# 2001 Oregon Complaint Report Part II

# Total complaints closed in 2001

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



# 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	
Total complaints closed in Oregon during 2001 against all companies	
Total complaints closed in Oregon during 2001 against all companies by line	
Fire Insurance	
Farmowners multiple peril	
Homeowners multiple peril	
Commercial multiple peril	
Inland marine	
Medical Malpractice	
Workers' compensation	
Other liability	
Aircraft	
Fidelity	
Credit	
Title	
Accident and health	39
Personal Auto	51
Commercial Auto	
Life	67
Annuities	
Unknown	
Number of complaints in Oregon against individual insurance companies	

### 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.

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			D	ISPC	OSITIC	N				
Company A	CLAIM SETTLED		COMPANY IN COMPLI- ANCE		COMPANY POSITION UPHELD		OTHER RELIEF		TOTAL	
	NMBR	PCT	NMBR	PCT	NMBR	PCT	NMBR	РСТ	NMBR	РСТ
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 1

on	Disposition
s s	Claim settled <sup>1</sup> Other relief <sup>2</sup>
isfactory	

Delays Delays	Claim settled <sup>1</sup> Other relief <sup>2</sup>	2 1	67 33
Unsatisfactory settlement/offer	Company upheld <sup>3</sup>	1	100
Denial of claim	Company in compliance <sup>4</sup>	1	100
Premium notice/ billing	Claim settled <sup>1</sup>	1	100

Table 2

NMBR

PCT

<sup>1</sup> The insurance company settled the claim after a complaint was filed.

<sup>2</sup> The consumer received some other form of relief after a complaint was filed.

<sup>3</sup> The insurance company's settlement/offer was upheld by the Insurance Division. <sup>4</sup> The Insurance Division found that the company was complying with Oregon

insurance laws and rules.

				DI	SPOSIT	TON				
	POL ISSUED		ADV COMPL		COMPRO STLMN1		ADDIT PAYN		REFUND	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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				

		ARBITRATION/MEDIATION       EXTENDED       ASSIST       REOPENED       UPHELD         NMBR       PCT       NMBR       PCT       NMBR       PCT       NMBR       PCT       NMBR       PCT         NMBR       PCT       NMBR       PCT       NMBR       PCT       NMBR       PCT       NMBR       PCT         NMBR       PCT       NMBR       PCT       NMBR       PCT       NMBR       PCT       NMBR       PCT         Image: PCT       PCT       PCT       PCT       PCT       PCT       PCT       PCT       PCT         Image: PCT											
									CANCELLATION UPHELD				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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													
<b>OTHER: UNDERWRITING</b>					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					

					DIS	POSIT	ION			
	NONREI UPH		CLA SETT		FIL SUIT/RE ATTO		NO A( REQUESTEI		REFE TO PR AGE	OPER
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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)			1				1	I		

				DISP	OSIT	ION				
	UNDERV PRAC RESO	TICE	INFORM FURNISHED		DEI RESO		CANCEL NOT WITHD	ICE	NONREI NOT RESCI	ICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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)					1	1				

(Continued)

					DI	SPOSI	TION					
	NONFOR PROP RESO	BLEM	PREM PROB RESO	LEM	ER COMP		REFERR DISCIPI ACT	LINARY	QUES OF F.		RAT PROB RESO	<b>LEM</b>
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
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												ĺ
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		<u> </u>							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)			1		1	I				I		í

				DI	SPOSI	TION	1			
	CONTI PROVISIO ISS	N/LEGAL	COMPA COMPI		COMI POSI UPH	ΓΙΟΝ	ENDORS PROC		N JURISD	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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)					I	1		1		

		Γ						
	RECO	VERY	INSUFF INFORM		отн	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
PREMIUM & RATING	7	2	1	0	2	1	310	100
<b>REFUSAL TO INSURE</b>	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:MRKTNG & SALES	1	7	1	7			14	100
UNSATISFACTORY SETTLEMENT/OFFER	111	11	10	1	1	0	1011	100

				D I	SPOSIT	TON	-			
	POL ISSUED		ADV COMPL		COMPR STLMN1		ADDITIONAL PAYMENT		REFUND	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASO N										
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

			]	DISPO	SITI	O N				
	ENTH ARBITRATION		COVE EXTE		UNABI ASSI		CLA REOP		CANCEL UPH	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

					DIS	POSIT	ION			
	NONRE UPH		CLA SETT		FIL SUIT/RE ATTO	TAINED		CTION D/REQUIRED	REFE TO PR AGE	OPER
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

				DISP	OSIT	I O N				
	UNDERV PRAC RESO	TICE	INFORM FURNISHED		DEL RESO		CANCEL NOT WITHE		NONRE NOT RESCI	ICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

					DI	SPOSI	TION					
	NONFOR PROP RESO	BLEM	PREM PROB RESO	LEM	ER COMP			RED FOR LINARY TION	QUES OF F.		RAT PROB RESO	BLEM
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

				DI	SPOSI	TION	1			
	CONT PROVISIO ISS	N/LEGAL	COMPA COMPI		COMI POSIT UPH	ΓΙΟΝ	ENDORS PROCI		N JURISD	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		D	ISPOS	ITION				
	RECO	VERY	INSUFF INFORN		ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
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

	DISPOSITION										
FIRE	POL ISSUED		ADV COMPL	ISED AINANT	ADDIT PAYN		COVE EXTE	-		CTION D/REQUIRED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

				DIS	SPOSIT	ION				
FIRE	INFORN FURNISHED		DEL RESO		NOT	LATION TICE DRAWN	REFERF DISCIP ACT		QUES OF F.	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DISI	POSITI	[ O N					
FIRE	CONT PROVISIO ISS	N/LEGAL	COMP. COMPI		COMI POSI UPH	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DI	SPOSI	TION						
FARMOWNERS MULT PERIL	POL ISSUED	ICY /RSTRD	COVE EXTE	-	CLA REOP		QUES OF F		RECO	VERY	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

					DISP	OSITIC	) N					
HOMEOWNERS MULT PERIL	POL ISSUED	/RSTRD	ADV COMPLA	AINANT	COMPR STLMN1	T/RSLTN	REFU		COVE EXTE	NDED	UNABI ASSI	ST
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
PREMIUM & RATING			5	19			6	23			3	12
<b>REFUSAL TO INSURE</b>	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

					DISP	OSITI	O N			
HOMEOWNERS MULT PERIL	CLA REOP		CANCEL UPH		NONRE UPH		CLA SETT		NO AO REQUESTED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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									1	8
INFORMATION REQUESTED										
PREMIUM REFUNDED										
OTHER: POLICYHOLDER SERVICE										
TOTAL	5	2	1	0	1	0	14	5	3	1

				DISP	OSIT	[ O N				
HOMEOWNERS MULT PERIL	UNDERV PRAC RESO	TICE	INFORN FURNISHED		DEL RESO		CANCEL NOT WITHD	ICE	NONRE NOT RESCI	ICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

						DIS	POSITIO	) N				
HOMEOWNERS MULT PERIL	PREM PROB RESOI	LEM	QUES OF F.		RAT PROB RESO	SLEM	CONT PROVISIO ISS		COMP COMPI	ANY IN JANCE	COMF POSIT UPHI	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
PREMIUM & RATING					1	4			4	15	3	12
<b>REFUSAL TO INSURE</b>									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

			DI	SPOS	ITION					
HOMEOWNERS MULT PERIL	N JURISD	ICTION	RECO		INSUFF INFORM	IATION	ОТН		тот	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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					2	15			13	100
INFORMATION REQUESTED									5	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

					DISP	OSITIC	) N					
COMMERCIAL MULT PERIL	POL ISSUED	-	ADV COMPL		COMPR STLMN	OMISED I/RSLTN	REFU	<b>ND</b>	COVE EXTE	-	UNABL ASSI	-
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				D	ISPOSITI	0 N		
COMMERCIAL MULT PERIL	CANCEL UPH			JED TAINED RNEY	NO AO REQUESTED		INFORN FURNISHED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

					Ι	DISPOS	ITION	N				
COMMERCIAL MULT PERIL	DEI RESO		PREM PROB RESO	LEM	REFERF DISCIPI ACT		QUES OF F.		COMPA COMPI	· ·	COMH POSIT UPHI	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DI	SPOS	ITION					
COMMERCIAL MULT PERIL	N JURISD	-	RECO	VERY	INSUFF INFORN		ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

					DISPOSI	TION		
INLAND MARINE	COMPR STLMN1 NMBR	OMISED I/RSLTN PCT	REFU NMBR			CTION D/REQUIRED PCT	INFORN FURNISHED NMBR	IATION /EXPANDED PCT
REASON		101		101		101		101
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

					DISPO	SITION						
INLAND MARINE	PREM PROB RESO	BLEM	QUES OF F.		CONT PROVISIC ISS	N/LEGAL	COMPA COMPI		COME POSIT UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

MEDICAL MALPRACT	DISP IO QUES OFF	N TION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

						DIS	S P O S I	TION	I			
WORKERS COMP	ADV COMPL		REFU	JND	UNABL ASSI	-	CLA SETT		REFEI TO PR AGE	OPER	INFORN FURNISHED	/ATION /EXPANDED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

					DISPO	SITIO	N					
WORKERS COMP	COMPA COMPI	ANY IN JANCE	COMI POSIT UPH	ΓΙΟΝ	N JURISD	O ICTION	RECO	VERY	INSUFF INFORM		TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

	DISPOSITION											
OTHER LIABILITY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

OTHER LIABILITY	DISPOSITION										
	CLAIM SETTLED		INFORN FURNISHED	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
PREMIUM & RATING	1										
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	

			DI	SPOS	SITION					
OTHER LIABILITY	COMPA COMPI		COMH POSIT UPH	TION	N JURISD	-	ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPO	SITIO N		
AIRCRAFT		ISED AINANT	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

				DI	SPOSI	ΤΙΟ	N			
FIDELITY	ADV COMPL		ADDIT PAYN	IONAL /IENT	CLA SETT		DEI RESO		REFERR DISCIPI ACT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

			]	DISP	ΟSIT	[ O N				
FIDELITY	QUES OF F.		COMH POSIT UPH	FION	RECO	VERY	INSUFF INFORM	TCIENT MATION	ТОТ	AL
	NMBR	MBR PCT N		РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

				DIS	P O S I 1	TON		
CREDIT	ADV COMPL	ISED AINANT	REFU	JND	CLA SETT		INFORN FURNISHED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		DISI	POSIT	IO N				
CREDIT	PROVISIO	RACT DN/LEGAL UE	COMI POSIT UPH	ΓΙΟΝ	RECO	VERY	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DI	SPOSITIO	N				
TITLE	ADDIT PAYN NMBR	IONAL MENT PCT	REFU NMBR		INFORN FURNISHED NMBR	IATION /EXPANDED PCT	COMH POSIT UPHI NMBR	FION ELD	TOT. NMBR	
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

				DI	SPOSIT	ION				
ACCIDENT AND HEALTH	POL ISSUED		ADV COMPL		COMPR STLMN1		ADDIT PAYN		REFU	JND
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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	1	1/		
OTHER: CLAIM HANDLING			2			0				
PREMIUM NOTICE/BILLING					5	21			3	13
(Continued)					5	21			3	13

			•		DISP	0 5 1 T 1	O N			
ACCIDENT AND HEALTH	COVE EXTE		UNABI ASSI		CLA REOP		CANCEL UPH		CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1		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	1								6	25
OTHER: CLAIM HANDLING	1								1	8
PREMIUM NOTICE/BILLING	+		1	4						
(Continued)										

			D	ISPOSITI	O N			
ACCIDENT AND HEALTH	FIL SUIT/RE ATTO	TAINED	NO AC REQUESTED		REFE TO PR AGE	OPER		VRITING CTICE LVED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
PREMIUM & RATING	1		2	3				
REFUSAL TO INSURE			1	1				
CANCELLATION			1	1				
NONRENEWAL								
DELAYS	1	1			3	2		
FORCED PLACEMENT								
AUDIT DISPUTE								
UNFAIR DISCRIMINATION								
RECISSION	1							
ENDORSEMENT/RIDER	1							
GROUP CONVERSION	1							
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		1	4				
PCP REFERRALS	1							
UTILIZATION REVIEW	1							
EXPERIMENTAL	1							
ASSIGNMENT OF BENEFITS	1							
COST CONTAINMENT								
OTHER: CLAIM HANDLING								
PREMIUM NOTICE/BILLING		L	1	4				L
(Continued)	1						I	

INFORM FURNISHED		DEI RESO		PREM PROB RESO	LEM	ER COMP		REFERR DISCIPI ACT	LINARY
NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
30	43			3	4	1	1		
22	25					1	1	1	1
8	11			3	4				
1	33								
15	11	29	22					1	1
1	100								
2	7							1	4
2	50								
4	57								
2	40							1	20
1	33							2	67
1	20								
4	40							1	10
2	50								
								1	100
43	20	1	0			3	1	2	1
9	20							1	2
3	14							1	5
3	60								
65	14	3	1	1	0	8	2	6	1
5	29					1	6		
3	11								
5	13								
1	5								
1	33								
1	17								
4	17								
2	17								
8	33								
	NMBR         30         22         8         1         15         1         1         2         2         4         2         1         1         2         1         1         2         3         43         9         3         65         5         3         65         5         1         2	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	NMBR         PCT         NMBR           30         43           22         25           8         11           1         33           15         11           2         7           2         50           1         100           2         7           2         50           4         57           2         40           1         33           1         20           4         57           2         50           1         33           1         20           4         40           2         50           1         33           1         20           4         40           1         3           1         1           43         20           1         3           43         20           3         14           3         60           65         14           3         1           1         3           1         1	NMBR         PCT         NMBR         PCT           30         43	NMBRPCTNMBRPCTNMBRPCTNMBR30433	NMBRPCTNMBRPCTNMBRPCTNMBRPCT30432225811151129221511292211511129221110012711002711002401331201201331250111111111	NMBRPCTNMBRPCTNMBRPCTNMBR304322251222511151212121111111 <td>NMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCT30432222513311111111111<td>NMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBR30432225111&lt;</td></td>	NMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCT30432222513311111111111 <td>NMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBR30432225111&lt;</td>	NMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBRPCTNMBR30432225111<

	DISPOSITION												
ACCIDENT AND HEALTH	QUES OF F		RAT PROB RESO	LEM	CONTI PROVISIO ISS	N/LEGAL	COMPA COMPL		COMP POSIT UPHI	TION			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
RE ASON													
PREMIUM & RATING	1		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								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	17	1	4	1	4			
(Continued)					5	15	I	4		4			

		D	ISPOS	51710	N			
ACCIDENT AND HEALTH	N JURISDI		RECO	VERY	INSUFF INFORN		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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)							24	100

			DISPOSITION										
ACCIDENT AND HEALTH	POL ISSUED	JCY /RSTRD	ADV COMPL	ISED AINANT		OMISED I/RSLTN	ADDIT PAYN	IONAL /IENT	REFUND				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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			

					DISP	OSITI	O N			
ACCIDENT AND HEALTH	COVE EXTE	-	UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		CLA SETT	
	NMBR	NMBR PCT		РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DISPOSITION							
ACCIDENT AND HEALTH	FIL SUIT/RE ATTO	TAINED		CTION D/REQUIRED	REFE TO PR AGE	OPER	UNDERWRITING PRACTICE RESOLVED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

				DISI	POSIT	ION				
ACCIDENT AND HEALTH		INFORMATION FURNISHED/EXPANDED			PREMIUM PROBLEM RESOLVED		ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DISPOSITION										
ACCIDENT AND HEALTH	QUES OF F		RAT PROB RESO	LEM	PROVISIC	RACT DN/LEGAL SUE		ANY IN LIANCE	COMPANY POSITION UPHELD				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
RE ASON													
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			

		D	ISPOS	51710	N			
ACCIDENT AND HEALTH	NO JURISDICTION		RECOVERY		INSUFF INFORM	ICIENT IATION	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON								
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

		DISPOSITION										
PERSONAL AUTO	POL ISSUED		ADV COMPL		COMPR STLMN1		ADDIT PAYN		REFU	JND		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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												

		]	DISPO							
PERSONAL AUTO	ENTE		COVE EXTE		UNABI ASSI		CLA REOP		CANCEL UPH	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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				

					DISPO	SITION				
PERSONAL AUTO	CLA SETT			LED CTAINED PRNEY	NO AC REQUESTED		REFE TO PR AGE	OPER	UNDERW PRAC RESO	TICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASO N										
PREMIUM & RATING	1				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								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	1									
COVERAGE QUESTION	1									

				DISP	OSITI	O N				
PERSONAL AUTO	INFORM FURNISHED		DEI RESO		PREM PROB RESO	LEM	REFERR DISCIPI ACT	LINARY	QUES OF F.	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				D	ISPOSI	TION				
PERSONAL AUTO	RAT PROB RESO	<b>LEM</b>	PROVISIO	TRACT DN/LEGAL SUE	COMPA COMPI		COMI POSIT UPH	TION	ENDORS PROCI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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						1	14		
PREMIUM REFUNDED					1	4	2	8		
COVERAGE QUESTION							2	22		

		DISPOSITION								
PERSONAL AUTO	N JURISD	-	RECO	VERY	INSUFF INFORM		ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DI	SPOSIT	TON				
PERSONAL AUTO	-	POLICY ISSUED/RSTRD		ISED COMPROM AINANT STLMNT/R					L REFUNI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE									1	100
OTHER: POLICYHOLDER SERVICE										
TOTAL	23	1	164	8	50	2	6	0	80	4

			]	DISPO		) N				
PERSONAL AUTO	ENTI ARBITRATIO	ERED N/MEDIATION		COVERAGE EXTENDED		UNABLE TO ASSIST		AIM ENED	CANCEL UPH	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE			2	18						
TOTAL	4	0	31	2	23	1	42	2	9	0

					DISPO	SITION				
PERSONAL AUTO	CLAIM SETTLED		FIL SUIT/RE ATTO	TAINED	NO ACTION REQUESTED/REQUIRED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASO N										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE					2	18				
TOTAL	240	12	8	0	12	1	1	0	5	0

				DISP	ο	[ <b>O</b> N				
PERSONAL AUTO	INFORN FURNISHED		DEI RESO		PREM PROB RESO	LEM	REFERF DISCIP ACT		QUES OF FA	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE	2	18							1	9
TOTAL	114	6	102	5	25	1	31	2	334	16

				D	ISPOSI	TION				
PERSONAL AUTO	PROB	RESOLVED				COMPANY IN COMPLIANCE		PANY FION ELD	ENDORSEMEN PROCESSED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
COMPANY/AGENT DISPUTE										
ABUSIVE SERVICE										
OTHER: POLICYHOLDER SERVICE					1	9	1	9		
TOTAL	7	0	16	1	85	4	439	21	1	0

			DI	SPOS	ITION					
PERSONAL AUTO		NO JURISDICTION		VERY	INSUFFICIENT INFORMATION		OTHER		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DISP	οδιτι	O N				
COMMERCIAL AUTO	ADV COMPL	ISED AINANT	COMPR STLMN	OMISED I/RSLTN	REFUND		CLAIM REOPENED		CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

			D	ISPOS	SITION			
COMMERCIAL AUTO	NO A( REQUESTEI	REFERRED TO PROPER AGENCY		INFORN FURNISHED	DEL RESO			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

				1	DISPOS	SITION	1			
COMMERCIAL AUTO	REFERRED FOR DISCIPLINARY ACTION		QUES'	TION FACT	COMP. COMPI	ANY IN LIANCE	COMPANY POSITION UPHELD		NO JURISDICTION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

	DI	SPOS	ITION	1		
COMMERCIAL AUTO	RECO	VERY	отн	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DIS	POSITI	O N				
LIFE	POL ISSUED/		ADV COMPL		COMPRO STLMN1		REFU			LE TO IST
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

LIFE	DISPOSITION										
	CANCELLATION UPHELD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		NO A( REQUESTEI	REFERRED TO PROPER AGENCY			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
PREMIUM & RATING											
<b>REFUSAL TO INSURE</b>											
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	

LIFE	DISPOSITION										
	UNDERWRITING PRACTICE RESOLVED		INFORM FURNISHED/	DELAY RESOLVED		NONFORFEITURE PROBLEM RESOLVED		PREMIUM PROBLEM RESOLVED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASO N											
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	

					DISPOS	ITION				
LIFE	REFERR DISCIPI ACT		QUES OF F.		CONT PROVISIO ISS	N/LEGAL	COMPA COMPI		COMI POSIT UPH	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DI	SPOS	ITION					
LIFE	N JURISD		RECO	VERY	INSUFF INFORM		отн	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	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

				DI	SPOSIT	TON			-	
ANNUITIES	POL ISSUED		ADV COMPL		COMPR STLMN	OMISED I/RSLTN	ADDIT PAYN		REFUND	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

	DISPOSITION											
ANNUITIES	CLA SETT		FIL SUIT/RE ATTO	TAINED	UNDERV PRAC RESO	TICE	INFORMATION FURNISHED/EXPANDEI					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
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				

				l	DISPO	SITIO	Ν			
ANNUITIES	DEI RESO		NONFOR PROF RESO	BLEM	ER COMP		QUESTION OF FACT		CONTRACT PROVISION/LEGAI ISSUE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

		Γ	ISPO	<b>SITIO</b>	Ν			
ANNUITIES	COMP COMPI		RECO	VERY	INSUFF INFORM		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

					DISP	OSITIC	) N					
UNKNOWN		JCY /RSTRD	ADV COMPL		COMPROMISED STLMNT/RSLTN		REFUND		COVE EXTE	-	UNABLE TO ASSIST	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

					DIS	POSITION				
UNKNOWN	CLA REOP		CLA SETT		INFORN FURNISHED		QUES OF FA		CONT PROVISIC ISS	-
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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	2 6 12		1 2		8	16	1	2

				D	ISPOSI	TION						
UNKNOWN	COMPA COMPI		COMI POSI UPH	ΓΙΟΝ	N JURISD	O ICTION	RECO	VERY	ОТН	ER	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPO	OSITI N		
21ST CENTURY CASUALTY COMPANY		ANY IN LIANCE	ТОТ	AL
	NMBR	РСТ	NMBR	PCT
R E A S O N				
POST CLAIM UNDERWRITING	1	100	1	100
TOTAL	1	100	1	100

					DISPO	SITION	I					
21ST CENTURY INSURANCE COMPANY	CLA REOP		CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

AAA LIFE	DISPO	DSIT I N		
INSURANCE COMPANY	POL ISSUED	-	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

ACACIA LIFE INSURANCE COMPANY		SITION IATION /EXPANDED PCT	TOT	
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

	DISPO	SITIO N		
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMPR STLMN	OMISED I/RSLTN	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

			DISPO	SITION		
AETNA LIFE INSURANCE COMPANY	CLA SETT		INFORM FURNISHED	DELAY RESOLVED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DI SPO	SITION				
AETNA LIFE INSURANCE COMPANY	ERISA COMPLIANT		CONT PROVISIC ISS	COMPANY POSITION UPHELD		тот	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

AIG ANNUITY INSURANCE COMPANY	DISP IO COMI POSIT UPH	N PANY TION	TOTAL		
	NMBR	РСТ	NMBR		
REASON				101	
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSITION									
AIG NATIONAL INSURANCE COMPANY, INC.	QUESTION OF FACT		COMPANY POSITION UPHELD		NO JURISDICTION		OTHER		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

					Γ	DISPO	OSITI	O N						
AIU INSURANCE COMPANY	REFU	JND	COVE EXTE	-	CLA SETT		QUES OF F		COMPA COMPI		COMP POSIT UPHI	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N														
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

ALLIANZ LIFE INSURANCE COMPANY OF NORTH	IINARI	D I S P O S I T I O N UNABLE TO INFORMATION							
AMERICA	ASSI	-	FURNISHED		TOT	AL			
	NMBR PCT		NMBR	РСТ	NMBR	РСТ			
REASO N									
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			

					DISP O	SITION	1			
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM REOPENED		CANCELLATION UPHELD		CLAIM SETTLED		UNDERWRITING PRACTICE RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

				D	ISPOS	ITIO	N					
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
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

ALLMERICA FINANCIAL LIFE INSURANCE AND	1	DISPOSITI	ION			
ANNUITY COMPANY	INFORN FURNISHED	IATION /EXPANDED		ANY IN LIANCE	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING	1	100			1	100
MISREPRESENTATION			1	100	1	100
TOTAL	1	50	1	50	2	100

				DIS	POSIT	I O N				
ALLSTATE INDEMNITY COMPANY		POLICY ISSUED/RSTRD		ISED AINANT	COMPR STLMN	OMISED I/RSLTN	REFU	JND	UNABL ASSI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

				DISPOSI	TION			
ALLSTATE INDEMNITY COMPANY	CLA SETT		INFORN FURNISHED	/ATION /EXPANDED	QUES OF F		PROVISIC	RACT DN/LEGAL UE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		DI	SPOS	TION	N			
ALLSTATE INDEMNITY COMPANY	COMPA COMPI	ANY IN LIANCE	COMH POSIT UPHI	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

					DISP	0511	TION					
ALLSTATE INSURANCE COMPANY	ADV COMPLA		COMPR STLMN1		REFU	JND	COVE EXTE		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

					DISPOS	SITION				
ALLSTATE INSURANCE COMPANY	CLA SETT		SUIT/RE	LED ETAINED DRNEY	INFORN FURNISHED		DEI RESO		DISCIP	RED FOR LINARY TON
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

					DISPO	SITION				
ALLSTATE INSURANCE COMPANY	QUES OF F		RAT PROB RESO	BLEM	CONT PROVISIC ISS	N/LEGAL	COMPA COMPI		COMH POSIT UPHI	TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		Γ	DISPOS	ITION				
ALLSTATE INSURANCE COMPANY	RECO	VERY	INSUFF INFORM		ОТН	ER	тот.	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
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

					DISPOS	ITION						
ALLSTATE LIFE INSURANCE COMPANY	COMPR STLMN1		REFU	JND		/ATION /EXPANDED	COMI POSIT UPH	LION	RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		DI	SPOSITIO	N		
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	COVE EXTE	-	INFORM FURNISHED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1		1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

	D	ISPOS	ITION	-		
AMCO INSURANCE COMPANY		ANY IN LIANCE	COME POSIT UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
DENIAL OF CLAIM			1	100	1	100
OTHER: CLAIM HANDLING	1	100			1	100
TOTAL	1	50	1	50	2	100

	DISPOSITIO N											
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMPR STLMN1	OMISED I/RSLTN	REFUND		CLAIM REOPENED		INFORN FURNISHED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
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				

		I	DISPOS	SITION	I			
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	DEL RESOI		COMP. COMPI		COMH POSIT UPH	TION	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPOSITION											
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA		ISED AINANT	COMPR STLMN	OMISED I/RSLTN	REFU	U <b>ND</b>	CLAIM SETTLED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
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	INFORN FURNISHED		COMI POSI UPH	TION		VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
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

AMERICAN COMMERCE					D	ISPO	SITION			
INSURANCE COMPANY	ADVISED COMPLAINANT				CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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		DISPOSITION										
INSURANCE COMPANY	DEI RESO		QUES OF F.		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

AMERICAN ECONOMY INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		DELAY RESOLVED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISP IO				
AMERICAN EMPLOYERS INSURANCE COMPANY	COMI POSIT UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	POL	ISPOS ICY /RSTRD	ITION QUES OFF		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

AMERICAN EQUITY SPECIALTY INSURANCE COMPANY		S I T I O N IATION /EXPANDED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	POL	JCY /RSTRD	ADV COMPL	ISED		I T I O N OMISED I/RSLTN	CLA SETT		UNDERV PRAC RESO	TICE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR		NMBR	РСТ
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			DISP	OSITION	1					
ASSURANCE COMPANY OF COLUMBUS	INFORN FURNISHED		PROVISIO	RACT DN/LEGAL UE	COMPA COMPI	ANY IN JANCE	COMPANY POSITION UPHELD		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

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AMERICAN FAMILY LIFE INSURANCE COMPANY	N REFERR	SITIO N RED FOR LINARY TON	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

AMERICAN FAMILY					DIS	POSITI	O N					
MUTUAL INSURANCE COMPANY	POL ISSUED		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

AMERICAN FAMILY	DISPOSITION											
MUTUAL INSURANCE COMPANY	UNABLE TO ASSIST		CLAIM REOPENED		CLAIM SETTLED		NO A( REQUESTEI		UNDERWRITIN PRACTICE RESOLVED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
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		

AMERICAN FAMILY			-	DISP	OSIT	[ O N	-		-	
MUTUAL INSURANCE COMPANY	INFORN FURNISHED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUES OF F.	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

AMERICAN FAMILY				D	DISPO	SITIC	) N					
MUTUAL INSURANCE COMPANY	RAT PROB RESO	<b>LEM</b>	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIEN INFORMATIO		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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
<b>OTHER:MRKTNG &amp; SALES</b>											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

AMERICAN FIRE AND CASUALTY COMPANY	D CLA	I S P O IM				
	SETTLED		RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

AMERICAN GENERAL	DISPOSITION									
ASSURANCE COMPANY INF		IATION /EXPANDED	COMI POSIT UPH	ΓΙΟΝ	RECO	VERY	тот	AL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON										
DELAYS			1	50	1	50	2	100		
DENIAL OF CLAIM	1	100					1	100		
TOTAL	1	33	1	33	1	33	3	100		

		DISPOSITION									
AMERICAN GENERAL LIFE INSURANCE COMPANY	REFUND		FILED SUIT/RETAINED ATTORNEY		INFORN FURNISHED	INSUFFICIENT INFORMATION		TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
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	

AMERICAN GUARANTY LIFE INSURANCE COMPANY (OR)	D I S P O S INFORM FURNISHED	IATION	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
DENIAL OF CLAIM	1	100	1	100
INFORMATION REQUESTED	1	100	1	100
TOTAL	2	100	2	100

AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED				RECOVERY		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

		DISPOSITION										
AMERICAN HERITAGE LIFE INSURANCE COMPANY	REFU			REFUND		IM LED	INFORMATION FURNISHED/EXPANDED		COMPANY IN COMPLIANCE		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N												
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		

AMERICAN HOME ASSURANCE	DISPOSITIO N											
AMERICAN HOME ASSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		INFORN FURNISHED	DELAY RESOLVED						
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
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				

	DISPOSITION											
AMERICAN HOME ASSURANCE COMPANY	DISCIP	ACTION		SCIPLINARY		TION ACT	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N												
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		

	DI	SPO	SITIO	N		
AMERICAN HOME SHIELD OF NEVADA, INC.	CLAIM SETTLED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

AMERICAN INCOME LIFE INSURANCE COMPANY	CONT	N/LEGAL	T I O N INSUFF INFORM		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DENIAL OF CLAIM			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

					DIS	PO S	ITION			
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	ADVISED COMPLAINANT		REFU	REFUND		IM LED	INFORMATION FURNISHED/EXPANDED		DEL RESO	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

DISPOSITION												
AMERICAN INTERNATIONAL SOUTH INSURANCE COMPANY	QUESTION OF FACT		OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

AMERICAN LIFE INSURANCE COMPANY OF NEW YORK		SITION AATION /EXPANDED PCT	TOT. NMBR	
R E A S O N				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

			DIS	SPOSITIO	N					
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	ADVISED COMPLAINANT						UESTION POSIT OF FACT UPH		TION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

AMERICAN MEMORIAL		DISPOSITION								
LIFE INSURANCE COMPANY	CLA SETT		INFORN FURNISHED		CONT PROVISIO ISS	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

AMERICAN MERCURY INSURANCE	DISP IC COVE	N				
COMPANY	EXTE	-	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

AMERICAN MODERN					DISPOS	SITION		
HOME INSURANCE COMPANY	REFU	REFUND UNABLE TO ASSIST		NO A( REQUESTEI	CTION D/REQUIRED	INFORMATION FURNISHED/EXPANDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
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		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ER	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

AMERICAN MODERN LIFE INSURANCE	DISPOS			
COMPANY	INFORN FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
REPLACEMENT	1	100	1	100
TOTAL	1	100	1	100

AMERICAN MUTUAL LIFE INSURANCE	DISP IO DEL	N			
COMPANY	RESO		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
DELAYS/NO RESPONSE	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSITION										
AMERICAN NATIONAL INSURANCE COMPANY	REFUND			IATION /EXPANDED	DEI RESO		COMP POSIT UPH	TION	INSUFF INFORM	TCIENT MATION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

AMERICAN NATIONAL PROPERTY AND	DECE	DISPOSITION								
CASUALTY COMPANY	INFORN FURNISHED	AATION /EXPANDED	DELAY RESOLVED		QUESTION OF FACT		TOT	AL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N										
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		

AMERICAN RELIABLE INSURANCE COMPANY	O POL	OSITI N ICY /RSTRD	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

	D	ISPOSI	TION			
AMERICAN REPUBLIC INSURANCE COMPANY		ISED AINANT	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
DENIAL OF CLAIM			2	100	2	100
USUAL, CUSTOMARY, REASONABLE	1	100			1	100
TOTAL	1	33	2	67	3	100

		DISPOSITION									
AMERICAN SECURITY INSURANCE COMPANY	REFUND		CLAIM SETTLED		NO JURISDICTION		RECOVERY		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
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	

	DISPOSITION									
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	COMPROMISED STLMNT/RSLTN		REFUND		CLA SETT		COMPANY POSITION UPHELD		TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	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

		DISPOSITION										
AMERICAN STATES INSURANCE COMPANY		COMPROMISED STLMNT/RSLTN F		INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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	РСТ	
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	

AMERICAN STATES PREFERRED INSURANCE	DISPOSITION							
COMPANY	CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	O COMP	O S I T I N ANY IN LIANCE	TOT	TOTAL		
	NMBR	РСТ	NMBR	РСТ		
R EASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

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

AMERITAS LIFE INSURANCE CORPORATION	DI SPOSITI ON COMPANY IN COMPLIANCE		TOTAL	
	NMBR	PCT	NMBR	
R E A S O N				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

AMERUS LIFE INSURANCE COMPANY	CONT PROVISIO	S ITION RACT DN/LEGAL SUE	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
CANCELLATION	1	100	1	100		
TOTAL	1	100	1	100		

		DISPOSITION										
AMEX ASSURANCE COMPANY	REFUND		CLAIM REOPENED		CLAIM SETTLED		QUESTION OF FACT		COMPANY IN COMPLIANCE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

	DISP TIC				
AMICA MUTUAL INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
SUBROGATION	1	100	1	100	
TOTAL	2	100	2	100	

ANCHOR NATIONAL LIFE INSURANCE COMPANY	O COMP		TOTAL NMBR PCT		
REASON	INIVIDK	rti	INIVIDK	PU	
READON					
MISREPRESENTATION	1	100	1	100	
TOTAL	1	100	1	100	

ARCH INSURANCE COMPANY	DISP IO DEL	N	TOTAL			
COMPANY	RESO	LVED	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

ARGONAUT-SOUTHWEST INSURANCE COMPANY		SITIO N ICIENT IATION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
OTHER: POLICYHOLDER SERVICE	1	100	1	100	
TOTAL	1	100	1	100	

ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY	CONT PROVISIO	ISPOSIT RACT DN/LEGAL SUE	I O N COMI POSI UPH	ΓΙΟΝ	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
REFUSAL TO INSURE	1	100			1	100	
OTHER: CLAIM HANDLING			1	100	1	100	
TOTAL	1	50	1	50	2	100	

ASSURANCE		DISPOSITIO N										
COMPANY OF AMERICA			REFUND		CLAIM SETTLED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

ATLANTA		DI	ISPO S	51710	N				
CASUALTY COMPANY	ADDITIONAL PAYMENT		DEL RESO		QUES OF F.		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

	D	ISPOSI	TION				
ATLANTIC MUTUAL INSURANCE COMPANY	COMPR STLMN	OMISED I/RSLTN	COMH POSIT UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REA SON							
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	

AURORA NATIONAL LIFE ASSURANCE COMPANY	DISP IO DEL RESO	N AY	TOT	AL
	NMBR	РСТ	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION											
AUSTIN MUTUAL INSURANCE COMPANY	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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	тот	AL
	NMBR	РСТ
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

AVOMARK INSURANCE COMPANY	CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

					DISP	0517	TION				
BANKERS LIFE AND CASUALTY COMPANY	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

				Ι	DISPO	SITIC	) N					
BANKERS LIFE AND CASUALTY COMPANY	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

BANNER LIFE INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	тот	AL		
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

BCS INSURANCE COMPANY	DISPO IO COME POSIT UPH	N PANY FION	TOTAL			
	NMBR PCT		NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

BENEFICIAL LIFE INSURANCE COMPANY		D ISPOSITION       CONTRACT PROVISION/LEGAL SETTLED     COMPANY IN COMPLIANCE							IM CONTRACT PROVISION/LEGAL			CONTRACT PROVISION/LEGAL COMPANY IN			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ							
REASON															
DELAYS	1	100					1	100							
REPLACEMENT					1	100	1	100							
MISREPRESENTATION			1	100			1	100							
TOTAL	1	33	1	33	1	33	3	100							

BROKERS NATIONAL LIFE ASSURANCE COMPANY		ISED AINANT	CONT PROVISIC ISS	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

BUSINESS MENS ASSURANCE		DISPOSI	TION				
CO OF AMERICA	INFORN FURNISHED		PROVISIC	TRACT DN/LEGAL SUE	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
CASH VALUE	1	50	1	50	2	100	
TOTAL	1	50	1	50	2	100	

CALIFORNIA CASUALTY & FIRE	DISPOSITION											
INSURANCE COMPANY	CE Y ADVISED COMPLAINANT		CLA REOP		INFORMATION FURNISHED/EXPANDED		QUES OF F.		COMI POSI UPH	TION	RECOVERY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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	TOT	AL
	NMBR	РСТ
REASON		
DELAYS	1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	100
DENIAL OF CLAIM	3	100
TOTAL	7	100

		DISPOSITION									
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CLA SETT			INFORMATION FURNISHED/EXPANDED		ANY IN JANCE	COMPANY POSITION UPHELD		ТОТ	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
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	

	DISPO	SITIO N			
CANAL INSURANCE COMPANY	COMPR STLMN	OMISED I/RSLTN	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
<b>OTHER: UNDERWRITING</b>	1	100	1	100	
TOTAL	1	100	1	100	

CAPITOL INDEMNITY CORPORATION	DISP IO COMI POSIT UPH	N PANY TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

CAPITOL LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED	TOT	AL	
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
INFORMATION REQUESTED	1	100	1	100
TOTAL	2	100	2	100

	DISPOSITION							
CASCADE EAST HEALTH PLANS, INC.				INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

	DISPOSITION								
CASCADE NATIONAL INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		REFUND		ENTI ARBITRATIO	CLAIM REOPENED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

					DISPOSI	TIO N				
CASCADE NATIONAL INSURANCE COMPANY	CANCELLATION UPHELD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

		DISPOSITIO N										
CASCADE NATIONAL INSURANCE COMPANY	COMPA COMPI	ANY IN JANCE	COMH POSIT UPH	TION		O ICTION	RECO	VERY	ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. DBA CLEAR CHOICE HEALTH	INFORM	D I S P O S I T I O N INFORMATION FURNISHED/EXPANDED			
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

CENTRAL SECURITY LIFE INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	TOT	AL
	NMBR	РСТ	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

CENTRAL STATES INDEMNITY CO. OF OMAHA	ADVISED COMPLAINANT		CONT PROVISIC ISS	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

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

CHICAGO TITLE INSURANCE COMPANY OF OREGON	D I S P O S I T I O N COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
OTHER:MRKTNG & SALES	1	100	1	100	
DENIAL OF CLAIM	1	100	1	100	
TOTAL	2	100	2	100	

CHUBB INDEMNITY INSURANCE COMPANY	D I S P O S I T I O N REFERRED FOR DISCIPLINARY ACTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

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

			DIS	POS		N		
CLARENDON NATIONAL INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

		DIS	POSIT	ION				
CLARENDON NATIONAL INSURANCE COMPANY	PROVISIO	'RACT )N/LEGAL SUE		ANY IN LIANCE	COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	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

COLONIAL LIFE & ACCIDENT		DISPOS	SITION						
INSURANCE COMPANY		NO ACTIONINFORMATIONREQUESTED/REQUIREDFURNISHED/EXPANDED							
	NMBR	NMBR         PCT         NMBR         PCT         I							
REASON									
CANCELLATION	1	100			1	100			
DENIAL OF CLAIM			1	100	1	100			
TOTAL	1	50	1	50	2	100			

				DIS	POSI	TION	1	
COMBINED INSURANCE COMPANY OF AMERICA	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDEI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			]	DISPO	OSITI	O N				
COMBINED INSURANCE COMPANY OF AMERICA	DEL RESO		COMI POSI UPH	ΓΙΟΝ	RECO	VERY	INSUFF INFORM	ICIENT IATION	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

COMBINED SPECIALTY INSURANCE COMPANY	DISPO N REFERF DISCIPI ACT	N RED FOR LINARY	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
UNSATISFACTORY SETTLEMENT/OFFER	. 1	100	1	100	
TOTAL	2	100	2	100	

COMMERCE WEST INSURANCE COMPANY	•			PREMIUM PROBLEM RESOLVED		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REAS ON											
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	

COMMERCIAL COMPENSATION CASUALTY COMPANY	D I S P I O REFE TO PR AGE	N RRED OPER	TOT	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

				D	ISP OS	ITION		
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	POLICY ISSUED/RSTRD		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		1	DISPO	SITIO	N			
CONNECTICUT GENERAL LIFE INSURANCE COMPANY	ERISA COMPLIANT		NO JURISDICTION		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

CONSECO ANNUITY ASSURANCE COMPANY	UNABL	FTO	UNDERV PRAC	VRITING	D I S P (		DEI	AV		RACT DN/LEGAL		
	ASSI	-	RESO	-	FURNISHED		RESO			UE	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		DIS	POSITION			
CONSECO DIRECT LIFE INSURANCE COMPANY	ADV COMPL	ISED AINANT	INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
OTHER: CLAIM HANDLING	1	100			1	100
CASH VALUE			1	100	1	100
TOTAL	1	50	1	50	2	100

CONSECO HEALTH INSURANCE COMPANY	INFORM FURNISHED	/EXPANDED	тот	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

					DISPO	DSITIO N				
CONSECO LIFE INSURANCE COMPANY	POLICY ISSUED/RSTRD				INFORN FURNISHED	IATION /EXPANDED		'RACT )N/LEGAL SUE	INSUFFICIENT INFORMATION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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	тот	AL
	NMBR	РСТ
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

CONSECO MEDICAL INSURANCE COMPANY DBA CONSECO MEDICAL AND LIFE INSURANCE CO		/ATION /EXPANDED	тот	
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

CONSECO SENIOR		DISPOSITION											
HEALTH INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		RECOVERY		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N													
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	тот	AL
	NMBR	РСТ
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

	DISPOSI TION										
CONTINENTAL ASSURANCE COMPANY	ADV COMPL		COMPR STLMN			LATION ELD	INFORMATION FURNISHED/EXPANDED				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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			

			D	ISPOS		N				
CONTINENTAL ASSURANCE COMPANY	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		RECOVERY		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

		DISPOSITION									
CONTINENTAL CASUALTY COMPANY	POL ISSUED	-	NO AC REQUESTEI	CTION D/REQUIRED	INFORN FURNISHED	TOTAL					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
NONRENEWAL	1	100					1	100			
INFORMATION REQUESTED			1	50	1	50	2	100			
TOTAL	1	33	1	33	1	33	3	100			

CONTINENTAL GENERAL INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	тот	AL
	NMBR	РСТ	NMBR	PCT
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITIO N										
CONTINENTAL INSURANCE COMPANY (THE)	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		UNABLE TO ASSIST		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

		DISPOSITIO N										
CONTINENTAL INSURANCE COMPANY (THE)	DEI RESO		QUES OF F.		COMPA COMPI	ANY IN LIANCE	COME POSIT UPH	TION	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPO	SITIO N			
CONTINENTAL WESTERN INSURANCE COMPANY	COMPR STLMN	OMISED I/RSLTN	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	D	ISPO	N				
CONTRACTORS BONDING AND INSURANCE COMPANY	QUES OF F.		COMI POSI UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

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

COREGIS	]	DISPO	) N			
INSURANCE COMPANY	DEL RESOI		REFERRED FOR DISCIPLINARY ACTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

CORNHUSKER DIS POSITION								
CASUALTY COMPANY	COMPR STLMN	REFUND		QUESTION OF FACT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

COUNTRY CASUALTY INSURANCE COMPANY		DISPOSITION								
		CLAIM SETTLED		DELAY RESOLVED		COMPANY POSITION UPHELD		RECOVERY		TOTAL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

COUNTRY LIFE INSURANCE COMPANY	INFORM	S I T I O N IATION /EXPANDED	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

COUNTRY MUTUAL	DISPOSITION											
INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		REFUND		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		DISPOSITION										
COUNTRY MUTUAL INSURANCE COMPANY	PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		RATING PROBLEM RESOLVED		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

COUNTRY PREFERRED INSURANCE COMPANY	DISP IO COMI POSIT UPH	N PANY FION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

CROWN LIFE INSURANCE COMPANY	INFORM	DIS POSITION INFORMATION FURNISHED/EXPANDED					
	NMBR	TOT. NMBR	AL PCT				
REASON		РСТ		101			
DENIAL OF CLAIM	1	100	1	100			
TOTAL	1	100	1	100			

CSE SAFEGUARD INSURANCE COMPANY	D I S P O S I T I O N COVERAGE EXTENDED		тот.	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

CUMBERLAND CASUALTY & SURETY COMPANY	D ISH IC RECO		TOTAL		
COMPANY	KECU	VEKI	IOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

CUNA MUTUAL		DISPOS ITION									
INSURANCE SOCIETY	CLA SETT		INFORN FURNISHED	COMI POSIT UPH	ΓΙΟΝ	TOTAL					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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			

CUNA MUTUAL LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED		TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

					DI	SPOS	SITION			
DAIRYLAND INSURANCE COMPANY	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		INFORN FURNISHED	REFERRED FOR DISCIPLINARY ACTION		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

		DISPOSITION									
DAIRYLAND INSURANCE COMPANY	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
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	

		DISPOSITION									
DEERBROOK INSURANCE COMPANY		CANCELLATION UPHELD I		PROBLEM POSIT		COMPANY POSITION UPHELD		O ICTION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	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	

DELTA DENTAL INSURANCE	ADV					
COMPANY	COMPL	AINANT	FURNISHED	TOTAL		
	NMBR PCT		NMBR	РСТ	NMBR	РСТ
REASON						
CANCELLATION	1	100			1	100
DELAYS			1	100	1	100
TOTAL	1	50	1	50	2	100

	D	SPOS	N			
ELECTRIC INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

EMPIRE FIRE AND MARINE INSURANCE COMPANY	ADV COMPL	ISED AINANT	INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		NO JURISDICTION		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
DENIAL OF CLAIM	1	50			1	50			2	100
PREMIUM REFUNDED			1	100					1	100
<b>OTHER: POLICYHOLDER SERVICE</b>							1	100	1	100
TOTAL	1	25	1	25	1	25	1	25	4	100

EMPLOYEE BENEFITS INSURANCE							
COMPANY	CLA SETT		INSUFF		ICIENT IATION TOTA		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100	
TOTAL	1	50	1	50	2	100	

ENTERPRISE LIFE	DIS PO	OSITIO N			
INSURANCE COMPANY	ADV COMPL	ISED AINANT	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

EQUITABLE LIFE AND CASUALTY INSURANCE	DISPOSITION										
COMPANY	ADVISED COMPLAINANT		REFUND		CLA SETT		NO AC REQUESTEI				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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	D INFORM FURNISHED	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CONT PROVISIO ISS	SITION RACT DN/LEGAL SUE	TOT	
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

EQUITABLE LIFE INSURANCE COMPANY OF IOWA	D I S P O N INSUFF INFORM	N TCIENT	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REA SON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

		OSIT N			
FARMERS HOME MUTUAL INSURANCE COMPANY	QUES OF F.		TOTAL		
	NMBR	РСТ	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION										
FARMERS INSURANCE COMPANY OF OREGON	POLICY ISSUED/RSTRD		ADV COMPL		COMPR STLMN1		REFU	J <b>ND</b>	ENTERED ARBITRATION/MEDIATIO		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
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	

						DIS	POS ITI	[ <b>O</b> N				
FARMERS INSURANCE COMPANY OF OREGON	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CANCELLATION UPHELD		NONRENEWAL UPHELD		CLAIM SETTLED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DIS	SPOSITIO	N				
FARMERS INSURANCE COMPANY OF OREGON	SUIT/RE	LED CTAINED DRNEY		CTION D/REQUIRED		/IATION /EXPANDED	DEI RESO		PREM PROB RESO	BLEM
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

					]	DISPOSI	TION					
FARMERS INSURANCE COMPANY OF OREGON	QUESTION OF FACT		RATING PROBLEM RESOLVED			TRACT DN/LEGAL UE	COMP COMPI		COMI POSIT UPH	TION	RECOVERY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
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

	DI						
FARMERS INSURANCE COMPANY OF OREGON	INSUFF INFORM		отн	ER	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	
IUIAL	3	1	3	1	304	100	

FARMERS NEW WORLD		DIS	SPOSI	TION				
LIFE INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONT PROVISIO ISS	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

FEDERAL HOME							
LIFE INSURANCE COMPANY	DEL RESO			ICIENT AATION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DELAYS	1	100			1	100	
AGENT HANDLING			1	100	1	100	
TOTAL	1	50	1	50	2	100	

FEDERATED MUTUAL		DISPOSITION									
INSURANCE COMPANY	CLA SETT		QUES OF 1	TION FACT	COMPANY POSITION UPHELD		TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
DELAYS	1	100					1	100			
DENIAL OF CLAIM			3	75	1	25	4	100			
TOTAL	1	20	3	60	1	20	5	100			

	DISP TIC				
FIDELITY & DEPOSIT CO OF MARYLAND	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

FIDELITY AND CASUALTY COMPANY OF NEW YORK	D I S P O N INSUFF	SITIO N			
(THE)	INFORM		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

FIDELITY AND GUARANTY INSURANCE COMPANY		OMISED I/RSLTN	CONT PROVISIO ISS	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

	DI	S P O	SITIO	N			
FIDELITY NATIONAL TITLE INSURANCE COMPANY	REFU	ND	COMI POSI UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
DELAYS	1	100			1	100	
<b>OTHER: POLICYHOLDER SERVICE</b>			1	100	1	100	
TOTAL	1	50	1	50	2	100	

				DISP	OSITI	O N		
FINANCIAL INDEMNITY COMPANY	POL ISSUED	-	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

				D	ISPOS		N			
FINANCIAL INDEMNITY COMPANY	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DI	SPOSI	TION			
FINANCIAL INDEMNITY COMPANY		TCIENT /IATION	ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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
<b>OTHER: POLICYHOLDER SERVICE</b>			1	100	1	100
TOTAL	3	11	1	4	27	100

FINANCIAL PACIFIC INSURANCE COMPANY	DISPO IO COMP POSIT UPHI	N PANY TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSITION								
FIREMAN'S FUND INSURANCE COMPANY	CLAIM SETTLED		QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

	DISPOSITION									
FIREMAN'S FUND INSURANCE COMPANY OF NEBRASKA	ADVISED COMPLAINANT		CLAIM SETTLED		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

FIRST AMERICAN HOME BUYERS PROTECTION CORPORATION	D ADDIT PAYN		ITION CLA SETT	IM	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
DELAYS	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

FIRST AMERICAN TITLE INSURANCE COMPANY OF	DISPO	OSITI N			
OREGON	ADDIT PAYN	IONAL ⁄IENT	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
OTHER:MRKTNG & SALES	1	100	1	100	
TOTAL	1	100	1	100	

FIRST COLONY LIFE	DISPOS	SITION		
INSURANCE COMPANY	INFORN FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	3	100	3	100
CASH VALUE	1	100	1	100
TOTAL	4	100	4	100

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

FIRST DELAWARE LIFE INSURANCE COMPANY (DE)	DISP IO QUES OFF	N TION	TOTAL			
	NMBR	РСТ	NMBR	PCT		
REASON						
AGENT HANDLING	1	100	1	100		
TOTAL	1	100	1	100		

FIRST INVESTORS LIFE INSURANCE	DISPOS	-		
COMPANY	INFORN FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
AGENT HANDLING	1	100	1	100
TOTAL	1	100	1	100

FIRST NATIONAL INSURANCE	D					
COMPANY OF AMERICA	INFORN FURNISHED	COMH POSIT UPHI	ΓΙΟΝ	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
CREDIT REPORTING	1	100			1	100
DENIAL OF CLAIM			2	100	2	100
TOTAL	1	33	2	67	3	100

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	NO AO	SITION CTION D/REQUIRED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
<b>OTHER: UNDERWRITING</b>	1	100	1	100	
TOTAL	1	100	1	100	

					-	DIS	POSI	FION				
FOREMOST INSURANCE COMPANY		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM REOPENED		IM LED	INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
RE ASON												
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

			D	ISPOS	ITION	ſ				
FOREMOST INSURANCE COMPANY		DELAY RESOLVED		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

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FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	QUES		TOTAL			
	OF F.	ACT	UPH	ELD	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING	1		1	100	1	100
DELAYS	1	100			1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	2	67	1	33	3	100

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

FORTIS BENEFITS INSURANCE COMPANY						
	REFUND		INFORMATION FURNISHED/EXPANDED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
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

					DIS	POS	ITION					
FORTIS INSURANCE COMPANY	POL ISSUED		COMPR STLMN1		REFU	JND	UNABI ASSI			LATION ELD	CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DISP	OSITIO N				
FORTIS INSURANCE COMPANY	NO AC REQUESTED	CTION D/REQUIRED		/ATION /EXPANDED	DEL RESOI		DISCIPI	RED FOR LINARY TION
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DIS	POSIT	ION						
FORTIS INSURANCE COMPANY	QUES OF F		PROVISIO	TRACT DN/LEGAL SUE	COMP	ANY IN LIANCE	COMI POSI UPH	TION	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

FRANKLIN LIFE INSURANCE COMPANY	DISP IO				
FRANKLIN LIFE INSURANCE COMPAN I	RECO	VERY	ТОТ	AL	
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

FRONTIER	DISP TIC			
INSURANCE COMPANY	CLA SETT		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

					DISPOS	ITION						
GE AUTO & HOME ASSURANCE COMPANY	ADV COMPL	ISED AINANT	CLA SETT		INFORN FURNISHED		DEL RESO		COMP POSIT UPHI	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	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

		D	ISPOSI	TION				
GE CASUALTY INSURANCE COMPANY	ADV COMPL	ISED AINANT	-	VRITING CTICE LVED	COMP POSIT UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

GE GROUP LIFE ASSURANCE COMPANY	INFORM	SITION ATION /EXPANDED	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPO	SITIO N		
GE INDEMNITY INSURANCE COMPANY		OMISED I/RSLTN	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

GE LIFE AND ANNUITY ASSURANCE COMPANY	D I S P O S NO AC REQUESTEI	TOTAL		
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
HIGH PRESSURE TACTICS	1	100	1	100
CASH VALUE	1	100	1	100
TOTAL	2	100	2	100

				DI	SPOS ITI	O N		
GE PROPERTY & CASUALTY INSURANCE COMPANY	REFUND		CLAIM REOPENED		INFORN FURNISHED	QUESTION OF FACT		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

		DIS	SPOSI	TION				
GE PROPERTY & CASUALTY INSURANCE COMPANY	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		OTHER		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
R E A S O N								
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

		DIS	SPOSI	TION	I			
GEICO CASUALTY COMPANY	POLICY ISSUED/RSTRD		CLAIM SETTLED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

	DISP IO				
GEICO GENERAL INSURANCE COMPANY	COMP POSIT UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
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	

GEICO INDEMNITY COMPANY	D I S P O S I T I O N COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
PREMIUM & RATING	1	100	1	100	
TOTAL	1	100	1	100	

GENERAL AMERICAN LIFE		DISPOSITION									
INSURANCE COMPANY	REFU	JND	DEL RESO		RECO	VERY	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
CANCELLATION	1	100					1	100			
DELAYS			1	50	1	50	2	100			
TOTAL	1	33	1	33	1	33	3	100			

GENERAL ELECTRIC										
CAPITAL ASSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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			DI	SPOSITI							
CAPITAL ASSURANCE COMPANY	REFERRED FOR DISCIPLINARY ACTION		PROVISIC	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

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

GENERAL INSURANCE COMPANY OF AMERICA	DISP IO COMI POSIT	N PANY TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

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

GENERAL STAR NATIONAL INSURANCE	COMPR						
COMPANY	COMPROMISED STLMNT/RSLTN		N JURISD	•	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASO N							
OTHER:MRKTNG & SALES			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

GENERALI - US BRANCH DBA THE		DISPOSITION						
GENERAL INSURANCE COMPANY OF TRIESTE*SEE MSG	REFU	CLAIMREFUNDREOPENED		CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

GERBER LIFE						
INSURANCE COMPANY	REFUND		CONT PROVISIO ISS	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
DENIAL OF CLAIM			1	100	1	100
PREMIUM REFUNDED	1	100			1	100
TOTAL	1	50	1	50	2	100

GLENBROOK LIFE AND ANNUITY COMPANY	INFORM	D I S P O S I T I O N INFORMATION FURNISHED/EXPANDED		AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

GLOBE LIFE AND	DISPOSITION										
ACCIDENT INSURANCE COMPANY	CLAIM SETTLED		INFORN FURNISHED	PREMIUM PROBLEM RESOLVED		COMPANY IN COMPLIANCE					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
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	COMPANY POSITION UPHELD		RECOVERY		INSUFF INFORN	ICIENT 1ATION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
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	

	DISPOSITION										
GOVERNMENT EMPLOYEES INSURANCE COMPANY		ISED AINANT		OMISED I/RSLTN	REFUND		UNABLE TO ASSIST				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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			

	DISPOSIT ION										
GOVERNMENT EMPLOYEES INSURANCE COMPANY	CLAIM REOPENED		CLAIM SETTLED		INFORN FURNISHED	PREMIUM PROBLEM RESOLVED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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			

GOVERNMENT EMPLOYEES INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		OTHER		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

	D					
GRANGE INSURANCE ASSOCIATION	COMPR STLMN	OMISED I/RSLTN	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

	DISPOSI TION										
GRANGE MUTUAL INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDEI				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N											
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			

	DISPOSITION										
GRANGE MUTUAL INSURANCE COMPANY	DELAY RESOLVED		NONRENEWAL NOTICE RESCINDED		QUESTION OF FACT		CONTRACT PROVISION/LEGA ISSUE				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N											
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			

		DISPOSITION								
GRANGE MUTUAL INSURANCE COMPANY	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		TOTAL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

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

GRANITE STATE		DISPOSITION									
INSURANCE COMPANY	CLA SETT			COMPANYDELAYPOSITIONRESOLVEDUPHELDRECOVERY				VERY	тот.	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

GREAT AMERICAN	DI	SPO					
INSURANCE COMPANY	CLA SETT		COME POSIT UPHI	FION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DELAYS	1	50	1	50	2	100	
TOTAL	1	50	1	50	2	100	

		DISPOSITION									
GREAT AMERICAN LIFE INSURANCE COMPANY		ADVISED COMPLAINANT		IM LED	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		ТОТ	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

GREAT SOUTHERN LIFE						
INSURANCE COMPANY	ADVISED COMPLAINANT		INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
REPLACEMENT			1	100	1	100
CASH VALUE	1	100			1	100
TOTAL	1	50	1	50	2	100

	D	ISPOS				
GREAT WEST CASUALTY COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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	2	50	2	50	4	100

GREAT WESTERN INSURANCE COMPANY	D ISPO INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

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

	DISPOSITION											
GREAT-WEST LIFE ASSURANCE COMPANY (THE)	COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		DELAY RESOLVED		ERISA COMPLIANT		NO JURISDICTION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

GROCERS INSURANCE COMPANY	ADV	N O ICTION	TOTAL			
	NMBR	РСТ	NMBR	MBR PCT		РСТ
REASON						
DENIAL OF CLAIM	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

	D	ISPO					
GUARANTEE RESERVE LIFE INSURANCE COMPANY	CLA SETT		PREM PROB RESO	SLEM	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

GUARANTEE TRUST LIFE	I CLA	DISP IM					
INSURANCE COMPANY	SETT		INFORM	ICIENT 1ATION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DENIAL OF CLAIM	1	100			1	100	
<b>OTHER: POLICYHOLDER SERVICE</b>			1	100	1	100	
TOTAL	1	50	1	50	2	100	

GUARANTY INCOME LIFE INSURANCE COMPANY	O COMP	OSITI N ANY IN JANCE	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
REPLACEMENT	1	100	1	100
TOTAL	1	100	1	100

GUARANTY NATIONAL		DISPOSITION											
INSURANCE COMPANY	POL ISSUED					COMPROMISED STLMNT/RSLTN		COVERAGE EXTENDED		CANCELLATION UPHELD		IM LED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REA SON													
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	

GUARANTY NATIONAL	DISPOSITION											
INSURANCE COMPANY	NO ACTION REQUESTED/REQUIRED		INFORN FURNISHED	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
PREMIUM & RATING	1											
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		

GUARANTY NATIONAL												
INSURANCE COMPANY		COMPANY IN COMPANY IN COMPLIANCE UPHELD		TION	RECOVERY		INSUFFICIENT INFORMATION		OTHER		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

GUARDIAN LIFE INSURANCE		DISPOSITION								
COMPANY OF AMERICA (THE)	CLA SETT		QUES OF F.		COMI POSI UPH	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

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

GUIDEONE SPECIALTY		DISP OSITION												
MUTUAL INSURANCE COMPANY	ADV COMPL		CLA SETT		DEI RESO		QUES OF F.		COMI POSIT UPH	ΓΙΟΝ	ОТН	ER	ТОТ.	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N														
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

GULF INSURANCE COMPANY		ADVISED COMPLAINANT		ND	COMI POSI UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
CANCELLATION			1	100			1	100	
DENIAL OF CLAIM	1	33			2	67	3	100	
TOTAL	1	25	1	25	2	50	4	100	

	D	ISPO	N				
HANOVER INSURANCE COMPANY (THE)	QUES OF F.		RECO	VERY	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

HARCO NATIONAL INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	TOTAL					
	NMBR	РСТ	NMBR	PCT				
REASON								
DELAYS	1	100	1	100				
TOTAL	1	100	1	100				

HARTFORD ACCIDENT AND INDEMNITY	D	ISPOS		-			
COMPANY	QUES OF F.		POSIT UPH	ΓΙΟΝ	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM & RATING			1	100	1	100	
CANCELLATION	1	100			1	100	
TOTAL	1	50	1	50	2	100	

HARTFORD CASUALTY INSURANCE COMPANY	D COMI POSIT UPHI	PANY FION	SITIO RECO	·	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
UNSATISFACTORY SETTLEMENT/OFFER			2	100	2	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	33	2	67	3	100	

				D	ISPOSITIC	) N				
HARTFORD FIRE INSURANCE COMPANY	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

					DISP	OSITIC	) N					
HARTFORD INSURANCE COMPANY OF THE MIDWEST	POL ISSUED	-	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

					DI SPOS	ITION				
HARTFORD INSURANCE COMPANY OF THE MIDWEST	CLA SETT		UNDERWRITING PRACTICE RESOLVED		INFORN FURNISHED		DEI RESO		PREMIUM PROBLEM RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				D	ISPOS	ITION	[					
HARTFORD INSURANCE COMPANY OF THE MIDWEST	REFERR DISCIPI ACT		~	QUESTION OF FACT		COMPANY IN COMPLIANCE		PANY FION ELD	RECOVERY		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

HARTFORD LIFE AND ACCIDENT		DISPOSITION CONTRACT							
INSURANCE COMPANY	ER COMP		PROVISIO	RACT DN/LEGAL UE	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON									
DENIAL OF CLAIM	1	50	1	50	2	100			
TOTAL	1	50	1	50	2	100			

HARTFORD LIFE AND ANNUITY		DIS	SPOSI	TION	J			
INSURANCE COMPANY	POL ISSUED	JCY /RSTRD	CLA SETT		COMI POSI UPH	ΓΙΟΝ	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

					DISP	0517	ION						
HEALTH NET HEALTH PLAN OF OREGON, INC.	-	POLICY ISSUED/RSTRD		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM SETTLED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

	DISPOSI TION											
HEALTH NET HEALTH PLAN OF OREGON, INC.	NO AO REQUESTED		INFORN FURNISHED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUES OF F			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REA SON												
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		

				DIS	POS I	TION						
HEALTH NET HEALTH PLAN OF OREGON, INC.	CONT PROVISIO ISS	N/LEGAL		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		O ICTION	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

HOMESTEADERS LIFE COMPANY	D I S P O S INFORM FURNISHED	IATION	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
MISREPRESENTATION	1	100	1	100
TOTAL	1	100	1	100

				DIS	POSI	ΓΙΟΝ		
HORACE MANN INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		CLAIM REOPENED		INFORMATION FURNISHED/EXPANDE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			D	ISPOS	ITION	I				
HORACE MANN INSURANCE COMPANY	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R EASON										
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

HORACE MANN LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED		TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
PAYMENT NOT CREDITED	1	100	1	100		
TOTAL	1	100	1	100		

HOUSEHOLD LIFE	DISPO	SIT IO N		
INSURANCE COMPANY	COMPR STLMN	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

HOUSTON GENERAL INSURANCE COMPANY	D I S P O N REFERR DISCIPI ACT	N RED FOR LINARY	TOT	AL
	NMBR	РСТ	NMBR	PCT
REA SON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

		DISPOSITION										
IDS LIFE INSURANCE COMPANY	REFU	REFUND		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT		
REASON												
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		

				DIS	SPOSI	TION				
IGF INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

				DISP	OSITIC	O N				
IGF INSURANCE COMPANY	INFORN FURNISHED	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY POSITION UPHELD		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REAS ON										
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

	DISP TIC			
IGF INSURANCE COMPANY				
	ОТН	EK	TOT	AL
	NMBR	РСТ	NMBR	PCT
R E A S O N				
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

ILCO INVESTORS LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED		TOTAL				
	NMBR	РСТ	NMBR	РСТ			
R E A S O N							
INFORMATION REQUESTED	1	100	1	100			
TOTAL	1	100	1	100			

		DISPOSITION												
ILLINOIS NATIONAL INSURANCE CO.	ADV COMPL	ISED AINANT	CLA SETT		PREM PROB RESO	BLEM	QUES OF F.		COME POSI UPHI	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N														
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

	DISPOSITION							
INDEPENDENT ORDER OF FORESTERS	POLICY ISSUED/RSTRD		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DIS	POS	ITION	I	-	
INFINITY INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		COVERAGE EXTENDED		CLAIM REOPENED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			D	ISPO	SITIO	N				
INFINITY INSURANCE COMPANY	CLAIM SETTLED		PREMIUM PROBLEM RESOLVED		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

ING LIFE INSURANCE AND ANNUITY COMPANY	CONT PROVISIO	SITION RACT DN/LEGAL SUE	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

INSURANCE	D	IS POS	ITION	I			
COMPANY OF NORTH AMERICA	ADV COMPL	ISED AINANT	COMH POSIT UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DENIAL OF CLAIM	1	50	1	50	2	100	
TOTAL	1	50	1	50	2	100	

INSURANCE COMPANY OF THE WEST	REFERR DISCIPI ACT	ED FOR	S P O S QUES OF F	TION	N COMI POSIT UPHI	ΓΙΟΝ	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DI	SPO				
INSURANCE CORPORATION OF NEW YORK (THE)	CLAIM SETTLED		POSIT	COMPANY POSITION UPHELD		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

						DIS	POSITION					
INTEGON INDEMNITY CORPORATION		OMISED I/RSLTN	COVE EXTE	RAGE NDED	CLA SETT		INFORN FURNISHED	/ATION /EXPANDED	PREM PROB RESO	LEM	QUES OF	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DISI	POSITI	[ <b>O</b> N					
INTEGON INDEMNITY CORPORATION	CONT PROVISIC ISS			ANY IN LIANCE	COMI POSI UPH	TION	RECO	OVERY TO		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

INTERSTATE		DISPO SITION						
INDEMNITY COMPANY	QUES OF F.		COMI POSI UPH	ΓΙΟΝ	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS	1	50			1	50	2	100
FORCED PLACEMENT			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

INVESTORS INSURANCE CORPORATION	DI SPO INFORM FURNISHED		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

JACKSON NATIONAL LIFE INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

JEFFERSON PILOT FINANCIAL INSURANCE COMPANY	ADDIT PAYN	IONAL /IENT	PROVISIO	RACT DN/LEGAL UE	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

JEFFERSON PILOT LIFEAMERICA								
INSURANCE COMPANY		COMPROMISEDDELAYCOMPANYSTLMNT/RSLTNRESOLVEDUPHELD						
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
DENIAL OF CLAIM	1	50	1	50			2	100
PREMIUM REFUNDED					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

	DISPOSITIO N											
JOHN ALDEN LIFE INSURANCE COMPANY	POL ISSUED	JCY /RSTRD		OMISED I/RSLTN	REFU	J <b>ND</b>	COVE EXTE	-	PREM PROB RESO	LEM	N JURISD	-
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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	тот	AL
	NMBR	РСТ
REASO N		
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

JOHN HANCOCK LIFE INSURANCE COMPANY	SUIT/RE	LED TAINED RNEY	INFORN FURNISHED		DEL RESOI		N JURISD	O ICTION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

KAISER FOUNDATION HEALTH PLAN OF THE					DIS	POSITI	O N					
NORTHWEST DBA KAISER PERMANENTE	POL ISSUED/		ADV COMPL									
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

KAISER FOUNDATION HEALTH PLAN OF THE						D	ISPOS	1110	N			
NORTHWEST DBA KAISER PERMANENTE	UNABL ASSI	-	CLA REOP		CLA SETT		REFE TO PR AGE	OPER		MATION /EXPANDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

KAISER FOUNDATION HEALTH PLAN OF THE					DISP	OSITION	I					
NORTHWEST DBA KAISER PERMANENTE	ER COMP		QUES OF F		CONT PROVISIC ISS	-	COMPA COMPI	ANY IN LIANCE	N JURISD		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DISPO	) S I T I	O N			
KEMPER AUTO & HOME INSURANCE COMPANY	CLAIM REOPENED		COMPANY POSITION UPHELD		ENDORSEMENT PROCESSED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

	DISP TIC				
KEMPER CASUALTY INSURANCE COMPANY	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	DISPO			
LANCER INSURANCE COMPANY	N JURISD	O ICTION	тот	AL
	NMBR	РСТ	NMBR	PCT
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

LANDCAR CASUALTY COMPANY	DISP IO COMP POSIT UPHI	N PANY FION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

LAWYERS TITLE INSURANCE CORPORATION	NO AO	S I T I O N CTION D/REQUIRED	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
OTHER:MRKTNG & SALES	1	100	1	100
TOTAL	1	100	1	100

LEADER INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPO	OSITI N		
LIBERTY INSURANCE UNDERWRITERS INC.		ANY IN LIANCE	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

	D	ISPOS	N			
LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	QUES OF F.		COMH POSIT UPHI	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	1		1	100	1	100
COVERAGE QUESTION	1	100			1	100
TOTAL	1	50	1	50	2	100

LIBERTY LIFE INSURANCE COMPANY		D I S P O S I T I O N PREMIUM REFERRED FOR PROBLEM DISCIPLINARY INSUFFICIENT									PREMIUM PROBLEM         REFERRED FOR DISCIPLINARY         INSUFFICIENT								
	REFU	<b>ND</b>	RESO		ACT		INFORM		ТОТ	AL									
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	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									

			DIS	SPOSIT	ION			
LIBERTY MUTUAL FIRE INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

	DIS POSITION											
LIBERTY MUTUAL FIRE INSURANCE COMPANY	CLA SETT		FILED SUIT/RETAINED ATTORNEY		INFORN FURNISHED	REFERRED FOR DISCIPLINARY ACTION						
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N												
PREMIUM & RATING	1				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				

LIBERTY MUTUAL FIRE INSURANCE COMPANY	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

			DIS	PO S	ITION	J		
LIBERTY NORTHWEST INSURANCE CORPORATION	COMPR STLMN	UNABLE TO ASSIST		CLAIM SETTLED		REFERRED TO PROPER AGENCY		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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	COMPANY POSITION UPHELD		NO JURISDICTION		RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISP IO				
LIFE INSURANCE COMPANY OF NORTH AMERICA	QUES OF F.		TOTAL		
	NMBR	РСТ	NMBR	PCT	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
DENIAL OF CLAIM	1	100	1	100	
TOTAL	2	100	2	100	

LIFE INVESTORS INSURANCE		DI	SPOSITIC	N					
COMPANY OF AMERICA	REFU	INFORMATIONREFUNDFURNISHED/EXPANDEDNMBRPCTNMBRPCTNMBRPCT							
	NMBR								
R E A S O N									
CANCELLATION			1	100	1	100			
PREMIUM REFUNDED	1	50	1	50	2	100			
TOTAL	1	33	2	67	3	100			

LIFEWISE HEALTH					DICD	051710						
PLAN OF OREGON INC., DBA LIFEWISE HEALTH PLAN OF OREGON	POL ISSUED		ADV COMPL	ISED AINANT	COMPR	OMISED	REFU	ND	COVE EXTE		UNABL ASSI	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

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	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

LIFEWISE HEALTH PLAN OF OREGON INC.,	DISPOSITION										
DBA LIFEWISE HEALTH PLAN OF OREGON	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

LIFEWISE HEALTH PLAN OF OREGON INC.,	D						
DBA LIFEWISE HEALTH PLAN OF OREGON	N JURISD	O ICTION	RECO	VERY	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
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	

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

	D						
LINCOLN BENEFIT LIFE COMPANY		OMISED I/RSLTN	QUES OF F		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
CHURNING			1	100	1	100	
FIDUCIARY/THEFT	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	DISPOSITION							
LINCOLN HERITAGE LIFE INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		REFUND		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

LINCOLN NATIONAL LIFE		DISPOSITION								
INSURANCE COMPANY (THE)	CLA REOP		NO ACTION REQUESTED/REQUIRED		INFORMATION FURNISHED/EXPANDED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

LUMBERMENS MUTUAL	DI	SPO					
CASUALTY COMPANY	CLA SETT		COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT	
REASON							
NONRENEWAL			1	100	1	100	
DELAYS	1	100			1	100	
TOTAL	1	50	1	50	2	100	

LUTHERAN	DISP TI					
BROTHERHOOD	REFU	IND	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
CASH VALUE	1	100	1	100		
TOTAL	1	100	1	100		

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

MANUFACTURERS LIFE INSURANCE COMPANY, THE (USA)	INFORM	S I T I O N IATION /EXPANDED	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

MARKEL AMERICAN INSURANCE COMPANY	O COMP	O S I T I N ANY IN JANCE	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

MASSACHUSETTS MUTUAL			DISPO	SITION						
LIFE INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		NONFORFEITURE PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

MEGA LIFE AND HEALTH INSURANCE	D ISPOSITION								
MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	UNABL ASSI	-	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDI				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON									
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			

			DISP	OSIT	'I O N			
MEGA LIFE AND HEALTH INSURANCE COMPANY (THE)	DELAY RESOLVED		QUESTION OF FACT		PROVISIC	RACT N/LEGAL UE	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
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

MERASTAR INSURANCE COMPANY	D I REFU		SITIC COMP POSIT UPHI	PANY FION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
PREMIUM & RATING			1	100	1	100	
<b>REFUSAL TO INSURE</b>			1	100	1	100	
CANCELLATION	1	50	1	50	2	100	
TOTAL	1	25	3	75	4	100	

METROPOLITAN GENERAL INSURANCE	DISPOSITION ADVISED CLAIM						
COMPANY	ADV COMPL		CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DELAYS			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

					DISP	οδιτ	ION			
METROPOLITAN LIFE INSURANCE COMPANY	REFUND		CLAIM REOPENED		CLAIM SETTLED		REFERRED TO PROPER AGENCY		UNDERWRITING PRACTICE RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

			DISP	ο διτιο	N			
METROPOLITAN LIFE INSURANCE COMPANY	INFORN FURNISHED		CONT PROVISIC ISS	COMPANY POSITION UPHELD		NO JURISDICTION		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

	]	DISP	OSITIC	) N			
METROPOLITAN LIFE INSURANCE COMPANY	RECO	VERY	INSUFF INFORM	TCIENT //ATION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

	DISPOSITION										
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ADDITIONAL PAYMENT		REFUND		COVERAGE EXTENDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
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	

	DISPOSITION											
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUES OF F.			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
R E A S O N								
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

		DISPOSITION										
MID-CENTURY INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		REFU	REFUND		DELAY RESOLVED		ING SLEM LVED	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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	ТОТ	AL
	NMBR	РСТ
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

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MID-WEST NATIONAL LIFE INSURANCE COMPANY OF	DISP			
TENNESSEE	RECO	VERY	ТОТ	AL
	NMBR	РСТ	NMBR	PCT
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

MIDLAND LIFE INSURANCE COMPANY (THE)	D I S P O S INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
CONTINUATION OF BENEFITS	1	100	1	100
TOTAL	1	100	1	100

MIDLAND NATIONAL LIFE INSURANCE COMPANY	NONFOR PROF	SITION FEITURE BLEM LVED	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REA SON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

MILLERS CASUALTY INSURANCE COMPANY (THE)	D D D D D D D D D D D D D D D D D D D	TION	S I T I O COMI POSIT UPHI	PANY FION	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON						
DENIAL OF CLAIM	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

		DISPOSITIO N										
MILLERS INSURANCE COMPANY (THE)		ISED AINANT	CLA SETT			.ED TAINED RNEY	COMI POSI UPH	TION	RECO	VERY	INSUFF INFORM	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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)	тот	AL
	NMBR	РСТ
R E A S O N		
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

MINNESOTA LIFE			DISI	PO SITION	I			
INSURANCE COMPANY	TO PR	YERREDCONTRACTPROPERINFORMATIONPROVISION/LEGALENCYFURNISHED/EXPANDEDISSUE					тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

MISSION NATIONAL INSURANCE CO. **RECEIVERSHIP 4-9-	D I S P O S INFORM FURNISHED		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
OTHER: CLAIM HANDLING	1	100	1	100	
TOTAL	1	100	1	100	

MONTGOMERY WARD LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED	IATION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

	D	ISPOS	SITIO	N		
MONUMENTAL GENERAL CASUALTY COMPANY	CLA REOP		COME POSIT UPHI	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
DENIAL OF CLAIM	1	100			1	100
TOTAL	1	50	1	50	2	100

		DISPOSITION									
MONUMENTAL LIFE INSURANCE COMPANY	REFUND		QUESTION OF FACT		COMPANY POSITION UPHELD		INSUFFICIENT INFORMATION		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

		DISPOSITION									
MONY LIFE INSURANCE COMPANY	ADV COMPL	ISED AINANT	DEI RESO		REFERF DISCIPI ACT		ОТН	ER	ТОТ	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
PREMIUM & RATING					1	100			1	100	
DELAYS			1	100					1	100	
PAYMENT NOT CREDITED							1	100	1	100	
<b>OTHER: POLICYHOLDER SERVICE</b>	1	100							1	100	
TOTAL	1	25	1	25	1	25	1	25	4	100	

	DISP OSITION										
MUTUAL OF ENUMCLAW INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDE				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N											
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			

		DISPOSITION									
MUTUAL OF ENUMCLAW INSURANCE COMPANY	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
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	

MUTUAL OF OMAHA	DISPOSITION											
INSURANCE COMPANY	ADV COMPL		COMPR STLMN	OMISED I/RSLTN	REFU	JND	CLAIM SETTLED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON												
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				

MUTUAL OF OMAHA			DI	SPOS	ITION			
INSURANCE COMPANY	INFORN FURNISHED		DEL RESO			RED FOR LINARY 'ION	PROVISIO	RACT DN/LEGAL UE
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
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

MUTUAL OF OMAHA INSURANCE COMPANY								
	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON								
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

MUTUAL PROTECTIVE DISPOSITION										
INSURANCE COMPANY			COMPROMISED STLMNT/RSLTN		INFORM FURNISHED	/ATION /EXPANDED	CONTRACT PROVISION/LEGAL ISSUE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	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

	DISPOSITION							
NATIONAL ALLIANCE INSURANCE COMPANY	ADDITIONAL PAYMENT		COMPANY IN COMPLIANCE		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

NATIONAL AMERICAN INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

NATIONAL AMERICAN					DI	SPOSIT	FION					
INSURANCE COMPANY OF CALIFORNIA		OVISED PLAINANT		VERAG TENDEI		LAIM TTLED		FORM/ SHED/F	ATION EXPANDI	ED F	DELA RESOLV	
	NMBR	R PCT	NMB	R PC	T NMB	R PCT	NMB	R	РСТ	NI	MBR	РСТ
R E A S O N												
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 1	.00							
TOTAL		1	3	3	10	5 17		1		3	8	27
NATIONAL AMERICAN				D	ISPOS	ITION			I			
INSURANCE COMPANY OF CALIFORNIA	REFERR DISCIPI		OUES	TION			COMI					
	ACT		QUES OF F		COMP COMPI	ANY IN LIANCE	POSI UPH		RECO	VERY	то	TAL
			•						RECO' NMBR	VERY PCT	TO NMBI	
REASON	АСТ	ION	OF F	ACT	COMP	LIANCE	UPH	ELD			_	
PREMIUM & RATING	АСТ	ION	OF F	ACT	COMP	LIANCE	UPH	ELD			NMBI	
PREMIUM & RATING DELAYS	АСТ	ION	OF F	ACT	COMP	LIANCE	UPH NMBR	ELD PCT			NMBI	<b>R PCT</b>
PREMIUM & RATING DELAYS ENDORSEMENT/RIDER	ACT NMBR	TON PCT	OF F	ACT	COMP	LIANCE	UPH NMBR	ELD PCT	NMBR	РСТ	NMBI	<b>R PCT</b>
PREMIUM & RATING DELAYS	ACT NMBR	TON PCT	OF F	ACT PCT	COMP	LIANCE	UPH NMBR	ELD PCT	NMBR	РСТ	<b>NMBI</b>	<b>R PCT</b> 1 100 6 100
PREMIUM & RATING DELAYS ENDORSEMENT/RIDER UNSATISFACTORY	ACT NMBR	TON PCT	OF F	ACT PCT	COMP	LIANCE	UPH NMBR	ELD PCT	NMBR	РСТ	<b>NMBI</b>	R         PCT           1         100           6         100           1         100
PREMIUM & RATING DELAYS ENDORSEMENT/RIDER UNSATISFACTORY SETTLEMENT/OFFER	ACT NMBR	TON PCT	OF F	ACT PCT	COMP	LIANCE	UPHI NMBR	ELD PCT 100	NMBR	РСТ		R         PCT           1         100           6         100           1         100           1         100
PREMIUM & RATING DELAYS ENDORSEMENT/RIDER UNSATISFACTORY SETTLEMENT/OFFER SUBROGATION	ACT NMBR	TON PCT	OF F NMBR	ACT PCT 100	COMPI	PCT	UPHI NMBR 1	ELD PCT 100 100	NMBR	РСТ		R         PCT           1         1000           6         1000           1         1000           1         1000           1         1000
PREMIUM & RATING DELAYS ENDORSEMENT/RIDER UNSATISFACTORY SETTLEMENT/OFFER SUBROGATION DENIAL OF CLAIM	ACT NMBR	TON PCT	OF F NMBR	ACT PCT 100	COMPI	PCT	UPH NMBR 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ELD PCT 100 100 100 17	NMBR	РСТ		PCT           1         100           6         100           1         100           1         100           1         100           1         100           1         100           1         100           1         100           6         100

**COVERAGE QUESTION** 

TOTAL

		D	ISPOS	ΙΤΙΟ	N			
NATIONAL CASUALTY COMPANY	REFERRED TO PROPER AGENCY		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

NATIONAL FIRE INSURANCE		DISPOSITION						
COMPANY OF HARTFORD	POL ISSUED	JCY /RSTRD	REFERF DISCIPI ACT		тот	AL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON								
CANCELLATION	1	100			1	100		
DELAYS			1	100	1	100		
TOTAL	1	50	1	50	2	100		

	D	ISPOS	SITIO	N		
NATIONAL GENERAL ASSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
CANCELLATION			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
TOTAL	1	50	1	50	2	100

NATIONAL GENERAL INSURANCE COMPANY	DISP TIC OTH	) N	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
CANCELLATION	1	100	1	100	
TOTAL	1	100	1	100	

	DISPO SITION										
NATIONAL HEALTH INSURANCE COMPANY	ADVISED COMPLAINANT		REFUND		CLAIM SETTLED		. –	/ATION /EXPANDED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON											
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			

		DI	SPOSI	TION	ſ			
NATIONAL HEALTH INSURANCE COMPANY	DISCIP	RED FOR LINARY TION	QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
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

NATIONAL LIFE		DISPO SITION							
INSURANCE COMPANY	REFU	REFUND FURNISHED/EXPANDED COMPANY POSITION UPHELD							
	NMBR						NMBR	РСТ	
REASON									
PREMIUM & RATING			1	50	1	50	2	100	
NONFORFEITURE	1	100					1	100	
TOTAL	1	33	1	33	1	33	3	100	

NATIONAL MERIT INSURANCE COMPANY	DISPO MADV COMPL		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
SUBROGATION	1	100	1	100
TOTAL	1	100	1	100

NATIONAL STATES INSURANCE			D ISP	OSITION				
COMPANY	REFU	INFORMATIONCOMPANY INREFUNDFURNISHED/EXPANDEDCOMPLIANCE						
	NMBR	РСТ	NMBR	NMBR	РСТ	NMBR	РСТ	
REASON								
PREMIUM & RATING					1	100	1	100
REFUSAL TO INSURE			1	100			1	100
CANCELLATION	1	100					1	100
TOTAL	1	33	1	33	1	33	3	100

NATIONAL UNION FIRE INSURANCE		DISPOSITION										
COMPANY OF PITTSBURG		ADVISED CLAIM CONTRACT OMPLAINANT SETTLED ISSUE RECOVERY							тот	AL		
	NMBR	NMBR PCT NMBR PCT NMBR PCT NMBR PCT NM					NMBR	РСТ				
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		

		DISPOSI	TION			
NATIONAL WESTERN LIFE INSURANCE COMPANY		/IATION /EXPANDED	CONT PROVISIO ISS	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
CANCELLATION			1	100	1	100
UNSATISFACTORY SETTLEMENT/OFFER	2	100			2	100
TOTAL	2	67	1	33	3	100

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOT	AL
	NMBR	РСТ	NMBR	РСТ
<b>R E A S O N</b>				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

NATIONWIDE LIFE INSURANCE COMPANY	DISP IC RECO	N VERY	тот	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

NATIONWIDE MUTUAL		DIS POSITION												
FIRE INSURANCE COMPANY	UNABL ASSI	-	CLA REOP		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

NATIONWIDE					DISP	051710	) N						
MUTUAL INSURANCE COMPANY	-	POLICY ISSUED/RSTRD					COMPROMISED STLMNT/RSLTN		JND	COVERAGE EXTENDED		UNABI ASSI	-
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON													
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	

NATIONWIDE					DIS	SPOSITIO	N					
MUTUAL INSURANCE COMPANY	CANCEL UPH			CLAIM INFORMATION SETTLED FURNISHED/EXPANDED			DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

NATIONWIDE MUTUAL INSURANCE COMPANY		COMPANY IN COMPLIANCE				PANY FION	ION NO		RECO	VERY	отн	ER	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON														
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		

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY	DISP IO COMI POSIT UPHI	PANY FION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

NEW ENGLAND LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED	IATION	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CASH VALUE	1	100	1	100
TOTAL	1	100	1	100

NEW HAMPSHIRE									
INSURANCE COMPANY		UNABLE TO ASSIST SE			отн	ER	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON									
DELAYS			1	50	1	50	2	100	
DENIAL OF CLAIM	1	100					1	100	
TOTAL	1	33	1	33	1	33	3	100	

NEW YORK LIFE	D	DISPOSITION								
INSURANCE AND ANNUITY CORPORATION	INFORM FURNISHED	/ATION /EXPANDED	ОТН	ER	TOTAL					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N										
MISREPRESENTATION	1	100			1	100				
PREMIUM NOTICE/BILLING			1	100	1	100				
TOTAL	1	50	1	50	2	100				

		DISPOSITION										
NEW YORK LIFE INSURANCE COMPANY		COMPLAINANT					UNABLE TO ASSIST		INFORMATION FURNISHED/EXPANDED		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
REASON												
CHURNING							1	100	1	100		
MISREPRESENTATION					1	100			1	100		
PREMIUM NOTICE/BILLING	1	100							1	100		
ABUSIVE SERVICE			1	100					1	100		
<b>OTHER: POLICYHOLDER SERVICE</b>			1	100					1	100		
TOTAL	1	20	2	40	1	20	1	20	5	100		

NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSURANCE	D I S P O S INFORM FURNISHED NMBR	IATION	TOT	
R E A S O N				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

				DISP	οδιτι	O N				
NORTH PACIFIC INSURANCE CO.	COMPL	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		ND	COVERAGE EXTENDED		UNABLE TO	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DISPOSIT	ION			
NORTH PACIFIC INSURANCE CO.	CLAIM SETTLED		INFORN FURNISHED	DEI RESO		REFERRED FOR DISCIPLINARY ACTION		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

			D	ISPOS	ITION	1				
NORTH PACIFIC INSURANCE CO.	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

NORTHBROOK PROPERTY AND CASUALTY INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

					DISPO	SITION						
NORTHERN LIFE INSURANCE COMPANY	REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			D	ISPO	SITIO	N						
NORTHLAND INSURANCE COMPANY		REFUND		CLAIM ND SETTLEI			QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N												
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		

NORTHWEST PHYSICIANS MUTUAL INSURANCE COMPANY	DISP IO COMI POSIT UPH	PANY FION	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
REFUSAL TO INSURE	1	100	1	100
TOTAL	1	100	1	100

NORTHWESTERN MUTUAL LIFE INSURANCE CO	D I S P O S INFORM FURNISHED	тот	TOTAL			
	NMBR	NMBR	РСТ			
REASON						
CANCELLATION	1	100	1	100		
TOTAL	1	100	1	100		

NORTHWESTERN PACIFIC INDEMNITY COMPANY	DISP IO COMI POSIT UPH	N PANY FION	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
REFUSAL TO INSURE	1	100	1	100		
TOTAL	1	100	1	100		

					DISP	0 5 1 1	ION		-			
ODS HEALTH PLAN, INC.	ADV		COMPR STLMN1				ND COVE		UNABI ASSI	-	CLA REOP	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
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

					DISPOS	TION				
ODS HEALTH PLAN, INC.	CLA SETT		FIL SUIT/RE ATTO	TAINED	INFORN FURNISHED		DELAY RESOLVED		PREMIUM PROBLEM RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

					DISP	ο	ION			
ODS HEALTH PLAN, INC.	ERISA COMPLIANT		REFERF DISCIPI ACT	LINARY	QUES OF F.		CONT PROVISIO ISS	N/LEGAL	COMPANY IN COMPLIANCE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
RE ASON										
PREMIUM & RATING	1								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

ODS HEALTH PLAN, INC.	DISPOSITION									
	COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		INSUFFICIENT INFORMATION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

	DISPOSIT ION										
OHIO CASUALTY INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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			

			D	ISPOSI	TION					
OHIO CASUALTY INSURANCE COMPANY		DELAY RESOLVED		CANCELLATION NOTICE WITHDRAWN		QUESTION OF FACT		PANY FION ELD	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

OHIO STATE LIFE INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	TOTAL				
	NMBR	РСТ	NMBR	РСТ			
REASON							
DELAYS	1	100	1	100			
TOTAL	1	100	1	100			

OLD AMERICAN							
INSURANCE COMPANY	INFORM FURNISHED	IATION /EXPANDED		RED FOR LINARY TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
MISREPRESENTATION	1	50	1	50	2	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	2	67	1	33	3	100	

OLD LINE LIFE INSURANCE	DISPOSITION						
COMPANY OF AMERICA	ADV COMPL		REFU	ND	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
DELAYS			1	100	1	100	
DENIAL OF CLAIM	1	100			1	100	
TOTAL	1	50	1	50	2	100	

OLD STANDARD LIFE INSURANCE COMPANY	INFORM	D I S P O S I T I O N INFORMATION FURNISHED/EXPANDED			
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
MISREPRESENTATION	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSITION							
OMAHA PROPERTY AND CASUALTY INSURANCE COMPANY	REFUND		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N									
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	

				D	ISPOS	ITIC	) N			
OMNI INSURANCE COMPANY	REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM SETTLED		DELAY RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
DELAYS	1		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

				DISP	OSITI	O N				
OMNI INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		INSUFFICIENT INFORMATION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

	DISP IO				
ONEBEACON AMERICA INSURANCE COMPANY	COME POSIT UPHI	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
DENIAL OF CLAIM	1	100	1	100	
TOTAL	2	100	2	100	

ONEBEACON INSURANCE COMPANY	D I S P O S NO A REQUESTEI	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
OTHER: CLAIM HANDLING	1	100	1	100
TOTAL	1	100	1	100

	D	ISPO		) N		
OREGON DENTAL SERVICE	UNABLE TO ASSIST		COMPANY IN COMPLIANCE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
UNSATISFACTORY SETTLEMENT/OFFER	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

					DISPO	SI TION	1			
OREGON MUTUAL INSURANCE COMPANY		REFUND		COVERAGE EXTENDED		CANCELLATION UPHELD		IM LED	DELAY RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DI	SPOSI	TION						
OREGON MUTUAL INSURANCE COMPANY	NOT	WITHDRAWN OF FACT C		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		тот	AL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

OREGON TITLE INSURANCE COMPANY	DISP TIC REFU	) N JND	TOT	
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM REFUNDED	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION											
PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDE					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N												
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				

		DIS	POSIT	ION				
PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	CONT PROVISIC ISS	N/LEGAL		ANY IN LIANCE	COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

PACIFIC NORTHWEST TITLE INSURANCE COMPANY, INC.		IATION /EXPANDED	TOT	
	NMBR	РСТ	NMBR	PCT
REASON				
OTHER: POLICYHOLDER SERVICE	1	100	1	100
TOTAL	1	100	1	100

PACIFICARE LIFE ASSURANCE COMPANY	D I S P O S INFORM FURNISHED		тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
UNSATISFACTORY SETTLEMENT/OFFER	. 1	100	1	100
TOTAL	1	100	1	100

				DISI	POSIT	ION				
PACIFICARE OF OREGON, INC.	POL ISSUED		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		CLAIM REOPENED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

					DISPOSIT	TION			
PACIFICARE OF OREGON, INC.		LATION ELD	CLA SETT		NO A( REQUESTEI		INFORMATION FURNISHED/EXPANDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

					DIS	POSI	ΓΙΟΝ			
PACIFICARE OF OREGON, INC.	DEL RESO		ERISA COMPLIANT		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
PREMIUM & RATING	1									
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

				DISPO	SITIO	N				
PACIFICARE OF OREGON, INC.	COMH POSIT UPH	TION	N JURISD		RECO	VERY	INSUFF INFORM		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

PAN-AMERICAN LIFE INSURANCE COMPANY	DISP IC RECO	N VERY	TOT	
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

PAUL REVERE LIFE INSURANCE COMPANY	D I S P O S CONT PROVISIO	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

PENN MUTUAL LIFE INSURANCE COMPANY	D I S P O S INFORM FURNISHED	IATION	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

PENN TREATY NETWORK	DI	SPOS					
AMERICA INSURANCE COMPANY	REFU	<b>ND</b>	UNABL ASSI		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
MISLEADING ADVERTISING			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	D						
PENN-AMERICA INSURANCE COMPANY	ADV COMPL	ISED AINANT	QUES OF F.		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
DELAYS	1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
TOTAL	1	50	1	50	2	100	

PENNSYLVANIA LIFE INSURANCE	DIS I IC	POSIT N				
COMPANY	RECO	VERY	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

PHILADELPHIA INDEMNITY INSURANCE COMPANY	O COMP	OSITI N ANY IN JANCE	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

		DISPOSITION								
PHOENIX LIFE INSURANCE COMPANY	UNABLE TO ASSIST		CANCEL UPH		INFORM FURNISHED	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

	DI	[SPO	N				
PHYSICIANS LIFE INSURANCE COMPANY	CLA SETT		COMH POSIT UPHI	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	PCT	
R E A S O N							
DELAYS	1	100			1	100	
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
TOTAL	1	50	1	50	2	100	

PIONEER LIFE INSURANCE COMPANY		DISPOSITION										
	POLICY ISSUED/RSTRD		ADDITIONAL PAYMENT		REFUND		CLAIM SETTLED		NO ACTION REQUESTED/REQUIRED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		IATION /EXPANDED	PROVISIC	RACT DN/LEGAL UE	RECO	VERY	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
RE ASON								
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

		DISPOSITION									
PRIMERICA LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		UNABLE TO ASSIST		INFORM FURNISHED	TOTAL					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
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			

	DISPOSITIO N										
PRINCIPAL LIFE INSURANCE COMPANY	UNABLE TO ASSIST		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY		INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
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	РСТ		
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		

	DISPOSITION													
PROGRESSIVE CASUALTY INSURANCE COMPANY	ADV COMPL		COMPR STLMN	OMISED I/RSLTN	REFUND		REFUND		CLAIM SETTLED		-			CTION D/REQUIRED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
R E A S O N														
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				

	DISPOSI TION										
PROGRESSIVE CASUALTY INSURANCE COMPANY	UNDERWRITING PRACTICE RESOLVED		INFORN FURNISHED	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUESTION OF FACT			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
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	

	DISPO SITION										
PROGRESSIVE CASUALTY INSURANCE COMPANY	RATING PROBLEM RESOLVED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N											
PREMIUM & RATING	1				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	

	DI						
PROGRESSIVE CASUALTY INSURANCE COMPANY	INSUFF INFORN	ICIENT IATION	отн	ER	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
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	

PROGRESSIVE CLASSIC INSURANCE COMPANY	D I S P O S I T I O N QUESTION OF FACT		тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISPOSI TION												
PROGRESSIVE HALCYON INSURANCE COMPANY	POL ISSUED	REFU	JND	COVE EXTE	-	PREMIUM PROBLEM RESOLVED							
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ					
R E A S O N													
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					

			D	ISPOS	ITION	[				
PROGRESSIVE HALCYON INSURANCE COMPANY	QUES OF F.		COMP. COMPI	ANY IN LIANCE	COMH POSIT UPHI	TION	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPOSITI ON												
PROGRESSIVE NORTHERN INSURANCE COMPANY	ADVISED COMPLAINANT		REFU	REFUND		IM LED		/ATION /EXPANDED	PREMIUM PROBLEM RESOLVED				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
R E A S O N													
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			

			DIS	SPOSI	ITION					
PROGRESSIVE NORTHERN INSURANCE COMPANY	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECO	VERY	ОТН	ER	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

PROGRESSIVE												
NORTHWESTERN INSURANCE COMPANY		OMISED I/RSLTN	REFU	JND	UNABL ASSI		REFE TO P AGE	ROPER	COMP. COMPI	ANY IN LIANCE	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	D	ISPOSITI	O N				
PROGRESSIVE PREFERRED INSURANCE COMPANY		/ATION /EXPANDED	COMI POSI UPH	TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	
PREMIUM NOTICE/BILLING			1	100	1	100	
TOTAL	1	25	3	75	4	100	

PROGRESSIVE SPECIALTY INSURANCE COMPANY	ADV	SITIO N ISED AINANT	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

PROGRESSIVE WEST		J	DISPOS	SITION	1			
INSURANCE COMPANY	QUES' OF FA			ANY IN LIANCE	COMH POSIT UPHI	TION	TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

PROTECTIVE INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION ELD	тот	
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

PROTECTIVE LIFE		DISP OSITION										
INSURANCE COMPANY		PROMISED CLAIM NT/RSLTN SETTLED			CONT PROVISIC ISS	тот	AL					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
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				

					DIS	POSITI	O N					
PROVIDENCE HEALTH PLAN	POL ISSUED		ADV COMPL		COMPR STLMN		ADDIT PAYN		REFU	JND	COVE EXTE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

						DIS	POSIT	ION				
PROVIDENCE HEALTH PLAN	UNABL ASSI		CLA REOP		CANCEL UPH		CLA SETT		REFE TO PR AGE	OPER	INFORN FURNISHED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPOSITIO N											
PROVIDENCE HEALTH PLAN	DEL RESO		PREM PROB RESO	LEM	ERISA COMPLIANT		REFERRED FOR DISCIPLINARY ACTION		QUES OF F.		RAT PROB RESO	LEM
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DIS	POSIT	TIO N					
PROVIDENCE HEALTH PLAN	CONTI PROVISIO ISSU	N/LEGAL UE	COMPA COMPL	JANCE	COMI POSIT UPH	TION	N JURISD	ICTION	тот	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

PROVIDENT LIFE & ACCIDENT			DISPO CONT	SITION	COM	DANIV		
INSURANCE COMPANY	CLAIM SETTLED		PROVISIC	N/LEGAL UE	POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DIS	POSIT	F I O N	[			
PRUDENTIAL INSURANCE COMPANY OF AMERICA	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

	DIS POSITION											
PRUDENTIAL INSURANCE COMPANY OF AMERICA	INFORN FURNISHED	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		CONTRACT PROVISION/LEGAI ISSUE						
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
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				

	D	IS PO	) N				
PRUDENTIAL INSURANCE COMPANY OF AMERICA	COMI POSI UPH	ΓΙΟΝ	RECO	VERY	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
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	

PRUDENTIAL PROPERTY		DISPOSITION										
AND CASUALTY INSURANCE COMPANY		STLMNT/RSLTN		UNABLE TO ASSIST		REFERRED FOR DISCIPLINARY ACTION		TION ACT	COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASON												
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

	D	ISPOS					
QBE INSURANCE CORPORATION	DEL RESO		PREM PROB RESOI	LEM	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
PREMIUM & RATING			1	100	1	100	
PREMIUM NOTICE/BILLING	1	100			1	100	
TOTAL	1	50	1	50	2	100	

	]	DISPOSITION							
REASSURE AMERICA LIFE INSURANCE COMPANY	INFORN FURNISHED	IATION /EXPANDED		O ICTION	тот	AL			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON									
INFORMATION REQUESTED	1	50	1	50	2	100			
TOTAL	1	50	1	50	2	100			

	DISPOSITI ON											
RED SHIELD INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		CLAIM SETTLED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

			DISP	<b>OSITIO</b>	N					
RED SHIELD INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		NO JURISDICTION		TOTAL	
	NMBR PCT		NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

REGAL INSURANCE COMPANY	DISP IO QUES OFF	N TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

					DIG	DOSITI						
REGENCE BLUECROSS BLUESHIELD OF OREGON	POL	ICY	ADV	ISED	COMPR	P O S I T I	ADDIT	IONAL			COVE	RAGE
	ISSUED	/RSTRD	COMPL	AINANT	STLMN	T/RSLTN	PAYN	AENT	REFU		EXTE	NDED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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 (Continued)									2	50		

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

						DIS	POSIT	ION				
REGENCE BLUECROSS BLUESHIELD OF OREGON	UNABL ASSI	ST	CLA REOP	ENED	CANCEI UPH	LATION ELD	CLA SETT	IM LED	REFE TO PR AGE	OPER NCY	INFORM FURNISHED	EXPANDED
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON	1											
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)												

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

							SITIO	N				
REGENCE BLUECROSS BLUESHIELD OF OREGON	DEL RESOI		PREM PROB RESO	LEM	ER COMP	ISA		RED FOR LINARY	QUES OF F	TION ACT	RAT PROB RESO	LEM
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R EASON												
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)												

(Continued)

REGENCE BLUECROSS BLUESHIELD OF OREGON	CONTI PROVISIO ISS	N/LEGAL	COMPA COMPI	ANY IN	P O S I T COMI POSIT UPHI	PANY FION	N JURISD		RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
R E A S O N												
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 (Continued)					2	50					4	100

<sup>(</sup>Continued)

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

REGENCE BLUECROSS					DIS	POSITI	O N					
BLUESHIELD OF OREGON	POL ISSUED	-	ADV COMPL		COMPR STLMN1		ADDIT PAYN	IONAL /IENT	REFU	JND	COVE EXTE	-
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

REGENCE BLUECROSS						DIS	POSIT	ION				
BLUESHIELD OF OREGON	UNABL ASSI	-	CLA REOP			LATION ELD	CLA SETT		REFE TO PR AGE	OPER	INFORN FURNISHED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

REGENCE BLUECROSS					]	DISPO	SITIO	N				
BLUESHIELD OF OREGON	DEL RESO		PREM PROB RESO	BLEM	ER COMP		REFERR DISCIPI ACT		QUES OF F		RAT PROB RESOI	LEM
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R EASON												
PAYMENT NOT CREDITED			1	33								
COVERAGE QUESTION												
ACCESS TO CARE												
TOTAL	4	1	1	0	2	1	1	0	4	1	1	0

REGENCE BLUECROSS				DIS	POSIT	ION						
BLUESHIELD OF OREGON	CONT PROVISIC ISS	N/LEGAL	COMPA COMPI	ANY IN JANCE	COMI POSI UPH	ΓΙΟΝ	N JURISD	-	RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
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

				DI	SPOSIT	T I O N				
REGENCE HMO OREGON	POL ISSUED	/RSTRD	ADV COMPL	AINANT	COMPR STLMN	F/RSLTN	ADDIT PAYN	1ENT	UNABL ASSI	IST
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REAS ON										
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

					DISPO	<b>SITION</b>				
REGENCE HMO OREGON	CANCEL UPH		CLA SETT		INFORN FURNISHED		QUES OF F.		CONT PROVISIO ISS	N/LEGAL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			D	ISPO	SITION	N				
REGENCE HMO OREGON	COMPA COMPL		COMH POSIT UPH	ΓΙΟΝ	N JURISD		RECO	VERY	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DISP	051	TION	
REGENCE LIFE AND HEALTH INSURANCE COMPANY	COMPR STLMN	OMISED I/RSLTN	CLA SETT		INFORN FURNISHED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
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

	DISPOSITION							
REGENCE LIFE AND HEALTH INSURANCE COMPANY	CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPOSITION											
RELIANCE INSURANCE COMPANY	ADVISED COMPLAINANT		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		OTHER		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

RELIANCE NATIONAL	D						
INDEMNITY COMPANY	ADVISED COMPLAINANT		RECO	VERY	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
DELAYS			1	100	1	100	
PREMIUM REFUNDED	1	100			1	100	
TOTAL	1	50	1	50	2	100	

RELIANCE STANDARD LIFE INSURANCE COMPANY	DISP IO COMI POSI UPH	PANY FION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
REFUSAL TO INSURE	1	100	1	100	
TOTAL	1	100	1	100	

RELIASTAR LIFE		DISPOSIT ION										
INSURANCE COMPANY		CONTRACTCONTRACTINFORMATIONPROVISION/LEGALINSUFFICIENTFURNISHED/EXPANDEDISSUEINFORMATION						AL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
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				

RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	D I S P O S INFORM FURNISHED NMBR		TOT. NMBR	
REASON				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

REPUBLIC WESTERN INSURANCE COMPANY		IM LED	DELAY RESOLVED		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

RESOURCE LIFE INSURANCE COMPANY	DISP TIC CLA SETT	) N IM	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DELAYS	1	100	1	100
TOTAL	1	100	1	100

RLI INSURANCE	DISP IO	OSIT N			
COMPANY	RECO	VERY	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

ROCKY MOUNTAIN		DISPOSITION								
FIRE & CASUALTY COMPANY	REFU	REFUND		COVERAGE ND EXTENDED		DELAY RESOLVED		TION ACT	TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

					DISP	0517	TION					
SAFECO INSURANCE COMPANY OF AMERICA	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		REFUND		COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPO SITION											
SAFECO INSURANCE COMPANY OF AMERICA	CLAIM SETTLED		NO A( REQUESTEI	CTION D/REQUIRED	PRAC	VRITING CTICE LVED	INFORMATION FURNISHED/EXPANDED					
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REASON												
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				

					DIS	POSI	TION			
SAFECO INSURANCE COMPANY OF AMERICA	DELAY RESOLVED		PREMIUM PROBLEM RESOLVED		QUES OF F.		CONTRACT PROVISION/LEGAL ISSUE		COMPANY IN COMPLIANCE	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1				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

				D	ISPOS	IT 10	N					
SAFECO INSURANCE COMPANY OF AMERICA	POSI			NO JURISDICTION		RECOVERY		ICIENT IATION	OTHER		тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	PCT
REASO 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

				DISPOS		N						
SAFECO INSURANCE COMPANY OF ILLINOIS	ADV COMPL	ISED AINANT	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

	D					
SAFECO INSURANCE COMPANY OF OREGON		JCY /RSTRD	COMI POSI UPH	ΓΙΟΝ	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N						
CANCELLATION	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

SAFECO LIFE INSURANCE						
COMPANY		FURNISHED/EXPANDED		CONTRACT PROVISION/LEGAL ISSUE		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
GROUP CONVERSION	1	100			1	100
CASH VALUE			1	100	1	100
TOTAL	1	50	1	50	2	100

			DIS	POS	ITION					
SAIF CORPORATION	ADVISED COMPLAINANT		REFUND		REFERRED TO PROPER AGENCY		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

SCOTTSDALE		DIS	POS I	ΤΙΟ	N			
INDEMNITY COMPANY	ADV COMPL		UNABL ASSI	-	UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

SEABOARD LIFE INSURANCE COMPANY OF AMERICA	PROVISIC	SITION RACT DN/LEGAL UE	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
ASSIGNMENT OF BENEFITS	1	100	1	100	
TOTAL	1	100	1	100	

SEARS LIFE INSURANCE		DI	SPOS ITI			
COMPANY	REFU	ND	INFORN FURNISHED	TOTAL		
	NMBR	MBR PCT NMBR PCT N				
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

	DISPOSITION									
SECURITY LIFE INSURANCE COMPANY OF AMERICA	INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

SOUTHLAND LIFE INSURANCE COMPANY	O COMP	OSITI N ANY IN JANCE	TOTAL				
	NMBR	РСТ	NMBR	РСТ			
REASON							
REPLACEMENT	1	100	1	100			
TOTAL	1	100	1	100			

ST. PAUL FIRE AND MARINE INSURANCE COMPANY	-	CTION D/REQUIRED	TOT	
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

ST.		DISPOS ITION								
PAUL GUARDIAN INSURANCE COMPANY	CLA SETT		INFORN FURNISHED	QUESTION OF FACT		TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N										
DELAYS	1	100					1	100		
UNSATISFACTORY SETTLEMENT/OFFER			1	50	1	50	2	100		
TOTAL	1	33	1	33	1	33	3	100		

STANDARD FIRE		DIS	POSITION					
INSURANCE COMPANY (THE)		ADVISED INFORMATION COMPLAINANT FURNISHED/EXPANDED				TOTAL		
	NMBR	MBR PCT NMBR PCT NM						
REASON								
REFUSAL TO INSURE			1	100	1	100		
CREDIT REPORTING	1	100			1	100		
TOTAL	1	50	1	50	2	100		

STANDARD GUARANTY INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOT	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

					DISPC	<b>SIT</b>	I O N			
STANDARD INSURANCE COMPANY	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		REFERRED TO PROPER AGENCY		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

				I	DISPO	SITIO	N					
STANDARD INSURANCE COMPANY	DEL RESOI		NONFOR PROP RESO	BLEM	ER COMP	ISA LIANT	CONT PROVISIO ISS		AL COMPANY POSITION UPHELD		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	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

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	CONT PROVISIO ISS	SITION RACT DN/LEGAL UE	TOT	
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

STAR INSURANCE COMPANY	ADDIT	ISPOS IONAL ⁄IENT	RECO	·	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
DELAYS			1	100	1	100	
OTHER: CLAIM HANDLING	1	100			1	100	
TOTAL	1	50	1	50	2	100	

					DISP	05171	O N					
STATE FARM FIRE AND CASUALTY COMPANY				OMISED I/RSLTN	COVERAGE EXTENDED		UNABLE TO ASSIST		CLAIM REOPENED		CLA SETT	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
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

				DISP	05171	O N				
STATE FARM FIRE AND CASUALTY COMPANY	NO A( REQUESTEI	CTION D/REQUIRED	PRAC	VRITING CTICE LVED	DEI RESO		QUES OF F.		CONT PROVISIO ISS	-
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				D	ISP OS	ITION						
STATE FARM FIRE AND CASUALTY COMPANY	COMPA COMPI	ANY IN JANCE	COMI POSI UPH	ΓΙΟΝ	N JURISD	O ICTION	RECO	VERY	ОТН	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

STATE FARM LIFE INSURANCE COMPANY	DISP IO COMI POSIT UPH	N PANY FION	тот	AL
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
PREMIUM NOTICE/BILLING	1	100	1	100
TOTAL	1	100	1	100

STATE FARM MUTUAL	DISPOSITION													
AUTOMOBILE INSURANCE COMPANY	POL ISSUED	-	ADV COMPL	ISED AINANT	COMPR STLMN			ADDITIONAL PAYMENT		JND				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR PCT		NMBR	РСТ				
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				

STATE FARM MUTUAL	DISPOSITION													
AUTOMOBILE INSURANCE COMPANY		ENTERED RBITRATION/MEDIATION COVERAGE UNABLE TO CLAIM EXTENDED ASSIST REOPENED		-		IM LED								
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ				
REA SON														
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				

STATE FARM MUTUAL	DISPOSITION											
AUTOMOBILE INSURANCE COMPANY	FIL SUIT/RE ATTO	TAINED	INFORN FURNISHED			DELAYREFERRED FORDELAYDISCIPLINARYRESOLVEDACTION		QUES OF F				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	MBR PCT		РСТ		
REASON												
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		

STATE FARM MUTUAL				DISPO	OSITI	0 N						
AUTOMOBILE INSURANCE COMPANY	CONT PROVISIO ISS	N/LEGAL	COMPA COMPI		COMH POSIT UPH	ΓΙΟΝ	RECO	VERY	отн	ER	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

STATE NATIONAL INSURANCE COMPANY, INC.	DISP TIC REFU	) N JND	тот	
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

STATES WEST LIFE INSURANCE COMPANY	D I S P O S CONT PROVISIO	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

STEWART TITLE GUARANTY COMPANY	DISPOSI T ION COMPANY POSITION UPHELD		TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

STEWART TITLE INSURANCE COMPANY OF OREGON		/ATION /EXPANDED	тот	
	NMBR	РСТ	NMBR	РСТ
R E A S O N				
DELAYS/NO RESPONSE	1	100	1	100
TOTAL	1	100	1	100

STONEBRIDGE						DISPO	81710	N					
LIFE INSURANCE COMPANY	REFU	ND	CLA SETT		. –	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		CONTRACT PROVISION/LEGAL ISSUE		NO JURISDICTION	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	тот	AL
	NMBR	РСТ
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

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

				DISP	OSIT	ION						
SUBLIMITY INSURANCE COMPANY		ADVISED C.		CANCELLATION UPHELD		QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

SUNSET LIFE INSURANCE COMPANY OF AMERICA		S I T I O N IATION /EXPANDED PCT	TOTAL		
REASON		rti	INIVIDK	PCI	
INFORMATION REQUESTED	1	100	1	100	
TOTAL	1	100	1	100	

SUTTER INSURANCE COMPANY		OSIT N RAGE NDED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOS	SITION			
TEACHERS INSURANCE COMPANY	CONT PROVISIC ISS	TOTAL			
	NMBR	РСТ	NMBR	РСТ	
R E A S O N					
UNSATISFACTORY SETTLEMENT/OFFER	. 1	100	1	100	
TOTAL	1	100	1	100	

		DIS	POSITION			
TIG INSURANCE COMPANY	ADV COMPL	ISED AINANT	INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
PREMIUM & RATING	1	50	1	50	2	100
TOTAL	1	50	1	50	2	100

				I	DISPOSITI	O N				
TRANSAMERICA LIFE INSURANCE COMPANY		COMPROMISED INFORMATIO STLMNT/RSLTN REFUND FURNISHED/EXPA				TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

TRANSAMERICA		D	ISPOSI	TION				
OCCIDENTAL LIFE INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		REFERRED FOR DISCIPLINARY ACTION		CONTRACT PROVISION/LEGAL ISSUE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

TRANSCONTINENTAL INSURANCE COMPANY	D I S P O S INFORM FURNISHED	TOTAL		
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	. 1	100	1	100
TOTAL	1	100	1	100

TRANSNATION TITLE INSURANCE COMPANY		S I T I O N IATION /EXPANDED	D TOTAL				
	NMBR	РСТ	NMBR	РСТ			
REASON							
PREMIUM & RATING	1	100	1	100			
TOTAL	1	100	1	100			

TRANSPORTATION INSURANCE COMPANY	DIS P IO COMI POSIT UPHI	N PANY FION	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
REFUSAL TO INSURE	1	100	1	100		
TOTAL	1	100	1	100		

TRAVELERS INDEMNITY COMPANY (THE)	DISP IO QUES OFF	N TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

	DIS POSITION									
TRAVELERS INDEMNITY COMPANY OF AMERICA	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM REOPENED		CLAIM SETTLED			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

	DISPOSITION										
TRAVELERS INDEMNITY COMPANY OF AMERICA	NO A( REQUESTEI	CTION D/REQUIRED	INFORN FURNISHED	PREMIUM PROBLEM RESOLVED							
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ					
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					

			D	ISPOS	ITION	[				
TRAVELERS INDEMNITY COMPANY OF AMERICA	QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

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

TRAVELERS INDEMNITY		DISPOSITION								
COMPANY OF ILLINOIS	INFORN FURNISHED	QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

	D	ISPO	<b>SITIO</b>	N			
TRAVELERS INSURANCE COMPANY		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100	
DENIAL OF CLAIM	2	100			2	100	
TOTAL	2	67	1	33	3	100	

TRAVELERS LIFE AND ANNUITY COMPANY (THE)	D I S P O S INFORM FURNISHED NMBR	IATION	TOT.	AL
	INIVIDK	PCI	INIMIDK	PUL
<b>REASON</b>				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

	DISPOSITION							
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	ADVISED COMPLAINANT		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
DELAYS	1		1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER	1	100					1	100
DENIAL OF CLAIM					1	100	1	100
TOTAL	1	33	1	33	1	33	3	100

	DISPOSITION							
TRINITY UNIVERSAL INSURANCE COMPANY	COMPROMISED STLMNT/RSLTN		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

TRUCK INSURANCE EXCHANGE	DISCIPI	DISPOSITION REFERRED FOR COMPANY IN DISCIPLINARY COMPANY IN POSITION ACTION COMPLIANCE UPHELD							
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	TOT. NMBR	РСТ	
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	

TRUEPAWS FAMILY PET INSURANCE COMPANY	ADV	SITIO N ISED AINANT	ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
CANCELLATION	1	100	1	100
TOTAL	1	100	1	100

	DISP IO			
TRUMBULL INSURANCE COMPANY	CLA REOP		ТОТ	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100
TOTAL	1	100	1	100

TRUSTMARK INSURANCE COMPANY	INFORN FURNISHED	PREMIUM PROBLEM RESOLVED		NO JURISDICTION		TOTAL		
	NMBR	РСТ	NMBR PCT		NMBR	РСТ	NMBR	РСТ
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

TWIN CITY FIRE INSURANCE COMPANY	CONT PROVISIO	S ITION RACT DN/LEGAL UE	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

UNICARE LIFE & HEALTH INSURANCE	COMPR		SPOSITION CLAIM DELAY				D TOTAL		
COMPANY		OMPROMISED CLAIM DELAY TLMNT/RSLTN SETTLED RESOLVED							
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
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	

				DISP	OSITION					
UNIGARD INDEMNITY COMPANY	POLICY ISSUED/RSTRD			COMPROMISED STLMNT/RSLTN		INFORMATION FURNISHED/EXPANDED			тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

			D	ISPOSITION	N		
UNIGARD INSURANCE COMPANY	REFUND			ERED N/MEDIATION	NO ACTION REQUESTED/REQUIRED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
R E A S O N							
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	

		D	ISPOS	<b>51</b> T I O	N			
UNIGARD INSURANCE COMPANY	QUESTION OF FACT		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

UNION FIDELITY LIFE INSURANCE COMPANY	ADV	I S P O S I ISED AINANT	T I O N REFU	JND	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
OTHER: CLAIM HANDLING	1	100			1	100	
PREMIUM REFUNDED			1	100	1	100	
TOTAL	1	50	1	50	2	100	

UNION SECURITY				DI	S POS	ITIO	N					
LIFE INSURANCE COMPANY	REFU	JND		INFORMATION FURNISHED/EXPANDED		AY LVED	CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			DI	SPO	SITION	1						
UNITED AMERICAN INSURANCE COMPANY		TLMNT/RSLTN		COMPROMISED STLMNT/RSLTN REFUN		JND	REFERRED FOR DISCIPLINARY ACTION		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N												
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		

UNITED DENTAL CARE INSURANCE COMPANY	DISP O CONT PROVISIO ISS	TOTAL			
	NMBR	NMBR	РСТ		
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

UNITED HEALTHCARE INSURANCE COMPANY	DISP IO DEL RESO	N AY	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
DELAYS	1	100	1	100		
TOTAL	1	100	1	100		

	DISPO SITION									
UNITED HEALTHCARE OF OREGON, INC.	POLICY ISSUED/RSTRD		REFUND		CLAIM SETTLED		INFORN FURNISHED			
			NMBR PCT		NMBR PCT		NMBR	РСТ		
R E A S O N										
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		

	DISPOSITION									
UNITED HEALTHCARE OF OREGON, INC.	, DELAY RESOLVED		ERISA COMPLIANT		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DISPOSITION									
UNITED HERITAGE LIFE INSURANCE COMPANY	ADVISED COMPLAINANT		INFORN FURNISHED	DELAY RESOLVED		REFERRED FOR DISCIPLINARY ACTION		TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
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

UNITED OF OMAHA LIFE INSURANCE COMPANY	O COMP.	DISPOSITI ON COMPANY IN COMPLIANCE		TOTAL			
	NMBR			PCT			
	INNIDA	101	INNIDA	ICI			
REASON							
NONFORFEITURE	1	100	1	100			
TOTAL	1	100	1	100			

	DI SPOSITION									
UNITED SERVICES AUTOMOBILE ASSOCIATION	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		DELAY RESOLVED		QUESTION OF FACT			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N										
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		

	DISPOSITION							
UNITED SERVICES AUTOMOBILE ASSOCIATION	COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		ION		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

UNITED STATES FIDELITY AND GUARANTY COMPANY		OSIT N PANY FION ELD	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

UNITED TEACHER ASSOCIATES INSURANCE COMPANY	CONT PROVISIO	D I S P O S I T I O N CONTRACT PROVISION/LEGAL ISSUE		TOTAL		
	NMBR	РСТ	NMBR	РСТ		
REASON						
DENIAL OF CLAIM	1	100	1	100		
TOTAL	1	100	1	100		

	DISPOSITION							
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	REFUND		FILED SUIT/RETAINED ATTORNEY		QUESTION OF FACT		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	CONT PROVISIO	D I S P O S I T I O N CONTRACT PROVISION/LEGAL ISSUE		TOTAL		
	NMBR	РСТ	NMBR	PCT		
REASON						
MISREPRESENTATION	1	100	1	100		
TOTAL	1	100	1	100		

UNIVERSE LIFE INSURANCE COMPANY (THE)		SITION MATION /EXPANDED PCT	TOT	
R E A S O N				
INFORMATION REQUESTED	1	100	1	100
TOTAL	1	100	1	100

	DI SPOSITION									
UNUM LIFE INSURANCE COMPANY OF AMERICA	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		CLAIM SETTLED		FILED SUIT/RETAINED ATTORNEY			
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
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		

			DIS	<b>POSITION</b>	N	DISPOSITION								
UNUM LIFE INSURANCE COMPANY OF AMERICA	UNDERWRITING PRACTICE RESOLVED			INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED		TION ACT						
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ						
RE ASON														
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						

		DISI	ροςιτ	ION				
UNUM LIFE INSURANCE COMPANY OF AMERICA	PROVISION/LEGAL ISSUE		POSI	COMPANY POSITION UPHELD		RECOVERY		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

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

VALIANT INSURANCE COMPANY		OSI )N IM LED	TOTAL		
	NMBR	РСТ	NMBR		
REASON					
UNSATISFACTORY SETTLEMENT/OFFER	1	100	1	100	
TOTAL	1	100	1	100	

			D	ISPOSI	TION			
VALLEY INSURANCE COMPANY	POL ISSUED	ICY /RSTRD	ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

				DIS	SPOSI	TION	1	
VALLEY INSURANCE COMPANY	COVE EXTE	-	CLA REOP		CLA SETT		INFORMATION FURNISHED/EXPANDED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

			]	DISPO		N				
VALLEY INSURANCE COMPANY	QUES OF F.		COMPANY POSITION UPHELD		NO JURISDICTION		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	тот	AL
	NMBR	РСТ	NMBR	РСТ
REASON				
PREMIUM & RATING	1	100	1	100
TOTAL	1	100	1	100

		D	ISPOS	51710	N			
VIKING INSURANCE COMPANY OF WISCONSIN	CLAIM REOPENED		COMPANY POSITION UPHELD		RECOVERY		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N								
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

WABASH LIFE INSURANCE	DISP TIC				
COMPANY	UNABL ASSI	-	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
COVERAGE QUESTION	1	100	1	100	
TOTAL	1	100	1	100	

		DISPOSITION								
WARNER INSURANCE COMPANY	ADVISED COMPLAINANT		CLAIM SETTLED		CONTRACT PROVISION/LEGAL ISSUE		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

WASATCH CREST						DI	SPOSI	TION						
MUTUAL INSURANCE CO.	POL ISSUED	JCY /RSTRD	CLA SETT		DEL RESO		QUES' OF FA		COMF POSIT UPHI	TION	RECO	VERY	ОТН	ER
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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.	тот	AL
	NMBR	РСТ
REASON		
CANCELLATION	2	100
DELAYS	5	100
AGENT HANDLING	1	100
UNSATISFACTORY SETTLEMENT/OFFER	3	100
DENIAL OF CLAIM	3	100
TOTAL	14	100

WASHINGTON INTERNATIONAL INSURANCE	DISP TIC	~ ~ -			
COMPANY	CLA SETT		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
DELAYS	1	100	1	100	
TOTAL	1	100	1	100	

WASHINGTON NATIONAL INSURANCE COMPANY	INFORM	D I S P O S I T I O N INFORMATION FURNISHED/EXPANDED				
	NMBR	РСТ	NMBR	РСТ		
REASON						
UNSATISFACTORY SETTLEMENT/OFFER	. 1	100	1	100		
INFORMATION REQUESTED	1	100	1	100		
TOTAL	2	100	2	100		

	D	ISPOS	N			
WAUSAU BUSINESS INSURANCE COMPANY	DELAY RESOLVED		QUESTION OF FACT		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
DELAYS	1	100			1	100
UNSATISFACTORY SETTLEMENT/OFFER			1	100	1	100
TOTAL	1	50	1	50	2	100

				D	ISPOS	51TIO	N					
WAUSAU GENERAL INSURANCE COMPANY		ADVISED COMPLAINANT		CLAIM SETTLED		REFERRED TO PROPER AGENCY		REFERRED FOR DISCIPLINARY ACTION		COMPANY POSITION UPHELD		AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

WEST AMERICAN INSURANCE COMPANY	CLAIM SETTLED		DELAY RESOLVED		COMPANY IN COMPLIANCE		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON								
NONRENEWAL					1	100	1	100
DELAYS	1	100					1	100
UNSATISFACTORY SETTLEMENT/OFFEF			1	100			1	100
TOTAL	1	33	1	33	1	33	3	100

WEST COAST LIFE INSURANCE COMPANY	DISP IO COME POSIT UPH	N PANY FION	NY DN		
	NMBR	РСТ	NMBR	PCT	
REASON					
DENIAL OF CLAIM	1	100	1	100	
TOTAL	1	100	1	100	

WESTCHESTER FIRE	DISP IO					
INSURANCE COMPANY	RECO	VERY	TOTAL			
	NMBR	РСТ	NMBR	РСТ		
REASON						
OTHER: UNDERWRITING	1	100	1	100		
TOTAL	1	100	1	100		

WESTERN CONTINENTAL	D					
INSURANCE COMPANY	POL ISSUED	JCY /RSTRD	COME POSIT UPH	TION	тот	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON						
NONRENEWAL	1	100			1	100
DENIAL OF CLAIM			1	100	1	100
TOTAL	1	50	1	50	2	100

WESTERN GROCERS EMPLOYEE BENEFITS TRUST	DISP IO COMI POSIT UPHI	N PANY TION	TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
COORDINATION OF BENEFITS	1	100	1	100	
TOTAL	1	100	1	100	

WESTERN NATIONAL ASSURANCE COMPANY	I O QUES	DISPOSIT ION QUESTION OFFACT NMBR PCT		AL
	NMBR			РСТ
REASON				
DENIAL OF CLAIM	1	100	1	100
TOTAL	1	100	1	100

	DISP OSITION												
WESTERN PROTECTORS INSURANCE COMPANY	ADVISED COMPLAINANT		ADDITIONAL PAYMENT		COVERAGE EXTENDED		CANCELLATION UPHELD		CLAIM SETTLED				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ			
REASON													
PREMIUM & RATING	1												
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			

		DISPOSITION										
WESTERN PROTECTORS INSURANCE COMPANY	DISCIP	ACTION O		<b>·</b> · · · · · · · · · · · · · · · · · ·		COMPANY IN COMPLIANCE		PANY FION ELD	RECOVERY		TOT	AL
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON												
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

				DISPO	OSITI	O N						
WESTPORT INSURANCE CORPORATION	CLA SETT			/ATION /EXPANDED	DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N												
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

		DISPOSITION								
WILLAMETTE DENTAL INSURANCE, INC.	ADVISED COMPLAINANT		INFORN FURNISHED	/IATION /EXPANDED	CONT PROVISIO ISS	TOTAL				
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ		
R E A S O N										
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		

				DIS	SPOSITI	O N				
WINDSOR INSURANCE COMPANY	INFORMATION FURNISHED/EXPANDED		QUESTION OF FACT		PROVISIO	TRACT DN/LEGAL SUE	COMPANY POSITION UPHELD		RECOVERY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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	РСТ			
R E A S O N					
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			

Г

WOODMEN		SITI O N			
OF THE WORLD	ADV COMPL		TOTAL		
	NMBR	РСТ	NMBR	РСТ	
REASON					
CASH VALUE	1	100	1	100	
TOTAL	1	100	1	100	

	DISPOSITION										
WORKMEN'S AUTO INSURANCE COMPANY	POLICY ISSUED/RSTRD		ADVISED COMPLAINANT		COMPROMISED STLMNT/RSLTN		REFUND		COVERAGE EXTENDED		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON											
PREMIUM & RATING	1		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	

WORKMEN'S AUTO INSURANCE COMPANY	DISPOSITION									
	UNABLE TO ASSIST		CANCELLATION UPHELD		CLAIM SETTLED		INFORMATION FURNISHED/EXPANDED		DELAY RESOLVED	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
REASON										
PREMIUM & RATING	1									
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

	DISPOSI TION									
WORKMEN'S AUTO INSURANCE COMPANY	REFERRED FOR DISCIPLINARY ACTION		QUESTION OF FACT		COMPANY IN COMPLIANCE		COMPANY POSITION UPHELD		RECOVERY	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
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

	DI						
WORKMEN'S AUTO INSURANCE COMPANY	INSUFF INFORM		ОТН	ER	TOTAL		
	NMBR	РСТ	NMBR	РСТ	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	

WORLD INSURANCE COMPANY	DISP IO COMI POSIT UPHI	N PANY FION	TOTAL				
	NMBR	РСТ	NMBR	РСТ			
REASON							
CANCELLATION	1	100	1	100			
TOTAL	1	100	1	100			

	DISPOSITION									
ZURICH AMERICAN INSURANCE COMPANY	CLAIM SETTLED		DELAY RESOLVED		QUESTION OF FACT		COMPANY POSITION UPHELD		TOTAL	
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ
R E A S O N										
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

ZURICH LIFE INSURANCE	DISPOSITION						
COMPANY OF AMERICA	POL ISSUED	JCY /RSTRD		OMISED I/RSLTN	TOTAL		
	NMBR	РСТ	NMBR	РСТ	NMBR	РСТ	
REASON							
SURCHARGE			1	100	1	100	
DELAYS/NO RESPONSE	1	100			1	100	
TOTAL	1	50	1	50	2	100	