												
UNSATISFACTORY SETTLEMENT/OFFER					2	8					1	4
MEDICAL NECESSITY											1	50
POST CLAIM UNDERWRITING			1	50								
SUBROGATION					1	100						
DENIAL OF CLAIM			1	4	2	7						
USUAL, CUSTOMARY, REASONABLE					1	20						
COORDINATION OF BENEFITS												
PCP REFERRALS												
ASSIGNMENT OF BENEFITS												
PREMIUM NOTICE/BILLING					1	100						
PREMIUM REFUNDED							1	33				
PAYMENT NOT CREDITED			1	100								
COVERAGE QUESTION												
ACCESS TO CARE									1	100		
OTHER: POLICYHOLDER SERVICE			1	100								
TOTAL	7	6	4	3	9	7	3	2	2	2	4	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIFEWISE HEALTH PLAN OF OREGON INC., DBA LIFEWISE HEALTH PLAN OF OREGON	DISPOSITION									
	CANCELLATION UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	13	4	50		
REFUSAL TO INSURE							5	26		
CANCELLATION	2	50	1	25						
NONRENEWAL	1	100								
DELAYS			2	25					2	25
UNFAIR DISCRIMINATION							1	100		
RECISSION										
ENDORSEMENT/RIDER										
MISREPRESENTATION							2	100		
UNSATISFACTORY SETTLEMENT/OFFER			4	17			4	17		
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING							1	50		
SUBROGATION										
DENIAL OF CLAIM			4	14			5	18		
USUAL, CUSTOMARY, REASONABLE							2	40		
COORDINATION OF BENEFITS			1	50	1	50				
PCP REFERRALS							1	100		
ASSIGNMENT OF BENEFITS										
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
ACCESS TO CARE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	3	2	12	10	2	2	25	20	2	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIFEWISE HEALTH PLAN OF OREGON INC., DBA LIFEWISE HEALTH PLAN OF OREGON	DISPOSITION									
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	13
REFUSAL TO INSURE					7	37			2	11
CANCELLATION										
NONRENEWAL										
DELAYS					1	13				
UNFAIR DISCRIMINATION										
RECISSION	1	20			1	20			1	20
ENDORSEMENT/RIDER										
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER			1	4	3	13	3	13	1	4
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM	1	4			12	43			2	7
USUAL, CUSTOMARY, REASONABLE					2	40				
COORDINATION OF BENEFITS										
PCP REFERRALS										
ASSIGNMENT OF BENEFITS									1	100
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED					2	67				
PAYMENT NOT CREDITED										
COVERAGE QUESTION					1	100				
ACCESS TO CARE										
OTHER: POLICYHOLDER SERVICE										
TOTAL	2	2	1	1	29	24	3	2	8	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LIFEWISE HEALTH PLAN OF OREGON INC., DBA LIFEWISE HEALTH PLAN OF OREGON	DISPOSITION				TOTAL	
	NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
PREMIUM & RATING					8	100
REFUSAL TO INSURE					19	100
CANCELLATION					4	100
NONRENEWAL					1	100
DELAYS					8	100
UNFAIR DISCRIMINATION					1	100
RECISSION					5	100
ENDORSEMENT/RIDER					1	100
MISREPRESENTATION					2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	4	4	17	24	100
MEDICAL NECESSITY			1	50	2	100
POST CLAIM UNDERWRITING					2	100
SUBROGATION					1	100
DENIAL OF CLAIM			1	4	28	100
USUAL, CUSTOMARY, REASONABLE					5	100
COORDINATION OF BENEFITS					2	100
PCP REFERRALS					1	100
ASSIGNMENT OF BENEFITS					1	100
PREMIUM NOTICE/BILLING					1	100
PREMIUM REFUNDED					3	100
PAYMENT NOT CREDITED					1	100
COVERAGE QUESTION					1	100
ACCESS TO CARE					1	100
OTHER: POLICYHOLDER SERVICE					1	100
TOTAL	1	1	6	5	123	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LINCOLN BENEFIT LIFE COMPANY	DISPOSITION				TOTAL	
	COMPROMISED STLMNT/RSLTN		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CHURNING			1	100	1	100
FIDUCIARY/THEFT	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LINCOLN HERITAGE LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION					1	100	1	100
AGENT HANDLING			1	100			1	100
POLICY DELIVERY	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
TOTAL	2	50	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LINCOLN NATIONAL LIFE INSURANCE COMPANY (THE)	DISPOSITION								TOTAL	
	CLAIM REOPENED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING					1	100			1	100
OTHER: UNDERWRITING			1	100					1	100
DENIAL OF CLAIM	1	50					1	50	2	100
INFORMATION REQUESTED					1	100			1	100
TOTAL	1	20	1	20	2	40	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LUMBERMENS MUTUAL CASUALTY COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
NONRENEWAL			1	100	1	100
DELAYS	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

LUTHERAN BROTHERHOOD	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MANHATTAN NATIONAL LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MANUFACTURERS LIFE INSURANCE COMPANY, THE (USA)	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
R E A S O N				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MARKEL AMERICAN INSURANCE COMPANY	DISPOSIT I O N		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
R E A S O N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		NONFORFEITURE PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
OTHER: UNDERWRITING							1	100	1	100
REPLACEMENT							1	100	1	100
AGENT HANDLING					1	100			1	100
INFORMATION REQUESTED	1	100							1	100
NONFORFEITURE			1	100					1	100
TOTAL	1	20	1	20	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	D I S P O S I T I O N					
	UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
PREMIUM & RATING					1	100
REFUSAL TO INSURE					1	100
DELAYS			1	50		
AGENT HANDLING						
POLICY DELIVERY					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	20			2	40
POST CLAIM UNDERWRITING						
DENIAL OF CLAIM						
UTILIZATION REVIEW			1	100		
INFORMATION REQUESTED					1	100
COVERAGE QUESTION						
TOTAL	1	6	2	13	6	38

MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	D I S P O S I T I O N						T O T A L	
	DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING							1	100
REFUSAL TO INSURE							1	100
DELAYS	1	50					2	100
AGENT HANDLING			1	100			1	100
POLICY DELIVERY							1	100
UNSATISFACTORY SETTLEMENT/OFFER					2	40	5	100
POST CLAIM UNDERWRITING					1	100	1	100
DENIAL OF CLAIM			1	100			1	100
UTILIZATION REVIEW							1	100
INFORMATION REQUESTED							1	100
COVERAGE QUESTION					1	100	1	100
TOTAL	1	6	2	13	4	25	16	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MERASTAR INSURANCE COMPANY	DISPO SITION				TOTAL	
	REFUND		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
REFUSAL TO INSURE			1	100	1	100
CANCELLATION	1	50	1	50	2	100
TOTAL	1	25	3	75	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

METROPOLITAN GENERAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
DELAYS			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

METROPOLITAN LIFE INSURANCE COMPANY	DISPOSITION									
	REFUND		CLAIM REOPENED		CLAIM SETTLED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
DELAYS										
MISREPRESENTATION							1	100		
OTHER:MRKTNG & SALES										
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM			2	33	1	17			1	17
COORDINATION OF BENEFITS										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
PREMIUM REFUNDED	1	100								
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	6	2	12	1	6	1	6	1	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

METROPOLITAN LIFE INSURANCE COMPANY	DISPO SITION							
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS			1	50				
MISREPRESENTATION								
OTHER:MRKTNG & SALES								
UNSATISFACTORY SETTLEMENT/OFFER			1	100				
DENIAL OF CLAIM			2	33				
COORDINATION OF BENEFITS					1	100		
PREMIUM NOTICE/BILLING	1	100						
INFORMATION REQUESTED	2	100						
PREMIUM REFUNDED								
OTHER: POLICYHOLDER SERVICE							1	100
TOTAL	3	18	4	24	1	6	1	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

METROPOLITAN LIFE INSURANCE COMPANY	DISP OSITION				TOTAL	
	RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	50			2	100
MISREPRESENTATION					1	100
OTHER:MRKTNG & SALES			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100
DENIAL OF CLAIM					6	100
COORDINATION OF BENEFITS					1	100
PREMIUM NOTICE/BILLING					1	100
INFORMATION REQUESTED					2	100
PREMIUM REFUNDED					1	100
OTHER: POLICYHOLDER SERVICE					1	100
TOTAL	1	6	1	6	17	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING			1	17			1	17		
DELAYS	1	20	1	20						
UNSATISFACTORY SETTLEMENT/OFFER			1	13					1	13
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM										
USUAL, CUSTOMARY, REASONABLE			1	33	1	33				
OTHER: CLAIM HANDLING										
TOTAL	1	4	4	15	1	4	1	4	1	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION									
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING			1	17			2	33		
DELAYS	1	20			1	20			1	20
UNSATISFACTORY SETTLEMENT/OFFER	1	13	2	25						
POST CLAIM UNDERWRITING									1	100
DENIAL OF CLAIM	1	33							1	33
USUAL, CUSTOMARY, REASONABLE			1	33						
OTHER: CLAIM HANDLING			1	100						
TOTAL	3	11	5	19	1	4	2	7	3	11

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	17			6	100
DELAYS							5	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13	1	13	1	13	8	100
POST CLAIM UNDERWRITING							1	100
DENIAL OF CLAIM			1	33			3	100
USUAL, CUSTOMARY, REASONABLE							3	100
OTHER: CLAIM HANDLING							1	100
TOTAL	1	4	3	11	1	4	27	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MID-CENTURY INSURANCE COMPANY	DISPOSITION											
	COMPROMISED STLMNT/RSLTN		REFUND		DELAY RESOLVED		RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	50			1	50
CANCELLATION			1	100								
DELAYS					1	50			1	50		
UNSATISFACTORY SETTLEMENT/OFFER	1	25							1	25	2	50
POST CLAIM UNDERWRITING							1	100				
DENIAL OF CLAIM									1	100		
PREMIUM NOTICE/BILLING			1	100								
TOTAL	1	8	2	17	1	8	2	17	3	25	3	25

MID-CENTURY INSURANCE COMPANY	TOTAL	
	NMBR	PCT
REASON		
PREMIUM & RATING	2	100
CANCELLATION	1	100
DELAYS	2	100
UNSATISFACTORY SETTLEMENT/OFFER	4	100
POST CLAIM UNDERWRITING	1	100
DENIAL OF CLAIM	1	100
PREMIUM NOTICE/BILLING	1	100
TOTAL	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MID-WEST NATIONAL LIFE INSURANCE COMPANY OF TENNESSEE	DISPOSIT ION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MIDLAND LIFE INSURANCE COMPANY (THE)	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
CONTINUATION OF BENEFITS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MIDLAND NATIONAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	NONFORFEITURE PROBLEM RESOLVED		NMBR	PCT
	NMBR	PCT		
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MILLERS CASUALTY INSURANCE COMPANY (THE)	DISPOSITION				TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MILLERS INSURANCE COMPANY (THE)	DISPOSITIO N											
	ADVISED COMPLAINANT		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS									1	100		
UNSATISFACTORY SETTLEMENT/OFFER			1	50				1	50			
DENIAL OF CLAIM	1	50						1	50			
OTHER: CLAIM HANDLING					1	100						
PREMIUM NOTICE/BILLING											1	100
TOTAL	1	14	1	14	1	14	2	29	1	14	1	14

MILLERS INSURANCE COMPANY (THE)	TOTAL	
	NMBR	PCT
REASON		
DELAYS	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100
DENIAL OF CLAIM	2	100
OTHER: CLAIM HANDLING	1	100
PREMIUM NOTICE/BILLING	1	100
TOTAL	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MINNESOTA LIFE INSURANCE COMPANY	DISPO SITION						TOTAL	
	REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REPLACEMENT			1	100			1	100
MISREPRESENTATION	1	100					1	100
DENIAL OF CLAIM					2	100	2	100
TOTAL	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MISSION NATIONAL INSURANCE CO. **RECEIVERSHIP 4-9-	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MONTGOMERY WARD LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MONUMENTAL GENERAL CASUALTY COMPANY	DISPOSITION				TOTAL	
	CLAIM REOPENED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MONUMENTAL LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
MISLEADING ADVERTISING	1	100							1	100
DENIAL OF CLAIM			1	50	1	50			2	100
INFORMATION REQUESTED							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MONY LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	100			1	100
DELAYS			1	100					1	100
PAYMENT NOT CREDITED							1	100	1	100
OTHER: POLICYHOLDER SERVICE	1	100							1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MUTUAL OF ENUMCLAW INSURANCE COMPANY	DISP OSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION								
NONRENEWAL								
AUDIT DISPUTE								
UNSATISFACTORY SETTLEMENT/OFFER	1	8			2	15	1	8
DENIAL OF CLAIM	1	20						
DELAYS/NO RESPONSE			1	100				
TOTAL	2	9	1	5	2	9	1	5

MUTUAL OF ENUMCLAW INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION	1	100							1	100
NONRENEWAL			1	100					1	100
AUDIT DISPUTE					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	4	31			3	23	2	15	13	100
DENIAL OF CLAIM					4	80			5	100
DELAYS/NO RESPONSE									1	100
TOTAL	5	23	1	5	8	36	2	9	22	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MUTUAL OF OMAHA INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING	1	25						
REFUSAL TO INSURE								
DELAYS								
MISREPRESENTATION								
DENIAL OF CLAIM			1	33			1	33
PREMIUM REFUNDED					1	50		
TOTAL	1	7	1	7	1	7	1	7

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MUTUAL OF OMAHA INSURANCE COMPANY	DISPOSITION							
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING							1	25
REFUSAL TO INSURE	1	100						
DELAYS	1	25	1	25	1	25	1	25
MISREPRESENTATION							1	100
DENIAL OF CLAIM	1	33						
PREMIUM REFUNDED								
TOTAL	3	20	1	7	1	7	3	20

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MUTUAL OF OMAHA INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
PREMIUM & RATING	1	25	1	25			4	100
REFUSAL TO INSURE							1	100
DELAYS							4	100
MISREPRESENTATION							1	100
DENIAL OF CLAIM							3	100
PREMIUM REFUNDED					1	50	2	100
TOTAL	1	7	1	7	1	7	15	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

MUTUAL PROTECTIVE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	50			1	50			2	100
DELAYS			1	100					1	100
DENIAL OF CLAIM					1	50	1	50	2	100
TOTAL	1	20	1	20	2	40	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL ALLIANCE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADDITIONAL PAYMENT		COMPANY IN COMPLIANCE		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100			1	100
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL AMERICAN INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	DISPOSITION									
	ADVISED COMPLAINANT		COVERAGE EXTENDED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
DELAYS					5	31			7	44
ENDORSEMENT/RIDER										
UNSATISFACTORY SETTLEMENT/OFFER									1	100
SUBROGATION										
DENIAL OF CLAIM	1	17	2	33						
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED							1	100		
COVERAGE QUESTION			1	100						
TOTAL	1	3	3	10	5	17	1	3	8	27

NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	DISPOSITION										TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	100			1	100
DELAYS	1	6							3	19	16	100
ENDORSEMENT/RIDER			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER											1	100
SUBROGATION							1	100			1	100
DENIAL OF CLAIM			1	17	1	17	1	17			6	100
OTHER: CLAIM HANDLING							1	100			1	100
PREMIUM NOTICE/BILLING							1	100			1	100
INFORMATION REQUESTED											1	100
COVERAGE QUESTION											1	100
TOTAL	1	3	2	7	1	3	5	17	3	10	30	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL CASUALTY COMPANY	DISPOSITION						TOTAL	
	REFERRED TO PROPER AGENCY		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50	2	100
OTHER: CLAIM HANDLING	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
DELAYS			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL GENERAL INSURANCE COMPANY	DISPOSI TION		TOTAL	
	OTHER			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL HEALTH INSURANCE COMPANY	DISPO SITION								
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
REFUSAL TO INSURE							1	100	
DELAYS			1	50	1	50			
RECISSION									
MISLEADING ADVERTISING									
AGENT HANDLING									
UNSATISFACTORY SETTLEMENT/OFFER					1	100			
DENIAL OF CLAIM	1	50			1	50			
INFORMATION REQUESTED	1	100							
PREMIUM REFUNDED			3	100					
TOTAL	2	15	4	31	3	23	1	8	

NATIONAL HEALTH INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
REFUSAL TO INSURE							1	100
DELAYS							2	100
RECISSION					1	100	1	100
MISLEADING ADVERTISING	1	100					1	100
AGENT HANDLING			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM							2	100
INFORMATION REQUESTED							1	100
PREMIUM REFUNDED							3	100
TOTAL	1	8	1	8	1	8	13	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL LIFE INSURANCE COMPANY	DISPO SITION						TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	50	1	50	2	100
NONFORFEITURE	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL MERIT INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
SUBROGATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL STATES INSURANCE COMPANY	D I S P O S I T I O N						T O T A L	
	R E F U N D		I N F O R M A T I O N F U R N I S H E D / E X P A N D E D		C O M P A N Y I N C O M P L I A N C E			
	N M B R	P C T	N M B R	P C T	N M B R	P C T	N M B R	P C T
R E A S O N								
P R E M I U M & R A T I N G					1	100	1	100
R E F U S A L T O I N S U R E			1	100			1	100
C A N C E L L A T I O N	1	100					1	100
T O T A L	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			2	50			2	50	4	100
DENIAL OF CLAIM	2	67			1	33			3	100
PREMIUM REFUNDED	1	100							1	100
TOTAL	3	38	2	25	1	13	2	25	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONAL WESTERN LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100			2	100
TOTAL	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
R E A S O N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONWIDE LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	DIS POSITION												TOTAL	
	UNABLE TO ASSIST		CLAIM REOPENED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
PREMIUM & RATING	1	50							1	50			2	100
CANCELLATION					1	100							1	100
DELAYS			1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	25	1	25	2	50	4	100
DENIAL OF CLAIM									1	100			1	100
TOTAL	1	11	1	11	1	11	1	11	3	33	2	22	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING												
CANCELLATION	1	33							1	33		
NONRENEWAL											1	50
DELAYS			2	40								
OTHER: UNDERWRITING												
POLICY DELIVERY	1	100										
UNSATISFACTORY SETTLEMENT/OFFER					1	6					1	6
SUBROGATION												
DENIAL OF CLAIM									1	25		
OTHER: CLAIM HANDLING			1	33	1	33						
PREMIUM NOTICE/BILLING							1	50				
INFORMATION REQUESTED												
TOTAL	2	4	3	7	2	4	1	2	2	4	2	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION											
	CANCELLATION UPHELD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	20			1	20		
CANCELLATION												
NONRENEWAL												
DELAYS			1	20	1	20						
OTHER: UNDERWRITING												
POLICY DELIVERY												
UNSATISFACTORY SETTLEMENT/OFFER			1	6	1	6	1	6			4	25
SUBROGATION												
DENIAL OF CLAIM											1	25
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING	1	50										
INFORMATION REQUESTED					1	100						
TOTAL	1	2	2	4	4	9	1	2	1	2	5	11

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONWIDE MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING			2	40	1	20					5	100
CANCELLATION			1	33							3	100
NONRENEWAL	1	50									2	100
DELAYS	1	20									5	100
OTHER: UNDERWRITING									1	100	1	100
POLICY DELIVERY											1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	6	4	25	1	6	1	6			16	100
SUBROGATION			2	100							2	100
DENIAL OF CLAIM	1	25	1	25							4	100
OTHER: CLAIM HANDLING	1	33									3	100
PREMIUM NOTICE/BILLING											2	100
INFORMATION REQUESTED											1	100
TOTAL	5	11	10	22	2	4	1	2	1	2	45	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NEW ENGLAND LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NEW HAMPSHIRE INSURANCE COMPANY	D I S P O S I T I O N						T O T A L	
	UNABLE TO ASSIST		CLAIM SETTLED		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
DELAYS			1	50	1	50	2	100
DENIAL OF CLAIM	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MISREPRESENTATION	1	100			1	100
PREMIUM NOTICE/BILLING			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NEW YORK LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
CHURNING							1	100	1	100
MISREPRESENTATION					1	100			1	100
PREMIUM NOTICE/BILLING	1	100							1	100
ABUSIVE SERVICE			1	100					1	100
OTHER: POLICYHOLDER SERVICE			1	100					1	100
TOTAL	1	20	2	40	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTH PACIFIC INSURANCE CO.	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION					1	100				
NONRENEWAL							1	50		
DELAYS	1	10							1	10
MISREPRESENTATION										
UNSATISFACTORY SETTLEMENT/OFFER	1	8								
DENIAL OF CLAIM										
PREMIUM NOTICE/BILLING			1	33	1	33				
PREMIUM REFUNDED										
TOTAL	2	6	1	3	2	6	1	3	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTH PACIFIC INSURANCE CO.	DISPOSITION							
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION								
NONRENEWAL								
DELAYS					2	20	1	10
MISREPRESENTATION								
UNSATISFACTORY SETTLEMENT/OFFER	3	23	1	8				
DENIAL OF CLAIM	1	25						
PREMIUM NOTICE/BILLING			1	33				
PREMIUM REFUNDED								
TOTAL	4	11	2	6	2	6	1	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTH PACIFIC INSURANCE CO.	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION									1	100
NONRENEWAL	1	50							2	100
DELAYS	4	40					1	10	10	100
MISREPRESENTATION	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER					6	46	2	15	13	100
DENIAL OF CLAIM					3	75			4	100
PREMIUM NOTICE/BILLING									3	100
PREMIUM REFUNDED			1	100					1	100
TOTAL	6	17	1	3	9	26	3	9	35	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTHBROOK PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTHERN LIFE INSURANCE COMPANY	DISPOSITION										TOTAL	
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	100							1	100
REPLACEMENT									1	100	1	100
CASH VALUE							1	100			1	100
INFORMATION REQUESTED					2	100					2	100
PREMIUM REFUNDED	1	100									1	100
TOTAL	1	17	1	17	2	33	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTHLAND INSURANCE COMPANY	DISPOSITION								TOTAL	
	REFUND		CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50			1	50	2	100
DENIAL OF CLAIM					1	100			1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTHWEST PHYSICIANS MUTUAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTHWESTERN MUTUAL LIFE INSURANCE CO	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

NORTHWESTERN PACIFIC INDEMNITY COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ODS HEALTH PLAN, INC.	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING					1	50						
REFUSAL TO INSURE	1	33							1	33		
CANCELLATION												
DELAYS												
RECISSION												
ENDORSEMENT/RIDER												
GROUP CONVERSION							1	100				
UNSATISFACTORY SETTLEMENT/OFFER												
MEDICAL NECESSITY			1	7			1	7				
DENIAL OF CLAIM	2	4	4	8			3	6	1	2	1	2
USUAL, CUSTOMARY, REASONABLE												
COORDINATION OF BENEFITS												
PCP REFERRALS												
UTILIZATION REVIEW												
EXPERIMENTAL			1	100								
COST CONTAINMENT												
INFORMATION REQUESTED												
PREMIUM REFUNDED					2	100						
COVERAGE QUESTION												
ACCESS TO CARE			3	38							1	13
OTHER: POLICYHOLDER SERVICE												
TOTAL	3	2	9	7	3	2	5	4	2	2	2	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ODS HEALTH PLAN, INC.	DISPOSITION									
	CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION					1	50			1	50
DELAYS					1	25	2	50		
RECISSION										
ENDORSEMENT/RIDER										
GROUP CONVERSION										
UNSATISFACTORY SETTLEMENT/OFFER	6	35			2	12				
MEDICAL NECESSITY	3	20	1	7	1	7				
DENIAL OF CLAIM	12	24			6	12				
USUAL, CUSTOMARY, REASONABLE					1	100				
COORDINATION OF BENEFITS					1	33				
PCP REFERRALS	4	50								
UTILIZATION REVIEW	3	100								
EXPERIMENTAL										
COST CONTAINMENT	1	50								
INFORMATION REQUESTED					4	80				
PREMIUM REFUNDED										
COVERAGE QUESTION										
ACCESS TO CARE	1	13					1	13		
OTHER: POLICYHOLDER SERVICE										
TOTAL	30	23	1	1	17	13	3	2	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ODS HEALTH PLAN, INC.	DISPOSITION									
	ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	50
REFUSAL TO INSURE										
CANCELLATION										
DELAYS										
RECISSION										
ENDORSEMENT/RIDER										
GROUP CONVERSION										
UNSATISFACTORY SETTLEMENT/OFFER							3	18		
MEDICAL NECESSITY			1	7	1	7	3	20	1	7
DENIAL OF CLAIM	1	2	1	2			12	24	2	4
USUAL, CUSTOMARY, REASONABLE										
COORDINATION OF BENEFITS							2	67		
PCP REFERRALS					1	13			1	13
UTILIZATION REVIEW										
EXPERIMENTAL										
COST CONTAINMENT							1	50		
INFORMATION REQUESTED							1	20		
PREMIUM REFUNDED										
COVERAGE QUESTION							1	100		
ACCESS TO CARE							1	13		
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	2	2	2	2	24	18	5	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ODS HEALTH PLAN, INC.	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
REFUSAL TO INSURE	1	33							3	100
CANCELLATION									2	100
DELAYS	1	25							4	100
RECISSION	1	100							1	100
ENDORSEMENT/RIDER	1	100							1	100
GROUP CONVERSION									1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	18	1	6	2	12			17	100
MEDICAL NECESSITY	2	13							15	100
DENIAL OF CLAIM	3	6					1	2	49	100
USUAL, CUSTOMARY, REASONABLE									1	100
COORDINATION OF BENEFITS									3	100
PCP REFERRALS	2	25							8	100
UTILIZATION REVIEW									3	100
EXPERIMENTAL									1	100
COST CONTAINMENT									2	100
INFORMATION REQUESTED									5	100
PREMIUM REFUNDED									2	100
COVERAGE QUESTION									1	100
ACCESS TO CARE	1	13							8	100
OTHER: POLICYHOLDER SERVICE			1	100					1	100
TOTAL	15	12	2	2	2	2	1	1	130	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OHIO CASUALTY INSURANCE COMPANY	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
CANCELLATION			1	50	1	50		
NONRENEWAL			1	50				
DELAYS	1	100						
UNSATISFACTORY SETTLEMENT/OFFER							1	25
DENIAL OF CLAIM								
PREMIUM NOTICE/BILLING	1	100						
TOTAL	2	17	2	17	1	8	1	8

OHIO CASUALTY INSURANCE COMPANY	DISPOSITION								TOTAL	
	DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	100			1	100
CANCELLATION									2	100
NONRENEWAL			1	50					2	100
DELAYS									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	25					2	50	4	100
DENIAL OF CLAIM					1	100			1	100
PREMIUM NOTICE/BILLING									1	100
TOTAL	1	8	1	8	2	17	2	17	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OHIO STATE LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OLD AMERICAN INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MISREPRESENTATION	1	50	1	50	2	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OLD LINE LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
DELAYS			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OLD STANDARD LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION			1	100			1	100
ENDORSEMENT/RIDER	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OMNI INSURANCE COMPANY	DISPOSITION									
	REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	50			1	50		
OTHER: UNDERWRITING					1	100				
UNSATISFACTORY SETTLEMENT/OFFER							1	25	1	25
DENIAL OF CLAIM										
PREMIUM NOTICE/BILLING	1	50								
TOTAL	1	10	1	10	1	10	2	20	1	10

OMNI INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS									2	100
OTHER: UNDERWRITING									1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	25	1	25			4	100
DENIAL OF CLAIM	1	100							1	100
PREMIUM NOTICE/BILLING							1	50	2	100
TOTAL	1	10	1	10	1	10	1	10	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ONEBEACON AMERICA INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
DENIAL OF CLAIM	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ONEBEACON INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO ACTION REQUESTED/REQUIRED			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OREGON DENTAL SERVICE	DISPOSITION				TOTAL	
	UNABLE TO ASSIST		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OREGON MUTUAL INSURANCE COMPANY	DISPOSITION									
	REFUND		COVERAGE EXTENDED		CANCELLATION UPHELD		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	50								
CANCELLATION										
NONRENEWAL										
DELAYS									1	100
AUDIT DISPUTE					1	100				
UNSATISFACTORY SETTLEMENT/OFFER			1	14			3	43		
POST CLAIM UNDERWRITING										
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
TOTAL	1	5	1	5	1	5	3	15	1	5

OREGON MUTUAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	CANCELLATION NOTICE WITHDRAWN		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING							1	50			2	100
CANCELLATION					1	50	1	50			2	100
NONRENEWAL	1	100									1	100
DELAYS											1	100
AUDIT DISPUTE											1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	14					2	29	7	100
POST CLAIM UNDERWRITING							1	100			1	100
DENIAL OF CLAIM			1	33			1	33	1	33	3	100
OTHER: CLAIM HANDLING							1	100			1	100
PREMIUM NOTICE/BILLING							1	100			1	100
TOTAL	1	5	2	10	1	5	6	30	3	15	20	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

OREGON TITLE INSURANCE COMPANY	DISPO S I T I O N		TOTAL	
	REFUND		NMBR	PCT
	NMBR	PCT		
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	DISPOSITION							
	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	50
REFUSAL TO INSURE							1	33
CANCELLATION								
DELAYS								
POLICY DELIVERY							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	11			3	33	2	22
MEDICAL NECESSITY								
DENIAL OF CLAIM	4	40			2	20	2	20
COST CONTAINMENT							1	100
PREMIUM NOTICE/BILLING							1	100
PREMIUM REFUNDED			1	100				
TOTAL	5	16	1	3	5	16	9	29

PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	DISPOSITION						TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	50	2	100
REFUSAL TO INSURE	1	33	1	33			3	100
CANCELLATION					1	100	1	100
DELAYS			1	100			1	100
POLICY DELIVERY							1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	11			2	22	9	100
MEDICAL NECESSITY	1	100					1	100
DENIAL OF CLAIM	2	20					10	100
COST CONTAINMENT							1	100
PREMIUM NOTICE/BILLING							1	100
PREMIUM REFUNDED							1	100
TOTAL	5	16	2	6	4	13	31	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PACIFIC NORTHWEST TITLE INSURANCE COMPANY, INC.	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PACIFICARE LIFE ASSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PACIFICARE OF OREGON, INC.	DISPOSITION									
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE	1	33								
CANCELLATION	3	38			1	13				
DELAYS										
GROUP CONVERSION										
UNSATISFACTORY SETTLEMENT/OFFER			2	22						
MEDICAL NECESSITY										
DENIAL OF CLAIM			1	5			1	5		
COORDINATION OF BENEFITS										
PCP REFERRALS			1	17			1	17		
UTILIZATION REVIEW									1	50
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT			1	50						
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
PREMIUM REFUNDED	1	17			5	83				
PAYMENT NOT CREDITED										
ACCESS TO CARE			1	14						
ABUSIVE SERVICE			1	33						
TOTAL	5	5	7	8	6	6	2	2	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PACIFICARE OF OREGON, INC.	DISPOSITION							
	CANCELLATION UPHELD		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							4	80
REFUSAL TO INSURE								
CANCELLATION	1	13						
DELAYS			5	56				
GROUP CONVERSION							1	100
UNSATISFACTORY SETTLEMENT/OFFER			2	22			5	56
MEDICAL NECESSITY								
DENIAL OF CLAIM			8	40			2	10
COORDINATION OF BENEFITS								
PCP REFERRALS			2	33				
UTILIZATION REVIEW			1	50				
EXPERIMENTAL							1	100
ASSIGNMENT OF BENEFITS			1	100				
COST CONTAINMENT			1	50				
OTHER: CLAIM HANDLING							1	50
PREMIUM NOTICE/BILLING					1	50	1	50
INFORMATION REQUESTED							2	100
PREMIUM REFUNDED								
PAYMENT NOT CREDITED							1	100
ACCESS TO CARE			1	14			3	43
ABUSIVE SERVICE			1	33				
TOTAL	1	1	22	24	1	1	21	23

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PACIFICARE OF OREGON, INC.	DISPOSITION									
	DELAY RESOLVED		ERISA COMPLIANT		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING										
REFUSAL TO INSURE			1	33			1	33		
CANCELLATION							3	38		
DELAYS	2	22								
GROUP CONVERSION										
UNSATISFACTORY SETTLEMENT/OFFER										
MEDICAL NECESSITY							1	50		
DENIAL OF CLAIM	1	5			1	5	3	15	1	5
COORDINATION OF BENEFITS										
PCP REFERRALS					1	17			1	17
UTILIZATION REVIEW										
EXPERIMENTAL										
ASSIGNMENT OF BENEFITS										
COST CONTAINMENT										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED										
PREMIUM REFUNDED										
PAYMENT NOT CREDITED										
ACCESS TO CARE							1	14		
ABUSIVE SERVICE										
TOTAL	3	3	1	1	2	2	9	10	2	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PACIFICARE OF OREGON, INC.	DISPOSITION								TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	20							5	100
REFUSAL TO INSURE									3	100
CANCELLATION									8	100
DELAYS					2	22			9	100
GROUP CONVERSION									1	100
UNSATISFACTORY SETTLEMENT/OFFER									9	100
MEDICAL NECESSITY	1	50							2	100
DENIAL OF CLAIM			1	5	1	5			20	100
COORDINATION OF BENEFITS	1	100							1	100
PCP REFERRALS									6	100
UTILIZATION REVIEW									2	100
EXPERIMENTAL									1	100
ASSIGNMENT OF BENEFITS									1	100
COST CONTAINMENT									2	100
OTHER: CLAIM HANDLING			1	50					2	100
PREMIUM NOTICE/BILLING									2	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED									6	100
PAYMENT NOT CREDITED									1	100
ACCESS TO CARE					1	14			7	100
ABUSIVE SERVICE							1	33	3	100
TOTAL	3	3	2	2	4	4	1	1	93	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PAN-AMERICAN LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
R E A S O N				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PAUL REVERE LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PENN MUTUAL LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
R E A S O N				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PENN TREATY NETWORK AMERICA INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		UNABLE TO ASSIST			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
MISLEADING ADVERTISING			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PENN-AMERICA INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PENNSYLVANIA LIFE INSURANCE COMPANY	DIS POSITION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PHILADELPHIA INDEMNITY INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PHOENIX LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	UNABLE TO ASSIST		CANCELLATION UPHELD		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING					1	100	1	100
INFORMATION REQUESTED			1	100			1	100
COVERAGE QUESTION	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PHYSICIANS LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	CLAIM SETTLED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PIONEER LIFE INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE										
CANCELLATION										
DELAYS							2	67		
DENIAL OF CLAIM			1	13						
INFORMATION REQUESTED										
PREMIUM REFUNDED					2	67			1	33
COMPANY/AGENT DISPUTE	1	100								
TOTAL	1	5	1	5	2	11	2	11	1	5

PIONEER LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	100					1	100
CANCELLATION	1	100					1	100
DELAYS					1	33	3	100
DENIAL OF CLAIM	3	38	1	13	3	38	8	100
INFORMATION REQUESTED	1	50	1	50			2	100
PREMIUM REFUNDED							3	100
COMPANY/AGENT DISPUTE							1	100
TOTAL	6	32	2	11	4	21	19	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PRIMERICA LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CASH VALUE			1	100			1	100
INFORMATION REQUESTED					1	100	1	100
COVERAGE QUESTION	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PRINCIPAL LIFE INSURANCE COMPANY	DISPOSITIO N									
	UNABLE TO ASSIST		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS							1	100		
AGENT HANDLING					1	100				
UNSATISFACTORY SETTLEMENT/OFFER							1	100		
DENIAL OF CLAIM	1	100								
INFORMATION REQUESTED			1	50					1	50
TOTAL	1	17	1	17	1	17	2	33	1	17

PRINCIPAL LIFE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
REASON		
DELAYS	1	100
AGENT HANDLING	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100
DENIAL OF CLAIM	1	100
INFORMATION REQUESTED	2	100
TOTAL	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	14			1	14				
CANCELLATION	1	17								
CREDIT REPORTING										
DELAYS	1	7					3	21		
OTHER: UNDERWRITING									1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	9					4	12		
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION			1	100						
DENIAL OF CLAIM	2	9								
USUAL, CUSTOMARY, REASONABLE										
OTHER: CLAIM HANDLING	1	14								
PREMIUM REFUNDED	1	33								
OTHER: POLICYHOLDER SERVICE										
TOTAL	10	10	1	1	1	1	7	7	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPOSITION									
	UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
CANCELLATION	1	17					1	17	2	33
CREDIT REPORTING			1	100						
DELAYS					3	21			2	14
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER			2	6					14	42
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM			2	9	1	4			10	43
USUAL, CUSTOMARY, REASONABLE										
OTHER: CLAIM HANDLING			1	14					2	29
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	6	6	4	4	1	1	30	30

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE CASUALTY INSURANCE COMPANY	DISPO SITION									
	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	14	3	43		
CANCELLATION							1	17		
CREDIT REPORTING										
DELAYS					2	14	1	7	2	14
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER			1	3	1	3	4	12	4	12
MEDICAL NECESSITY							1	100		
POST CLAIM UNDERWRITING	1	100								
SUBROGATION										
DENIAL OF CLAIM			1	4	1	4	6	26		
USUAL, CUSTOMARY, REASONABLE									1	100
OTHER: CLAIM HANDLING							1	14		
PREMIUM REFUNDED									2	67
OTHER: POLICYHOLDER SERVICE							1	100		
TOTAL	1	1	2	2	5	5	18	18	9	9

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE CASUALTY INSURANCE COMPANY	DIS POSITION				TOTAL	
	INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	14	7	100
CANCELLATION					6	100
CREDIT REPORTING					1	100
DELAYS					14	100
OTHER: UNDERWRITING					1	100
UNSATISFACTORY SETTLEMENT/OFFER					33	100
MEDICAL NECESSITY					1	100
POST CLAIM UNDERWRITING					1	100
SUBROGATION					1	100
DENIAL OF CLAIM					23	100
USUAL, CUSTOMARY, REASONABLE					1	100
OTHER: CLAIM HANDLING	1	14	1	14	7	100
PREMIUM REFUNDED					3	100
OTHER: POLICYHOLDER SERVICE					1	100
TOTAL	1	1	2	2	100	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE CLASSIC INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE HALCYON INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		REFUND		COVERAGE EXTENDED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	20	2	40				
DELAYS								
UNSATISFACTORY SETTLEMENT/OFFER								
DENIAL OF CLAIM					1	25		
PREMIUM NOTICE/BILLING							1	33
PREMIUM REFUNDED			1	50				
TOTAL	1	6	3	18	1	6	1	6

PROGRESSIVE HALCYON INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	20	1	20	5	100
DELAYS					2	100			2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100							1	100
DENIAL OF CLAIM			1	25	2	50			4	100
PREMIUM NOTICE/BILLING	1	33			1	33			3	100
PREMIUM REFUNDED					1	50			2	100
TOTAL	2	12	1	6	7	41	1	6	17	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE NORTHERN INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	25	2	50						
CANCELLATION										
DELAYS					1	100				
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER	1	100								
DENIAL OF CLAIM					1	50				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED							1	100		
TOTAL	2	15	2	15	2	15	1	8	1	8

PROGRESSIVE NORTHERN INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	25							4	100
CANCELLATION			1	100					1	100
DELAYS									1	100
OTHER: UNDERWRITING					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100
DENIAL OF CLAIM	1	50							2	100
OTHER: CLAIM HANDLING							1	100	1	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED									1	100
TOTAL	2	15	1	8	1	8	1	8	13	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		REFERRED TO PROPER AGENCY		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	100										1 100
CANCELLATION			1	100								1 100
AGENT HANDLING			1	100								1 100
DENIAL OF CLAIM							1	100				1 100
OTHER: CLAIM HANDLING									1	100		1 100
COVERAGE QUESTION					1	100						1 100
TOTAL	1	17	2	33	1	17	1	17	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE PREFERRED INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	100			1	100
AGENT HANDLING			1	100	1	100
DENIAL OF CLAIM			1	100	1	100
PREMIUM NOTICE/BILLING			1	100	1	100
TOTAL	1	25	3	75	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE SPECIALTY INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROGRESSIVE WEST INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	33	2	67	3	100
DENIAL OF CLAIM	2	100					2	100
TOTAL	2	40	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROTECTIVE INSURANCE COMPANY	DISPO S I T I O N		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROTECTIVE LIFE INSURANCE COMPANY	DISP O S I T I O N						TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	50			1	50	2	100
DENIAL OF CLAIM					2	100	2	100
COVERAGE QUESTION			1	100			1	100
TOTAL	1	20	1	20	3	60	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROVIDENCE HEALTH PLAN	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING			1	50								
REFUSAL TO INSURE	2	40			1	20						
CANCELLATION	5	25			2	10			1	5		
DELAYS												
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
MISREPRESENTATION											1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	9						
MEDICAL NECESSITY												
DENIAL OF CLAIM			3	7	2	5					4	9
COORDINATION OF BENEFITS					1	100						
PCP REFERRALS					1	17						
UTILIZATION REVIEW												
ASSIGNMENT OF BENEFITS							1	50				
COST CONTAINMENT												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
INFORMATION REQUESTED												
PREMIUM REFUNDED									1	50		
PAYMENT NOT CREDITED												
COVERAGE QUESTION					1	33						
ACCESS TO CARE					1	11						
QUALITY OF CARE												
ABUSIVE SERVICE												
TOTAL	7	5	4	3	10	8	1	1	2	2	5	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROVIDENCE HEALTH PLAN	DISPOSITION											
	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING												
REFUSAL TO INSURE												
CANCELLATION					1	5	1	5			1	5
DELAYS							5	71				
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
MISREPRESENTATION												
UNSATISFACTORY SETTLEMENT/OFFER							3	27			3	27
MEDICAL NECESSITY											1	25
DENIAL OF CLAIM	1	2					6	14	1	2	6	14
COORDINATION OF BENEFITS												
PCP REFERRALS							1	17			2	33
UTILIZATION REVIEW			1	25								
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING											1	50
INFORMATION REQUESTED											2	100
PREMIUM REFUNDED												
PAYMENT NOT CREDITED												
COVERAGE QUESTION												
ACCESS TO CARE											7	78
QUALITY OF CARE												
ABUSIVE SERVICE											1	100
TOTAL	1	1	1	1	1	1	16	12	1	1	24	18

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROVIDENCE HEALTH PLAN	DISPOSITION											
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING					1	50						
REFUSAL TO INSURE									1	20	1	20
CANCELLATION			1	5					1	5		
DELAYS	1	14										
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
MISREPRESENTATION												
UNSATISFACTORY SETTLEMENT/OFFER									1	9		
MEDICAL NECESSITY												
DENIAL OF CLAIM								1	2	1	2	
COORDINATION OF BENEFITS												
PCP REFERRALS									1	17		
UTILIZATION REVIEW												
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
INFORMATION REQUESTED												
PREMIUM REFUNDED												
PAYMENT NOT CREDITED												
COVERAGE QUESTION												
ACCESS TO CARE												
QUALITY OF CARE												
ABUSIVE SERVICE												
TOTAL	1	1	1	1	1	1	1	1	5	4	1	1

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROVIDENCE HEALTH PLAN	DISPOSITION								TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									2	100
REFUSAL TO INSURE									5	100
CANCELLATION	4	20			3	15			20	100
DELAYS							1	14	7	100
GROUP CONVERSION			1	100					1	100
CONTINUATION OF BENEFITS			1	100					1	100
MISREPRESENTATION									1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	27							11	100
MEDICAL NECESSITY	1	25			2	50			4	100
DENIAL OF CLAIM	10	23	2	5	4	9	2	5	43	100
COORDINATION OF BENEFITS									1	100
PCP REFERRALS					1	17			6	100
UTILIZATION REVIEW	3	75							4	100
ASSIGNMENT OF BENEFITS			1	50					2	100
COST CONTAINMENT			1	100					1	100
OTHER: CLAIM HANDLING			1	50	1	50			2	100
PREMIUM NOTICE/BILLING	1	50							2	100
INFORMATION REQUESTED									2	100
PREMIUM REFUNDED							1	50	2	100
PAYMENT NOT CREDITED	1	100							1	100
COVERAGE QUESTION			1	33	1	33			3	100
ACCESS TO CARE	1	11							9	100
QUALITY OF CARE	2	100							2	100
ABUSIVE SERVICE									1	100
TOTAL	26	20	8	6	12	9	4	3	133	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PROVIDENT LIFE & ACCIDENT INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
REFUSAL TO INSURE										
DELAYS							1	50	1	50
OTHER: UNDERWRITING	1	100								
DENIAL OF CLAIM										
USUAL, CUSTOMARY, REASONABLE										
PREMIUM NOTICE/BILLING										
CASH VALUE					1	33				
DELAYS/NO RESPONSE							1	50		
INFORMATION REQUESTED			1	25						
PREMIUM REFUNDED					1	100				
NONFORFEITURE										
PAYMENT NOT CREDITED										
ABUSIVE SERVICE										
TOTAL	1	5	1	5	2	9	2	9	1	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DIS POSITION								
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
REFUSAL TO INSURE							1	100	
DELAYS									
OTHER: UNDERWRITING									
DENIAL OF CLAIM	1	50							
USUAL, CUSTOMARY, REASONABLE	1	100							
PREMIUM NOTICE/BILLING	1	50			1	50			
CASH VALUE			1	33					
DELAYS/NO RESPONSE	1	50							
INFORMATION REQUESTED	2	50					1	25	
PREMIUM REFUNDED									
NONFORFEITURE			1	100					
PAYMENT NOT CREDITED	1	100							
ABUSIVE SERVICE							1	100	
TOTAL	7	32	2	9	1	5	3	14	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PRUDENTIAL INSURANCE COMPANY OF AMERICA	DIS POSITION				TOTAL	
	COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
REFUSAL TO INSURE					1	100
DELAYS					2	100
OTHER: UNDERWRITING					1	100
DENIAL OF CLAIM	1	50			2	100
USUAL, CUSTOMARY, REASONABLE					1	100
PREMIUM NOTICE/BILLING					2	100
CASH VALUE			1	33	3	100
DELAYS/NO RESPONSE					2	100
INFORMATION REQUESTED					4	100
PREMIUM REFUNDED					1	100
NONFORFEITURE					1	100
PAYMENT NOT CREDITED					1	100
ABUSIVE SERVICE					1	100
TOTAL	1	5	1	5	22	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY	DISPOSITION										TOTAL	
	COMPROMISED STLMNT/RSLTN		UNABLE TO ASSIST		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING	1	33			1	33			1	33	3	100
CANCELLATION									1	100	1	100
NONRENEWAL			1	100							1	100
OTHER:MRKTNG & SALES							6	100			6	100
COMPANY/AGENT DISPUTE							1	100			1	100
TOTAL	1	8	1	8	1	8	7	58	2	17	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

QBE INSURANCE CORPORATION	DISPOSITION				TOTAL	
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING			1	100	1	100
PREMIUM NOTICE/BILLING	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REASSURE AMERICA LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
INFORMATION REQUESTED	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

RED SHIELD INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	100						
CANCELLATION	1	33			1	33				
DELAYS							1	50	1	50
OTHER: UNDERWRITING										
UNSATISFACTORY SETTLEMENT/OFFER										
TOTAL	1	10	1	10	1	10	1	10	1	10

RED SHIELD INSURANCE COMPANY	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
CANCELLATION							1	33	3	100
DELAYS									2	100
OTHER: UNDERWRITING	1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	2	67			3	100
TOTAL	1	10	1	10	2	20	1	10	10	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING					1	6			1	6		
REFUSAL TO INSURE	4	17	1	4	2	8						
CANCELLATION	4	36										
DELAYS	1	4	1	4	1	4						
AUDIT DISPUTE					1	100						
RECISSION					1	10						
ENDORSEMENT/RIDER												
GROUP CONVERSION												
CONTINUATION OF BENEFITS	1	100										
MISLEADING ADVERTISING												
UNSATISFACTORY SETTLEMENT/OFFER			1	2	4	9						
MEDICAL NECESSITY					1	8					1	8
POST CLAIM UNDERWRITING			1	11	3	33						
SUBROGATION												
DENIAL OF CLAIM					12	13	1	1			9	10
USUAL, CUSTOMARY, REASONABLE												
COORDINATION OF BENEFITS					1	8						
PCP REFERRALS					3	30						
UTILIZATION REVIEW												
EXPERIMENTAL												
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT			2	15	1	8						
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING					1	20			1	20		
DELAYS/NO RESPONSE												
INFORMATION REQUESTED												
PREMIUM REFUNDED									2	50		

(Continued)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING	1	6									8	47
REFUSAL TO INSURE	2	8			1	4					4	17
CANCELLATION	1	9			1	9						
DELAYS							12	48			2	8
AUDIT DISPUTE												
RECISSION											2	20
ENDORSEMENT/RIDER											1	100
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
MISLEADING ADVERTISING											1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	2					11	24	1	2	9	20
MEDICAL NECESSITY			1	8			2	17			5	42
POST CLAIM UNDERWRITING	2	22									1	11
SUBROGATION							1	50			1	50
DENIAL OF CLAIM	2	2	1	1			17	19	1	1	12	13
USUAL, CUSTOMARY, REASONABLE							1	50				
COORDINATION OF BENEFITS							6	50			2	17
PCP REFERRALS							1	10			2	20
UTILIZATION REVIEW							3	43				
EXPERIMENTAL												
ASSIGNMENT OF BENEFITS							1	100				
COST CONTAINMENT							3	23			1	8
OTHER: CLAIM HANDLING							1	33				
PREMIUM NOTICE/BILLING	1	20									1	20
DELAYS/NO RESPONSE												
INFORMATION REQUESTED							1	13			6	75
PREMIUM REFUNDED												

(Continued)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING											1	6
REFUSAL TO INSURE												
CANCELLATION												
DELAYS	3	12										
AUDIT DISPUTE												
RECISSION												
ENDORSEMENT/RIDER												
GROUP CONVERSION												
CONTINUATION OF BENEFITS												
MISLEADING ADVERTISING												
UNSATISFACTORY SETTLEMENT/OFFER							1	2	1	2		
MEDICAL NECESSITY												
POST CLAIM UNDERWRITING												
SUBROGATION												
DENIAL OF CLAIM					2	2			2	2		
USUAL, CUSTOMARY, REASONABLE												
COORDINATION OF BENEFITS												
PCP REFERRALS												
UTILIZATION REVIEW									1	14		
EXPERIMENTAL												
ASSIGNMENT OF BENEFITS												
COST CONTAINMENT												
OTHER: CLAIM HANDLING												
PREMIUM NOTICE/BILLING												
DELAYS/NO RESPONSE	1	100										
INFORMATION REQUESTED												
PREMIUM REFUNDED												

(Continued)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION										TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	6	4	24							17	100
REFUSAL TO INSURE	3	13	2	8	5	21					24	100
CANCELLATION	1	9	1	9	3	27					11	100
DELAYS			2	8			2	8	1	4	25	100
AUDIT DISPUTE											1	100
RECISSION	3	30	1	10	3	30					10	100
ENDORSEMENT/RIDER											1	100
GROUP CONVERSION			1	100							1	100
CONTINUATION OF BENEFITS											1	100
MISLEADING ADVERTISING											1	100
UNSATISFACTORY SETTLEMENT/OFFER	7	15	3	7	3	7	1	2	3	7	46	100
MEDICAL NECESSITY	1	8			1	8					12	100
POST CLAIM UNDERWRITING	1	11			1	11					9	100
SUBROGATION											2	100
DENIAL OF CLAIM	12	13	1	1	12	13	1	1	4	4	89	100
USUAL, CUSTOMARY, REASONABLE	1	50									2	100
COORDINATION OF BENEFITS	1	8			2	17					12	100
PCP REFERRALS	2	20			2	20					10	100
UTILIZATION REVIEW	2	29							1	14	7	100
EXPERIMENTAL	1	100									1	100
ASSIGNMENT OF BENEFITS											1	100
COST CONTAINMENT	3	23	1	8	2	15					13	100
OTHER: CLAIM HANDLING	1	33			1	33					3	100
PREMIUM NOTICE/BILLING					1	20					5	100
DELAYS/NO RESPONSE											1	100
INFORMATION REQUESTED	1	13									8	100
PREMIUM REFUNDED					2	50					4	100

(Continued)

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PAYMENT NOT CREDITED	1	33										
COVERAGE QUESTION					2	40						
ACCESS TO CARE											1	17
TOTAL	11	3	6	2	34	10	1	0	4	1	11	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PAYMENT NOT CREDITED												
COVERAGE QUESTION											1	20
ACCESS TO CARE											5	83
TOTAL	10	3	2	1	2	1	60	18	2	1	64	19

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION											
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RATING PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PAYMENT NOT CREDITED			1	33								
COVERAGE QUESTION												
ACCESS TO CARE												
TOTAL	4	1	1	0	2	1	1	0	4	1	1	0

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE BLUECROSS BLUESHIELD OF OREGON	DISPOSITION										TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PAYMENT NOT CREDITED					1	33					3	100
COVERAGE QUESTION	1	20			1	20					5	100
ACCESS TO CARE											6	100
TOTAL	42	13	16	5	40	12	4	1	9	3	331	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE HMO OREGON	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		UNABLE TO ASSIST	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
CANCELLATION										
NONRENEWAL			1	100						
DELAYS										
RECISSION	1	50								
GROUP CONVERSION										
CONTINUATION OF BENEFITS					1	100				
MISLEADING ADVERTISING										
UNSATISFACTORY SETTLEMENT/OFFER										
MEDICAL NECESSITY										
POST CLAIM UNDERWRITING									2	67
DENIAL OF CLAIM			3	9	3	9	3	9	1	3
USUAL, CUSTOMARY, REASONABLE					1	100				
PCP REFERRALS										
COST CONTAINMENT										
PREMIUM NOTICE/BILLING					1	100				
INFORMATION REQUESTED										
PAYMENT NOT CREDITED										
COVERAGE QUESTION										
ACCESS TO CARE									1	33
QUALITY OF CARE										
TOTAL	1	1	4	5	6	7	3	4	4	5

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE HMO OREGON	DISPOSITION									
	CANCELLATION UPHELD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					3	75				
CANCELLATION	2	100								
NONRENEWAL										
DELAYS			2	67	1	33				
RECISSION										
GROUP CONVERSION					2	100				
CONTINUATION OF BENEFITS										
MISLEADING ADVERTISING					1	100				
UNSATISFACTORY SETTLEMENT/OFFER			2	25	2	25			2	25
MEDICAL NECESSITY			1	20			1	20	2	40
POST CLAIM UNDERWRITING	1	33								
DENIAL OF CLAIM			8	24	4	12			4	12
USUAL, CUSTOMARY, REASONABLE										
PCP REFERRALS			3	75						
COST CONTAINMENT			1	50					1	50
PREMIUM NOTICE/BILLING										
INFORMATION REQUESTED					1	100				
PAYMENT NOT CREDITED					1	100				
COVERAGE QUESTION			1	50					1	50
ACCESS TO CARE			1	33	1	33				
QUALITY OF CARE										
TOTAL	3	4	19	23	16	20	1	1	10	12

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE HMO OREGON	DISPOSITION								TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	25							4	100
CANCELLATION									2	100
NONRENEWAL									1	100
DELAYS									3	100
RECISSION			1	50					2	100
GROUP CONVERSION									2	100
CONTINUATION OF BENEFITS									1	100
MISLEADING ADVERTISING									1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	13			1	13	8	100
MEDICAL NECESSITY			1	20					5	100
POST CLAIM UNDERWRITING									3	100
DENIAL OF CLAIM	2	6	2	6	3	9	1	3	34	100
USUAL, CUSTOMARY, REASONABLE									1	100
PCP REFERRALS	1	25							4	100
COST CONTAINMENT									2	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED									1	100
PAYMENT NOT CREDITED									1	100
COVERAGE QUESTION									2	100
ACCESS TO CARE									3	100
QUALITY OF CARE			1	100					1	100
TOTAL	4	5	6	7	3	4	2	2	82	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REGENCE LIFE AND HEALTH INSURANCE COMPANY	DISP O S I T I O N					
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
NONRENEWAL					1	100
DELAYS						
UNSATISFACTORY SETTLEMENT/OFFER					1	100
DENIAL OF CLAIM	1	25	1	25		
INFORMATION REQUESTED					1	100
TOTAL	1	13	1	13	3	38

REGENCE LIFE AND HEALTH INSURANCE COMPANY	DISP O S I T I O N						TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL							1	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100
DENIAL OF CLAIM	1	25			1	25	4	100
INFORMATION REQUESTED							1	100
TOTAL	1	13	1	13	1	13	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

RELIANCE INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS					1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100							1	100
DENIAL OF CLAIM	1	33					2	67			3	100
OTHER: POLICYHOLDER SERVICE									1	100	1	100
TOTAL	1	17	1	17	1	17	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

RELIANCE NATIONAL INDEMNITY COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N						
DELAYS			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

RELIANCE STANDARD LIFE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

RELIASTAR LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		INSUFFICIENT INFORMATION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CASH VALUE	3	60	1	20	1	20	5	100
PREMIUM REFUNDED			1	100			1	100
TOTAL	3	50	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

REPUBLIC WESTERN INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	50	1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
OTHER: CLAIM HANDLING					1	100	1	100
TOTAL	1	25	1	25	2	50	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

RESOURCE LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

RLI INSURANCE COMPANY	DISPOSITION		TOTAL	
	RECOVERY		NMBR	PCT
	NMBR	PCT		
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ROCKY MOUNTAIN FIRE & CASUALTY COMPANY	DISPOSITION								TOTAL	
	REFUND		COVERAGE EXTENDED		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING	1	100							1	100
AGENT HANDLING							1	100	1	100
DENIAL OF CLAIM			1	100					1	100
INFORMATION REQUESTED					1	100			1	100
PREMIUM REFUNDED	1	100							1	100
TOTAL	2	40	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSITION											
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			1	17	3	50						
CANCELLATION	2	18	1	9	1	9						
NONRENEWAL	1	8	1	8	1	8						
CREDIT REPORTING			2	50								
DELAYS			1	7			1	7				
UNSATISFACTORY SETTLEMENT/OFFER			1	4							3	11
SUBROGATION												
DENIAL OF CLAIM											1	13
OTHER: CLAIM HANDLING			1	25								
PREMIUM NOTICE/BILLING					1	20						
INFORMATION REQUESTED												
COVERAGE QUESTION									1	100		
OTHER: POLICYHOLDER SERVICE												
TOTAL	3	3	8	8	6	6	1	1	1	1	4	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SAFECO INSURANCE COMPANY OF AMERICA	DISPO SITION								
	CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N									
PREMIUM & RATING									
CANCELLATION									
NONRENEWAL									
CREDIT REPORTING					1	25			
DELAYS	3	21							
UNSATISFACTORY SETTLEMENT/OFFER	3	11					2	7	
SUBROGATION									
DENIAL OF CLAIM							1	13	
OTHER: CLAIM HANDLING			1	25					
PREMIUM NOTICE/BILLING									
INFORMATION REQUESTED							1	100	
COVERAGE QUESTION									
OTHER: POLICYHOLDER SERVICE									
TOTAL	6	6	1	1	1	1	4	4	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSIT ION									
	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING					1	17			1	17
CANCELLATION			1	9	1	9				
NONRENEWAL										
CREDIT REPORTING										
DELAYS	3	21							2	14
UNSATISFACTORY SETTLEMENT/OFFER	1	4			6	22	1	4	1	4
SUBROGATION										
DENIAL OF CLAIM					2	25				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING			1	20	1	20			2	40
INFORMATION REQUESTED										
COVERAGE QUESTION										
OTHER: POLICYHOLDER SERVICE					1	100				
TOTAL	4	4	2	2	12	13	1	1	6	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SAFECO INSURANCE COMPANY OF AMERICA	DISPOSIT ION										TOTAL	
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING											6	100
CANCELLATION	5	45									11	100
NONRENEWAL	9	75									12	100
CREDIT REPORTING	1	25									4	100
DELAYS	2	14			2	14					14	100
UNSATISFACTORY SETTLEMENT/OFFER	6	22			2	7	1	4			27	100
SUBROGATION									1	100	1	100
DENIAL OF CLAIM	4	50									8	100
OTHER: CLAIM HANDLING			1	25			1	25			4	100
PREMIUM NOTICE/BILLING											5	100
INFORMATION REQUESTED											1	100
COVERAGE QUESTION											1	100
OTHER: POLICYHOLDER SERVICE											1	100
TOTAL	27	28	1	1	4	4	2	2	1	1	95	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SAFECO INSURANCE COMPANY OF ILLINOIS	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION							1	100			1	100
CREDIT REPORTING			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	50	1	50	2	100
DENIAL OF CLAIM	1	50			1	50					2	100
TOTAL	1	17	1	17	1	17	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SAFECO INSURANCE COMPANY OF OREGON	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CANCELLATION	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SAFECO LIFE INSURANCE COMPANY	DIS POSITION				TOTAL	
	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
GROUP CONVERSION	1	100			1	100
CASH VALUE			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SAIF CORPORATION	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		REFUND		REFERRED TO PROPER AGENCY		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	100					1	100
REFUSAL TO INSURE							1	100	1	100
CANCELLATION	2	100							2	100
OTHER: CLAIM HANDLING					1	100			1	100
TOTAL	2	40	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SCOTTSDALE INDEMNITY COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		UNABLE TO ASSIST		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION					1	100	1	100
NONRENEWAL			1	100			1	100
DELAYS	1	50			1	50	2	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	20	1	20	3	60	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SEABOARD LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
ASSIGNMENT OF BENEFITS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SEARS LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
CASH VALUE			1	100	1	100
DELAYS/NO RESPONSE			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	33	2	67	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SECURITY LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION								TOTAL	
	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
DELAYS			1	50	1	50			2	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50					1	50	2	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SOUTHLAND LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
REPLACEMENT	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ST. PAUL FIRE AND MARINE INSURANCE COMPANY	DISPOSITION		TOTAL	
	NO ACTION REQUESTED/REQUIRED			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ST. PAUL GUARDIAN INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50	2	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STANDARD FIRE INSURANCE COMPANY (THE)	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
REFUSAL TO INSURE			1	100	1	100
CREDIT REPORTING	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STANDARD INSURANCE COMPANY	DISPOSITION									
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
DELAYS					3	33	2	22	2	22
UNSATISFACTORY SETTLEMENT/OFFER			2	40	1	20			1	20
MEDICAL NECESSITY					1	100				
DENIAL OF CLAIM	1	13			3	38				
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING									1	100
CASH VALUE									2	50
DELAYS/NO RESPONSE										
INFORMATION REQUESTED	1	25							3	75
NONFORFEITURE			1	100						
ABUSIVE SERVICE					1	100				
TOTAL	2	6	3	8	9	25	2	6	9	25

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STANDARD INSURANCE COMPANY	DISPOSITION										TOTAL	
	DELAY RESOLVED		NONFORFEITURE PROBLEM RESOLVED		ERISA COMPLIANT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	11					1	11			9	100
UNSATISFACTORY SETTLEMENT/OFFER									1	20	5	100
MEDICAL NECESSITY											1	100
DENIAL OF CLAIM					1	13	2	25	1	13	8	100
OTHER: CLAIM HANDLING							1	100			1	100
PREMIUM NOTICE/BILLING											1	100
CASH VALUE			1	25	1	25					4	100
DELAYS/NO RESPONSE	1	100									1	100
INFORMATION REQUESTED											4	100
NONFORFEITURE											1	100
ABUSIVE SERVICE											1	100
TOTAL	2	6	1	3	2	6	4	11	2	6	36	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
R E A S O N				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STAR INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADDITIONAL PAYMENT		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS			1	100	1	100
OTHER: CLAIM HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION											
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING	1	33										
REFUSAL TO INSURE	2	67										
NONRENEWAL							1	33				
DELAYS	2	25										
OTHER:MRKTNG & SALES												
UNSATISFACTORY SETTLEMENT/OFFER			1	13							2	25
DENIAL OF CLAIM	1	14			1	14			1	14		
OTHER: CLAIM HANDLING												
TOTAL	6	17	1	3	1	3	1	3	1	3	2	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE FARM FIRE AND CASUALTY COMPANY	DISPOSITION									
	NO ACTION REQUESTED/REQUIRED		UNDERWRITING PRACTICE RESOLVED		DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
NONRENEWAL	1	33								
DELAYS					1	13	1	13	1	13
OTHER:MRKTNG & SALES			1	100						
UNSATISFACTORY SETTLEMENT/OFFER									1	13
DENIAL OF CLAIM							2	29		
OTHER: CLAIM HANDLING							1	50		
TOTAL	1	3	1	3	1	3	4	11	2	6

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE FARM FIRE AND CASUALTY COMPANY	DISP OSITION										TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING	2	67									3	100
REFUSAL TO INSURE	1	33									3	100
NONRENEWAL	1	33									3	100
DELAYS			1	13			2	25			8	100
OTHER:MRKTNG & SALES											1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	13	3	38							8	100
DENIAL OF CLAIM			1	14					1	14	7	100
OTHER: CLAIM HANDLING					1	50					2	100
TOTAL	5	14	5	14	1	3	2	6	1	3	35	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE FARM LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	7	1	7						
REFUSAL TO INSURE										
CANCELLATION	2	22			1	11			2	22
NONRENEWAL			1	50						
DELAYS										
ENDORSEMENT/RIDER										
MISSTATEMENT ON APPLICATION										
UNSATISFACTORY SETTLEMENT/OFFER			1	1	3	4				
POST CLAIM UNDERWRITING										
SUBROGATION										
DENIAL OF CLAIM			4	11	1	3	1	3		
OTHER: CLAIM HANDLING			1	8	1	8				
PREMIUM NOTICE/BILLING									1	100
COVERAGE QUESTION			1	25						
OTHER: POLICYHOLDER SERVICE										
TOTAL	3	2	9	5	6	3	1	1	3	2

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	ENTERED ARBITRATION/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
REFUSAL TO INSURE										
CANCELLATION										
NONRENEWAL										
DELAYS							1	4	6	26
ENDORSEMENT/RIDER										
MISSTATEMENT ON APPLICATION										
UNSATISFACTORY SETTLEMENT/OFFER			1	1	2	3	2	3	11	14
POST CLAIM UNDERWRITING										
SUBROGATION	1	100								
DENIAL OF CLAIM			2	6			3	8	3	8
OTHER: CLAIM HANDLING									1	8
PREMIUM NOTICE/BILLING										
COVERAGE QUESTION			1	25						
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	4	2	2	1	6	3	21	11

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION									
	FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
PREMIUM & RATING									2	14
REFUSAL TO INSURE			1	100						
CANCELLATION										
NONRENEWAL										
DELAYS	1	4			3	13	1	4	2	9
ENDORSEMENT/RIDER										
MISSTATEMENT ON APPLICATION			1	100						
UNSATISFACTORY SETTLEMENT/OFFER			3	4	2	3	1	1	22	28
POST CLAIM UNDERWRITING									1	100
SUBROGATION										
DENIAL OF CLAIM			2	6					16	44
OTHER: CLAIM HANDLING			3	23					3	23
PREMIUM NOTICE/BILLING										
COVERAGE QUESTION			1	25					1	25
OTHER: POLICYHOLDER SERVICE			1	100						
TOTAL	1	1	12	6	5	3	2	1	47	25

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	DISPOSITION										TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING			2	14	6	43	2	14			14	100
REFUSAL TO INSURE											1	100
CANCELLATION					4	44					9	100
NONRENEWAL					1	50					2	100
DELAYS			1	4	5	22	2	9	1	4	23	100
ENDORSEMENT/RIDER					1	100					1	100
MISSTATEMENT ON APPLICATION											1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	4	4	5	10	13	13	17			78	100
POST CLAIM UNDERWRITING											1	100
SUBROGATION											1	100
DENIAL OF CLAIM			1	3	3	8					36	100
OTHER: CLAIM HANDLING			1	8	2	15			1	8	13	100
PREMIUM NOTICE/BILLING											1	100
COVERAGE QUESTION											4	100
OTHER: POLICYHOLDER SERVICE											1	100
TOTAL	3	2	9	5	32	17	17	9	2	1	186	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATE NATIONAL INSURANCE COMPANY, INC.	DISPOSI TION		TOTAL	
	REFUND			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STATES WEST LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STEWART TITLE GUARANTY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STEWART TITLE INSURANCE COMPANY OF OREGON	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
R E A S O N				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

STONEBRIDGE LIFE INSURANCE COMPANY	DISPOSITION											
	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		NO JURISDICTION	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
CANCELLATION							1	50	1	50		
DELAYS			1	50	1	50						
OTHER: CLAIM HANDLING											1	100
PREMIUM NOTICE/BILLING	1	100										
INFORMATION REQUESTED					1	100						
PREMIUM REFUNDED	1	100										
TOTAL	2	25	1	13	2	25	1	13	1	13	1	13

STONEBRIDGE LIFE INSURANCE COMPANY	TOTAL	
	NMBR	PCT
REASON		
CANCELLATION	2	100
DELAYS	2	100
OTHER: CLAIM HANDLING	1	100
PREMIUM NOTICE/BILLING	1	100
INFORMATION REQUESTED	1	100
PREMIUM REFUNDED	1	100
TOTAL	8	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SUBLIMITY INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		CANCELLATION UPHELD		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
PREMIUM & RATING	1	100									1	100
CANCELLATION			1	100							1	100
DELAYS									1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100			1	100
DENIAL OF CLAIM					1	50	1	50			2	100
TOTAL	1	17	1	17	1	17	2	33	1	17	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SUNSET LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

SUTTER INSURANCE COMPANY	DISPOSITION		TOTAL	
	COVERAGE EXTENDED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TEACHERS INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TIG INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRANSAMERICA LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50					1	50	2	100
CASH VALUE					1	100			1	100
INFORMATION REQUESTED					2	100			2	100
PREMIUM REFUNDED			1	100					1	100
TOTAL	1	14	1	14	4	57	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
MISREPRESENTATION			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
INFORMATION REQUESTED	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRANSCONTINENTAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRANSACTION TITLE INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRANSPORTATION INSURANCE COMPANY	DIS POSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRAVELERS INDEMNITY COMPANY (THE)	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRAVELERS INDEMNITY COMPANY OF AMERICA	DIS POSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	25						
REFUSAL TO INSURE			1	100				
DELAYS					1	20	2	40
UNSATISFACTORY SETTLEMENT/OFFER							1	50
DENIAL OF CLAIM								
PREMIUM NOTICE/BILLING								
TOTAL	1	7	1	7	1	7	3	20

TRAVELERS INDEMNITY COMPANY OF AMERICA	DISPOSITION					
	NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	25	1	25		
REFUSAL TO INSURE						
DELAYS						
UNSATISFACTORY SETTLEMENT/OFFER						
DENIAL OF CLAIM			1	50		
PREMIUM NOTICE/BILLING					1	100
TOTAL	1	7	2	13	1	7

TRAVELERS INDEMNITY COMPANY OF AMERICA	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING					1	25			4	100
REFUSAL TO INSURE									1	100
DELAYS			1	20			1	20	5	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50							2	100
DENIAL OF CLAIM							1	50	2	100
PREMIUM NOTICE/BILLING									1	100
TOTAL	1	7	1	7	1	7	2	13	15	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRAVELERS INDEMNITY COMPANY OF ILLINOIS	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	100					1	100
NONRENEWAL					1	100	1	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRAVELERS INSURANCE COMPANY	DISPOSITION				TOTAL	
	COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	2	100			2	100
TOTAL	2	67	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRAVELERS LIFE AND ANNUITY COMPANY (THE)	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N								
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRINITY UNIVERSAL INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
UNSATISFACTORY SETTLEMENT/OFFER	1	50			1	50	2	100
DENIAL OF CLAIM			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRUCK INSURANCE EXCHANGE	DISPOSITION						TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION			1	100			1	100
AGENT HANDLING	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRUEPAWS FAMILY PET INSURANCE COMPANY	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRUMBULL INSURANCE COMPANY	DISPOSITION		TOTAL	
	CLAIM REOPENED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TRUSTMARK INSURANCE COMPANY	DISPOSITION						TOTAL	
	INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		NO JURISDICTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100			1	100
DELAYS	1	100					1	100
POST CLAIM UNDERWRITING					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

TWIN CITY FIRE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNICARE LIFE & HEALTH INSURANCE COMPANY	DISPOSITION						TOTAL	
	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING	1	100					1	100
DELAYS			1	100			1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNIGARD INDEMNITY COMPANY	DISPOSITION								TOTAL	
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
REFUSAL TO INSURE					1	100			1	100
NONRENEWAL	1	100							1	100
DELAYS							1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100					1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNIGARD INSURANCE COMPANY	DISPOSITION					
	REFUND		ENTERED ARBITRATION/MEDIATION		NO ACTION REQUESTED/REQUIRED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING	1	100				
DELAYS					1	100
UNSATISFACTORY SETTLEMENT/OFFER						
DENIAL OF CLAIM					1	50
UTILIZATION REVIEW			1	100		
TOTAL	1	11	1	11	2	22

UNIGARD INSURANCE COMPANY	DISPOSITION						TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING							1	100
DELAYS							1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	50	1	25	1	25	4	100
DENIAL OF CLAIM			1	50			2	100
UTILIZATION REVIEW							1	100
TOTAL	2	22	2	22	1	11	9	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNION FIDELITY LIFE INSURANCE COMPANY	DISPOSITION				TOTAL	
	ADVISED COMPLAINANT		REFUND			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
OTHER: CLAIM HANDLING	1	100			1	100
PREMIUM REFUNDED			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNION SECURITY LIFE INSURANCE COMPANY	DIS POSITION										TOTAL	
	REFUND		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS			1	50	1	50					2	100
MISLEADING ADVERTISING	1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER							2	67	1	33	3	100
DENIAL OF CLAIM			1	100							1	100
TOTAL	1	14	2	29	1	14	2	29	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED AMERICAN INSURANCE COMPANY	DISPOSITION								TOTAL	
	COMPROMISED STLMNT/RSLTN		REFUND		REFERRED FOR DISCIPLINARY ACTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION	1	50					1	50	2	100
RECISSION			1	100					1	100
REPLACEMENT					2	100			2	100
PREMIUM NOTICE/BILLING	1	100							1	100
PREMIUM REFUNDED			1	100					1	100
TOTAL	2	29	2	29	2	29	1	14	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED DENTAL CARE INSURANCE COMPANY	DISP O S I T I O N		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED HEALTHCARE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	DELAY RESOLVED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED HEALTHCARE OF OREGON, INC.	DISPOSITION							
	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING			1	100				
REFUSAL TO INSURE	1	100						
DELAYS					2	67		
DENIAL OF CLAIM							1	33
USUAL, CUSTOMARY, REASONABLE								
COORDINATION OF BENEFITS								
PREMIUM NOTICE/BILLING			1	100				
INFORMATION REQUESTED							1	100
TOTAL	1	8	2	17	2	17	2	17

UNITED HEALTHCARE OF OREGON, INC.	DISPOSITION								TOTAL	
	DELAY RESOLVED		ERISA COMPLIANT		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING									1	100
REFUSAL TO INSURE									1	100
DELAYS	1	33							3	100
DENIAL OF CLAIM			1	33			1	33	3	100
USUAL, CUSTOMARY, REASONABLE			1	100					1	100
COORDINATION OF BENEFITS					1	100			1	100
PREMIUM NOTICE/BILLING									1	100
INFORMATION REQUESTED									1	100
TOTAL	1	8	2	17	1	8	1	8	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED HERITAGE LIFE INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N										
CHURNING							1	100	1	100
MISREPRESENTATION	1	100							1	100
PREMIUM NOTICE/BILLING			1	100					1	100
DELAYS/NO RESPONSE					1	100			1	100
INFORMATION REQUESTED			1	100					1	100
TOTAL	1	20	2	40	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED OF OMAHA LIFE INSURANCE COMPANY	DISPOSIT I O N		TOTAL	
	COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT
REASON				
NONFORFEITURE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED SERVICES AUTOMOBILE ASSOCIATION	DISPOSITION							
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	100						
NONRENEWAL	1	50	1	50				
DELAYS	1	33			1	33	1	33
OTHER: UNDERWRITING								
UNSATISFACTORY SETTLEMENT/OFFER	1	8					3	23
POST CLAIM UNDERWRITING							1	100
DENIAL OF CLAIM							1	50
USUAL, CUSTOMARY, REASONABLE					1	100		
TOTAL	4	17	1	4	2	8	6	25

UNITED SERVICES AUTOMOBILE ASSOCIATION	DISPOSITION						TOTAL	
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE							1	100
NONRENEWAL							2	100
DELAYS							3	100
OTHER: UNDERWRITING			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	8	7	54	1	8	13	100
POST CLAIM UNDERWRITING							1	100
DENIAL OF CLAIM			1	50			2	100
USUAL, CUSTOMARY, REASONABLE							1	100
TOTAL	1	4	9	38	1	4	24	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED STATES FIDELITY AND GUARANTY COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNITED TEACHER ASSOCIATES INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNIVERSAL UNDERWRITERS INSURANCE COMPANY	DISPOSITION						TOTAL	
	REFUND		FILED SUIT/RETAINED ATTORNEY		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION	1	100					1	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER					1	100	1	100
DENIAL OF CLAIM					1	100	1	100
PREMIUM REFUNDED					1	100	1	100
TOTAL	1	20	1	20	3	60	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	DISPOSITION		TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT
REASON				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNIVERSE LIFE INSURANCE COMPANY (THE)	D I S P O S I T I O N		T O T A L	
	I N F O R M A T I O N F U R N I S H E D / E X P A N D E D			
	N M B R	P C T	N M B R	P C T
R E A S O N				
I N F O R M A T I O N R E Q U E S T E D	1	100	1	100
T O T A L	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION								
	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
REFUSAL TO INSURE									
DELAYS					1	50			
OTHER:MRKTNG & SALES									
UNSATISFACTORY SETTLEMENT/OFFER					2	33	1	17	
DENIAL OF CLAIM	2	15	1	8	2	15	1	8	
PREMIUM NOTICE/BILLING									
TOTAL	2	8	1	4	5	20	2	8	

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION								
	UNDERWRITING PRACTICE RESOLVED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
REFUSAL TO INSURE			1	50					
DELAYS					1	50			
OTHER:MRKTNG & SALES									
UNSATISFACTORY SETTLEMENT/OFFER			2	33					
DENIAL OF CLAIM			1	8			1	8	
PREMIUM NOTICE/BILLING	1	100							
TOTAL	1	4	4	16	1	4	1	4	

UNUM LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION						TOTAL	
	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
REFUSAL TO INSURE	1	50					2	100
DELAYS							2	100
OTHER:MRKTNG & SALES					1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	17			6	100
DENIAL OF CLAIM	4	31			1	8	13	100
PREMIUM NOTICE/BILLING							1	100
TOTAL	5	20	1	4	2	8	25	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

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

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

VALLEY INSURANCE COMPANY	DISPOSITION							
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
PREMIUM & RATING								
CANCELLATION	1	33						
NONRENEWAL			1	50				
DELAYS					1	20		
AUDIT DISPUTE							1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	17				
POST CLAIM UNDERWRITING								
DENIAL OF CLAIM								
OTHER: CLAIM HANDLING								
INFORMATION REQUESTED								
TOTAL	1	4	2	8	1	4	1	4

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

VALLEY INSURANCE COMPANY	DISPOSITION								
	COVERAGE EXTENDED		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
REASON									
PREMIUM & RATING									
CANCELLATION									
NONRENEWAL									
DELAYS					3	60			
AUDIT DISPUTE									
UNSATISFACTORY SETTLEMENT/OFFER			1	17	1	17	1	17	
POST CLAIM UNDERWRITING							1	100	
DENIAL OF CLAIM	1	25	1	25					
OTHER: CLAIM HANDLING					1	50			
INFORMATION REQUESTED							1	100	
TOTAL	1	4	2	8	5	19	3	12	

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

VALLEY INSURANCE COMPANY	DISPOSITION								TOTAL	
	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	100							1	100
CANCELLATION	1	33	1	33					3	100
NONRENEWAL			1	50					2	100
DELAYS							1	20	5	100
AUDIT DISPUTE									1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	17					1	17	6	100
POST CLAIM UNDERWRITING									1	100
DENIAL OF CLAIM	1	25			1	25			4	100
OTHER: CLAIM HANDLING			1	50					2	100
INFORMATION REQUESTED									1	100
TOTAL	4	15	3	12	1	4	2	8	26	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

VIKING INSURANCE COMPANY OF WISCONSIN	DISPOSITION						TOTAL	
	CLAIM REOPENED		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
CANCELLATION			1	100			1	100
DELAYS			1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50	2	100
DENIAL OF CLAIM	1	100					1	100
TOTAL	1	20	3	60	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WABASH LIFE INSURANCE COMPANY	DISPOSI TION		TOTAL	
	UNABLE TO ASSIST			
	NMBR	PCT	NMBR	PCT
REASON				
COVERAGE QUESTION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WARNER INSURANCE COMPANY	DISPOSITION								TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING							1	100	1	100
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER							1	100	1	100
OTHER: CLAIM HANDLING	1	50			1	50			2	100
TOTAL	1	20	1	20	1	20	2	40	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WASATCH CREST MUTUAL INSURANCE CO.	DISPOSITION													
	POLICY ISSUED/RSTRD		CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		OTHER	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON														
CANCELLATION	1	50							1	50				
DELAYS			1	20	1	20					3	60		
AGENT HANDLING													1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33	1	33						
DENIAL OF CLAIM							2	67	1	33				
TOTAL	1	7	2	14	2	14	3	21	2	14	3	21	1	7

WASATCH CREST MUTUAL INSURANCE CO.	TOTAL	
	NMBR	PCT
REASON		
CANCELLATION	2	100
DELAYS	5	100
AGENT HANDLING	1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	100
DENIAL OF CLAIM	3	100
TOTAL	14	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WASHINGTON INTERNATIONAL INSURANCE COMPANY	DISPOSI TION		TOTAL	
	CLAIM SETTLED			
	NMBR	PCT	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WASHINGTON NATIONAL INSURANCE COMPANY	DISPOSITION		TOTAL	
	INFORMATION FURNISHED/EXPANDED			
	NMBR	PCT	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
INFORMATION REQUESTED	1	100	1	100
TOTAL	2	100	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WAUSAU BUSINESS INSURANCE COMPANY	DISPOSITION				TOTAL	
	DELAY RESOLVED		QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WAUSAU GENERAL INSURANCE COMPANY	DISPOSITION										TOTAL	
	ADVISED COMPLAINANT		CLAIM SETTLED		REFERRED TO PROPER AGENCY		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
DELAYS	1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33	1	33			3	100
DENIAL OF CLAIM									1	100	1	100
TOTAL	1	20	1	20	1	20	1	20	1	20	5	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WEST AMERICAN INSURANCE COMPANY	DISPOSITION						TOTAL	
	CLAIM SETTLED		DELAY RESOLVED		COMPANY IN COMPLIANCE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
NONRENEWAL					1	100	1	100
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WEST COAST LIFE INSURANCE COMPANY	DISPO S I T I O N		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WESTCHESTER FIRE INSURANCE COMPANY	DISPOSIT ION		TOTAL	
	RECOVERY			
	NMBR	PCT	NMBR	PCT
REASON				
OTHER: UNDERWRITING	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WESTERN CONTINENTAL INSURANCE COMPANY	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
NONRENEWAL	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WESTERN GROCERS EMPLOYEE BENEFITS TRUST	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
COORDINATION OF BENEFITS	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WESTERN NATIONAL ASSURANCE COMPANY	DISPOSIT ION		TOTAL	
	QUESTION OF FACT			
	NMBR	PCT	NMBR	PCT
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WESTERN PROTECTORS INSURANCE COMPANY	DISP O S I T I O N										
	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CANCELLATION UPHELD		CLAIM SETTLED		
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	
R E A S O N											
PREMIUM & RATING											
CANCELLATION											
DELAYS	1	50	1	50							
AGENT HANDLING							1	100			
POLICY DELIVERY											
UNSATISFACTORY SETTLEMENT/OFFER										1	33
DENIAL OF CLAIM					1	100					
OTHER: CLAIM HANDLING											
TOTAL	1	9	1	9	1	9	1	9	1	9	

WESTERN PROTECTORS INSURANCE COMPANY	DISP O S I T I O N										TOTAL	
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
R E A S O N												
PREMIUM & RATING									1	100	1	100
CANCELLATION							1	100			1	100
DELAYS											2	100
AGENT HANDLING											1	100
POLICY DELIVERY	1	100									1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	33	1	33					3	100
DENIAL OF CLAIM											1	100
OTHER: CLAIM HANDLING					1	100					1	100
TOTAL	1	9	1	9	2	18	1	9	1	9	11	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WESTPORT INSURANCE CORPORATION	DISPOSITION										TOTAL	
	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON												
NONRENEWAL									1	100	1	100
DELAYS					1	100					1	100
AGENT HANDLING			1	100							1	100
UNSATISFACTORY SETTLEMENT/OFFER									1	100	1	100
DENIAL OF CLAIM							1	100			1	100
OTHER: CLAIM HANDLING	1	100									1	100
TOTAL	1	17	1	17	1	17	1	17	2	33	6	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WILLAMETTE DENTAL INSURANCE, INC.	DISPOSITION						TOTAL	
	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON								
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
ACCESS TO CARE			1	100			1	100
ABUSIVE SERVICE					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WINDSOR INSURANCE COMPANY	DISPOSITION									
	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	25			3	75		
CANCELLATION							1	100		
DELAYS			1	100						
UNSATISFACTORY SETTLEMENT/OFFER			2	100						
DENIAL OF CLAIM			1	50	1	50				
PREMIUM NOTICE/BILLING	1	100								
PREMIUM REFUNDED									1	100
TOTAL	1	8	5	42	1	8	4	33	1	8

WINDSOR INSURANCE COMPANY	TOTAL	
	NMBR	PCT
REASON		
PREMIUM & RATING	4	100
CANCELLATION	1	100
DELAYS	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100
DENIAL OF CLAIM	2	100
PREMIUM NOTICE/BILLING	1	100
PREMIUM REFUNDED	1	100
TOTAL	12	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WOODMEN OF THE WORLD	DISPOSITION		TOTAL	
	ADVISED COMPLAINANT			
	NMBR	PCT	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITION									
	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING			1	33						
CANCELLATION	3	27	2	18					1	9
DELAYS			1	1			1	1		
OTHER: UNDERWRITING			1	25						
AGENT HANDLING										
MISAPPROPRIATION OF PREMIUM										
UNSATISFACTORY SETTLEMENT/OFFER										
DENIAL OF CLAIM					1	6			3	19
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING	1	100								
PREMIUM REFUNDED							1	50		
OTHER: POLICYHOLDER SERVICE										
TOTAL	4	3	5	4	1	1	2	1	4	3

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITION									
	UNABLE TO ASSIST		CANCELLATION UPHELD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING										
CANCELLATION			1	9			1	9		
DELAYS					33	42			19	24
OTHER: UNDERWRITING										
AGENT HANDLING					1	33				
MISAPPROPRIATION OF PREMIUM	1	100								
UNSATISFACTORY SETTLEMENT/OFFER					6	33			1	6
DENIAL OF CLAIM										
OTHER: CLAIM HANDLING										
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	1	1	1	1	40	29	1	1	20	14

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITION									
	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
PREMIUM & RATING	1	33	1	33						
CANCELLATION							2	18		
DELAYS	8	10					7	9	9	12
OTHER: UNDERWRITING							1	25	1	25
AGENT HANDLING										
MISAPPROPRIATION OF PREMIUM										
UNSATISFACTORY SETTLEMENT/OFFER			1	6	1	6	3	17	5	28
DENIAL OF CLAIM	1	6	2	13	2	13	5	31	2	13
OTHER: CLAIM HANDLING	1	100								
PREMIUM NOTICE/BILLING										
PREMIUM REFUNDED							1	50		
OTHER: POLICYHOLDER SERVICE										
TOTAL	11	8	4	3	3	2	19	14	17	12

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITION				TOTAL	
	INSUFFICIENT INFORMATION		OTHER			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
PREMIUM & RATING					3	100
CANCELLATION	1	9			11	100
DELAYS					78	100
OTHER: UNDERWRITING			1	25	4	100
AGENT HANDLING	1	33	1	33	3	100
MISAPPROPRIATION OF PREMIUM					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	6			18	100
DENIAL OF CLAIM					16	100
OTHER: CLAIM HANDLING					1	100
PREMIUM NOTICE/BILLING					1	100
PREMIUM REFUNDED					2	100
OTHER: POLICYHOLDER SERVICE			1	100	1	100
TOTAL	3	2	3	2	139	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

WORLD INSURANCE COMPANY	DISPOSITION		TOTAL	
	COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ZURICH AMERICAN INSURANCE COMPANY	DISPOSITION								TOTAL	
	CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD			
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON										
CANCELLATION							1	100	1	100
DELAYS			1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	50					1	50	2	100
DENIAL OF CLAIM					1	33	2	67	3	100
TOTAL	1	14	1	14	1	14	4	57	7	100

**NUMBER OF COMPLAINTS IN OREGON AGAINST INSURANCE COMPANIES,
BY COMPLAINT REASON AND DISPOSITION, WITH PERCENTAGES
BY DISPOSITION, FOR COMPLAINTS CLOSED DURING 2001**

ZURICH LIFE INSURANCE COMPANY OF AMERICA	DISPOSITION				TOTAL	
	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN			
	NMBR	PCT	NMBR	PCT	NMBR	PCT
REASON						
SURCHARGE			1	100	1	100
DELAYS/NO RESPONSE	1	100			1	100
TOTAL	1	50	1	50	2	100